

WENATCHEE BUSINESS JOURNAL

ncwbusiness.com

A PUBLICATION OF NCW MEDIA INC.

DECEMBER 2017

VOLUME 31, No. 9/ \$2

Peoples Bank to merge East Wenatchee Financial Center branches

EAST WENATCHEE – Peoples Bank announced in November that it will consolidate its East Wenatchee branch at Safeway Foods with its Wenatchee Financial Center branch.

Combined branch operations will be placed at the Wenatchee Financial Center, located at 901 N. Mission Street.

This full-service branch offers personal and business banking services, real estate and commercial loan centers, as well as safe deposit boxes.

All East Wenatchee branch staff were offered the opportunity to transfer to the Wenatchee Financial

Center and retain employment with Peoples Bank. Branch consolidation will be completed on March 1, 2018.

“After careful consideration, we determined that the size and accessibility of our East Wenatchee Office, located within the Safeway Store, was no longer meeting our branch standards for delivering the best full relationship banking customer experience,” said Mark Swanson, Peoples Bank Regional Retail Banking Manager. “We apologize in advance to our customers for any inconvenience that may result from this change.”

SEE PEOPLES BANK, PAGE 22



GARY BÉGIN/WBJ

The Peoples Bank in the Safeway store in East Wenatchee on Grant Road will be closing in a few months per company officials.

Central Washington Hospital: Only hospital in state named America's '100 Best Hospitals

Confluence Health's Central Washington Hospital has been recognized by Healthgrades as one of America's "100 Best Hospitals for Orthopedic Surgery and one of America's "100 Best Hospitals for Spine Surgery."

Confluence Health Central Washington Hospital is the only hospital in the state to receive both distinctions.

The achievement is part of findings released today in the Healthgrades 2018 Report to the Nation.

The new report demonstrates

how clinical performance continues



to differ dramatically between hospitals nationally, regionally and

at the local level, and the impact that this variation may have on health outcomes.

For example, from 2014-2016, patients treated at hospitals receiving the America's 100 Best Hospitals for Orthopedic Surgery Award™ have, on average, a 38.9% lower risk of experiencing a complication while in the hospital than if they were treated in hospitals that did not receive the award. "It's an honor to be ranked among the top hospitals in the country," said Dr. Peter Rutherford,

SEE CONFLUENCE HEALTH, PAGE 9

Merry Christmas and Happy New Year
from our Staff and Management of The Wenatchee Business Journal



COURTESY PHOTOS

Members of the Wenatchee Network Group hold coats they donated to Hospitality Ministries.

Wenatchee Network Group donates coats to needy

Submitted by WNG

Each year, members of Wenatchee Network Group choose a project for members to voluntarily participate in. Projects benefit a charitable organization in our valley.

This year, members purchased cases of new coats to donate to Hospitality Ministries. The coats were presented to Paul Hughes, Executive Director, at their November 8 network group meeting.

Hospitality Ministries operates Hospitality House, a shelter for

homeless men, Haven of Hope for homeless women and children, Hospitality Heights for homeless families, and Solomon's Porch, a safe place for junior and senior high school kids where they can get a free dinner and hang out.

"With winter weather upon us, these warm coats will surely be appreciated by those who have no permanent home," said Hughes.

Hospitality Ministries is a 34-year-old Christian non-profit organization to help the homeless in our community.

Who are the homeless? They are children, teens, men and women of all ages. Some are addicts. Some are not. Some have criminal

histories, some do not. Some are in school or graduated, while others did not finish school. Some are veterans, while others have never served. They are just like us. They may have lost their job and were evicted from their home for lack of paying rent or house payment. They may have been recently divorced and can't afford rent right now. They may have recently relocated to the Wenatchee Valley and are having trouble finding affordable housing. Whatever the story, they find themselves needing a helping hand. With the cold weather, a warm coat will be greatly appreciated.



WNG President Doug Morger, left, tells Hospitality Ministries Executive Director Paul Hughes the good news, coats for the many clients of the non-profit.

NOW THROUGH JAN 2nd GET THE GENERAL MOTORS COSTCO MEMBER DISCOUNT PRICING ON YOUR FAVORITE GMC MODEL. SEE DEALER FOR DETAILS.



Sangster motors
Caring about your family is what brings you back to ours!

509-662-6134 Ninth & Miller, Wenatchee
www.sangstermotors.com

IN THIS ISSUE

Bindlestiff site	3	Keeping Up With People	15
Lake Chelan Rotary selects		Business Opinions	19
outstanding companies	8	SBA	23
BNCW Member Messenger		Pybus Market Page.....	24
.....	11-14		

FEATURED PAGE

**Leavenworth Pottery
equals practical beauty**

See page 24



\$2

WENATCHEE
BUSINESS
JOURNAL

www.NCWBusiness.com

BILL FORHAN

Publisher
Publisher@leavenworthecho.com

CAROL FORHAN

Sales Director
carol@leavenworthecho.com

GARY BÉGIN

Managing Editor
gary@ncwmedia.net
(509)-571-5302

IAN DUNN
MIKE MALTAIS
MIKAILA WILKERSON
ERIN ROSSELL
News Staff

LINDSAY
TIMMERMANS

Advertising Sales Executive
Adexec1@ncwmedia.net

RUTHEDNA KEYS

Advertising Sales Executive
ruthk@lakechelanmirror.com

LINDSEY DOUGLAS

Graphic Design
echoads@leavenworthecho.com

CONTRIBUTOR:

Brad Blackburn
Tricia McCullough
David S. Murray

WBJ OFFICES

201 Cottage Ave., Suite 4
Cashmere, WA 98815
© 2017 NCW Media Inc.

NEWS LEADS

509-571-5302

The **Wenatchee Business Journal** is published on the first Monday of each month. Subscriptions are \$24 for 1 year or \$35 for 2 years in Chelan and Douglas counties; \$28 for 1 year outside Chelan/Douglas or \$48 for 1 year out of state.

Circulation: For circulation information or to sign up for a subscription, call 509-293-6780

NEWSSTAND LOCATIONS

Wenatchee

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

East Wenatchee

Fred Meyer, 11 Grant Road
Saway, 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

Saway, 106 W. Manson Rd.
The Lake Chelan Mirror,
310 E. Johnson Ave.
The Vogue,
117 E. Woodin Ave.

Pateros

Howard's Super Stop,
245 Lakeshore Drive

Brewster

Brewster Harvest Foods,
907 Highway 97
Triangle Exxon,
405 Highway 97

The **Wenatchee Business Journal**

is published monthly by NCW Media Inc., 201 Cottage Ave., Suite 4, Cashmere, WA 98815. Bulk Postage paid at Wenatchee, WA 98801



Kreidler fines insurance professionals \$81k

OLYMPIA – Insurance Commissioner Mike Kreidler disciplined and issued fines in August and September totaling \$81,200 against insurance companies, agents and others who violated state insurance regulations.

● **Savings Bank Mutual Life Insurance Co. of Massachusetts**, Woburn, Mass.; fined \$1,500, order 17-0137 The company allowed 296 insurance producers' appointments to lapse and six of them conducted 16 transactions totaling more than \$10,169 in premiums. State law requires insurers to file a notice and pay a fee to the insurance commissioner for each licensed producer who will act as an agent of an insurer.

● **Hartford Insurance Co. of the Midwest**, Indianapolis; fined \$10,000; order 17-0158 The company allowed 47 insurance producers to sell National Flood Insurance Program policies without completing the required training. The company paid the producers \$27,171 in commissions for 111 policies they sold during 2015. The company collected \$165,000 in premiums on the policies.

● **Farmers Insurance Exchange**, Mid-Century Insurance Co., and Truck Insurance Exchange, Woodland Hills, Calif.; fined \$25,000, order 17-0193 The companies charged the wrong rates for certain business auto insurance policies due to a computer

error. The commissioner approved new rates for the companies in 2012 but the error caused the old rates to be used until 2014. In addition, the companies did not immediately report the errors to the insurance commissioner, but waited until they determined the cause of the errors in 2016 to report them.

In total, the company overcharged clients 2,103 times by an average of \$182 each and undercharged clients 29 times by a total of \$471. The company refunded the people it overcharged plus 8 percent interest.

● **AIG Assurance Co. and eight related companies**; fined \$25,000, order 17-0273 The companies

SEE KREIDLER, PAGE 5

Kreidler: Trump decision forces higher rates to protect market stability

Washington state Insurance Commissioner Mike Kreidler issued the following statement on his decision about health insurance rates following President Trump's order to end federal cost-sharing reduction funding:

OLYMPIA – “President Trump's devastating refusal to pay federal funding that helps people afford health insurance leaves me no choice but to reluctantly allow health insurers to charge higher premiums for 2018.

Not allowing the higher rates would cause further instability in our market.

“The higher rates – ranging from 9 percent 27 percent more than they proposed in June – depending on the insurer, are essentially a tax that President Trump is imposing on consumers.

“Make no mistake: the president had a choice and he chose to make health care cost significantly more for people who need help.

“The fallout from this lands squarely on his shoulders. He ignored thoughtful and realistic recommendations from insurance regulators, insurers, doctors, business organizations and consumer advocates from across the country.

“Although many people who buy policies through our state's exchange, Washington Healthplanfinder, will still receive subsidies, others will see much higher premiums.

“The federal government also will end paying more. Insurers in our state will also be making future decisions about staying in an unstable market because of the president's actions.

“President Trump is putting the entire market at risk.”

Kreidler sent a letter to Washington state health insurers on Oct. 16.

OUTSTANDING HEALTH CARE BENEFITS
FOR YOU AND YOUR EMPLOYEES.



AWB HEALTHCHOICE
OFFERS AFFORDABLE, HIGH
QUALITY BENEFITS PLUS
THE ADDITIONAL SUPPORT
WE NEED SO WE CAN FOCUS
ON OUR SMALL BUSINESS.”

Rachel & Kyle Paysse, Owners
Sure Shot Trucking,
Grapeview

Offering competitive employee benefits is critically important to running a successful small business. Which is why — for more than 20 years — Washington employers have relied on the Association of Washington Business HealthChoice Trust for affordable, high-quality health coverage.

- Responsive customer service & administrative simplicity.
- Twelve benefit plan options.
- Extensive provider networks through Premier Blue Cross.
- Dental, vision, life & disability plans available.
- We understand what it takes to run a business.

CALL 866.448.9577 TODAY FOR A FREE QUOTE
OR VISIT PROPOINTSERVICES.COM



CASHMERE™
MAILING HOUSE, LLC
and Bonded Warehouse Storage & Shipping for Wineries

Save 40% on your next bulk mailing!
Let us show you how.

782-1581

Jayne@cashmeremailing.com

203 Mission Avenue, Suite 110, Cashmere

Also, Bonded Wine Storage and Shipping for Wineries

WESTERB984CF

WESTERN RANCH BUILDINGS
STEEL & POST FRAME BUILDING CONTRACTORS
NFBA

Wishing you a Very Merry Christmas and a Prosperous New Year!

BUILDINGS SINCE 1976

(509) 884-0555
www.westernbuildings.com

4968 Contractors Drive
East Wenatchee, WA 98802

RESIDENTIAL • COMMERCIAL • INDUSTRIAL • AGRICULTURAL



COURTESY PHOTOS

Cabins as they look now.



Down by the Wenatchee River.

Leavenworth’s former Bindlestiff site being remodeled - again

By Ian Dunn

LEAVENWORTH - The former Bindlestiff cabins have changed hands again. The cabins were purchased recently by local entrepreneur Steve Demarest, who did some upgrading of the cabins, which sit on the edge of the Wenatchee River just east of the Wenatchee River Bridge in Leavenworth.

Now, the cabins have been purchase by Outdoor Recreational Hospitality and Real Estate Company Loge Co. CEO Johannes Ariens said they are a relatively new hospitality owner and developer.

“We both operate and develop. We buy our own properties, existing properties and add value depending on how they are. Our focus is on

recreation. We referred to it as recreation driven hospitality,” Ariens said.

Their first property in Westport is very surf oriented, Ariens said. It’s a gathering place for that community or the surfers that go out there and participate in the cold water.

The Leavenworth project will be similar in theme, he said, targeted and designed for outdoor users coming to Leavenworth to enjoy the outdoors, mountain biking, hiking, skiing, river sports, etc.

Loge Co. opened their first property on Memorial Day weekend this year. They were formed just last November. For Loge Co. it is about driving access.

“Our brand is not a luxury brand. It is a clean,

simple design. Really just trying to be a place for outdoor users. There are a ton that go out and sleep in their cars and figure it out. We’re those people too,” Ariens said. “My background is in design and construction as well as more recently learning about the real estate development world. Being a long time outdoor user, I grew up on the Olympic Peninsula, near Westport. I grew up surfing there.”

Ariens said they just started looking at properties and found the place in Westport. They did some renovation on it. Along the way, he found out it was quite an undertaking to get involved in the hospitality business. What they are learning goes beyond surf products, he said.

“I’m honestly more of a mountain user than a surfer myself. Hey, if we can do this for surfing, then hopefully we can apply this to other sports. It’s a lot of the same people looking for the same things. Really just driving access in recreation giving community a place to stay,” Ariens said.

Westport is basically a fishing community, no a big tourist destination place, he said. There is a large surf community that goes out there year round. No was was really serving them.

“That was sort of what drove it. There were places for them to stay, some really crappy. There were some small, but very noticeable challenges like

putting on a cold, cold wet suit. So we put in a wet suit drying that dries your wet suit overnight,” Ariens said. “Board storage, covered campsites, cafe, bar. We have a full stage where we have live music every weekend throughout the course of the summer. It’s something to do. It’s a long drive. A lot of people would try a day trip, which is pretty brutal.”

Their hypothesis was if there was something cool and a nice place to hang out, would these people stay? The answer was yes.

“It’s just fun to hang out. We have a bunch of fire pits, barbecues. People just enjoy hanging out with other people that are there for the same reasons because they are passionate about

surfing,” Ariens said. “In Leavenworth, there are tons of places to stay obviously, but for us, it’s about bringing like minded people together that are experiencing the same thing and adding value to them through our other guests.”

Ariens actually found the Leavenworth location through a friendly relationship they have with Jessie Boyd at the Bavarian Lodge. Since they started, Leavenworth was number two on their list of places they wanted to go, but it was a tough market to get into.

They ended up driving around Leavenworth with Boyd.

“He said that place was cool but it wasn’t for sale.

SEE BINDLESTIFF SITE, PAGE 7





Thrive in every direction!

Featured Property



Industrial Building #5
210 Olds Station Rd., Wenatchee

38,000 sq. ft.
10 foot ceilings
Two loading docks
3-Phase Power
Located near Hwy 2 and Hwy 97 junction

Contact Craig Larsen for more information
Craig@PortofChelanCounty.com

ChooseChelanCounty.com

Search for available buildings and lots

Online industry analysis tools

Interactive demographic and business search

Community profiles and labor force

Start your search today

PortofChelanCounty.com • 509-663-5159 • ChooseChelanCounty.com



CHELAN COUNTY

Chelan PUD Commission sees a bright ‘reliable’ future

Chelan County PUD commissioners last month took a look into the future to make sure the District’s distribution system continues to meet customer-owner expectations that their electric service is highly reliable.

Chad Rissman, Distribution Engineering and Asset Management director, outlined goals for commissioner consideration to serve growth, maintain highly reliable service and meet compliance and contractual obligations - and what it will take to meet those goals.

Rissman said it’s important to recognize and respond to factors now that can impact the PUD’s service in the future. “We are highly reliable and we want to stay there. To maintain that, we need to do more,” Rissman said.

The distribution system review set the stage for continued analysis as part of the District’s five-year business planning. Goals for 2018-2022 will guide staff in developing next year’s budget.

Rissman outlined challenges that include forecasted growth in power demand, balancing reactive maintenance with planned replacements and meeting new industry standards. Steps are needed to make sure aging substations, electric lines and related equipment are replaced to keep service reliable – and to build new capacity. Thirteen of the existing 34 substations are at 80 percent of capacity and 11 substations are more than 40 years old.

In January this year, the distribution system set a record peak load of 500 megawatts.

Next steps for the five-year plan are:

- Evaluate resources needed and dive deeper into managing the assets
- Target planned replacements with the highest return
- Meet compliance standards
- Increase the ability for contract work
- Stay reliable and reduce customer impacts
- Meet forecast capacity to serve new and existing customer electric load growth

Rissman said he’ll bring recommendations on how to do that to the board next month.

Chelan PUD finances remain strong for next five years

Chelan County PUD commissioners in October reviewed detailed business plans for the next five years while also taking a look at projected financial results through 2027.

The result is a forecast showing the District meeting its financial targets through 2022. The plans, though, reflect a transition to facing financial challenges in in the mid-2020s as a result of declining wholesale revenue and increasing infrastructure investment demands.

Since 2010, the District has taken advantage of a favorable wholesale market to reduce debt, avoid rate increases, create long-term customer value and maintain reliable service to meet growing load.

Unlike most other utilities, about 80 percent of the District’s revenues result from sales to other than customer-owners.

The single biggest change since adoption of the strategic plan in 2015 is the drop in wholesale power prices.

“The sun is shining on us but there are clouds – not storm clouds - on the horizon that are getting closer,” said General Manager Steve Wright. “Chelan PUD continues to be in strong financial shape in the near term. We see financial challenges in the longer term that are common for other utilities.

“This vital planning helps us be prepared and provides long-term vision for our short-term actions.”

One measure of Chelan PUD’s fiscal strength is that Fitch Ratings just affirmed Chelan PUD’s “AA+ Stable” rating, Debbie Litchfield, treasurer, reported Monday.

The District is one of a handful of public utilities in the country to achieve that high rating, Litchfield said.

The District is forecasting 2017 to be another excellent financial year.

Wright and Kelly Boyd, chief financial/risk officer, reviewed the updated five-year look at PUD finances as part of the District’s business planning.

Goals for 2018-2022 will guide staff in developing next year’s budget.

Key among what’s changed from the previous five-year forecast:

- Information gleaned from asset management is bringing a better understanding of aging equipment and structures.
- That understanding points to more investments for maintaining reliable service, meeting load growth and creating the best long-term customer value
- Changing power markets and lower wholesale prices translate to declining forecasted revenue
- Less revenue and needed investments mean borrowing and managing revenue will be needed sooner than previously forecast in the 2015 strategic plan. The strategic plan assumed no borrowing or revenue actions through 2027
- Even with these challenges, all financial targets are forecast to be met through the five-year period

The plans do not alter the strategic planning objectives. Reducing debt and investing in assets and people are appropriate strategies to prepare for lower wholesale revenues.

The Public Power Benefit program is proposed to be maintained at current level supporting broadband network expansion, the parking pass for PUD parks operated by the state, the hydro research initiative and Rocky Reach Visitor Center improvements.

“We are continuing to crawl before we walk in our Public Power Benefit efforts,” Wright added. No new Public Power Benefit projects will be solicited in 2018.

Key initiatives in the next five years, proposed in the plans, include:

- Substantially higher than normal refurbishment of hydro turbines at Rocky Reach and Rock Island dams
- New systems to provide customers better information
- Investments to meet load growth that has roughly doubled in the last 18 months

Senior managers also outlined the five-year look for each of the PUD’s eight business units, that roll up into the District plan.

Commissioners thanked staff for the thorough review, noting the strong foundation financial planning offers for basing decisions on the District’s Vision, Mission and values.

In other business, commissioners:

- Approved moving forward with a request for proposals to replace the District’s aging analog radio system with digital equipment including mobile handheld and vehicle-mounted units that are vital for safe and effective communications for crews in the field and at the dams. The action calls for proposals from firms for design, engineering, equipment and installation, estimated at \$3.6 million. In preparation for moving to digital technology, the PUD also is replacing its microwave communication stations to carry the digital signals, approved earlier by the board.

2018 Upper Columbia Science Conference

Registration is now open for the January 24-25 Upper Columbia Science Conference in Wenatchee. This year’s theme is “The Science of Survival” to reflect the region’s continued focus on science related to survival bottlenecks for listed salmon and steelhead. The registration fee includes access to the conference and social event on the night of January 24 at Pybus Market. If you cannot pay the registration fee for any reason the fee will be waived to ensure everyone who wants to attend is given the opportunity. Early registration deadline is January 10. Sponsors and exhibitors receive two free registrations.

If you would like to become a sponsor or exhibitor or have any problems or questions about registration contact:
greer.maier@ucsr.org or barb.carrillo@ucsr.org

OLD TIME
RADIO SHOW

IT'S A WONDERFUL LIFE

ADAPTED BY JOE LANDRY

Show Made Possible by

DECEMBER 21
7:30PM | \$17-\$21

Show Made Possible by

Season’s Greetings!

Wishing you peace and joy
SAGE Real Estate Services

BRAD ALLEN
(509) 664-4017
610 N Mission St, Ste 206
Wenatchee, WA 98801

Kreidler fines insurance professionals \$81k

CONTINUED FROM PAGE 2

wrote 4,113 policies for Washington state workers’ compensation insurance from 2010 until 2015 using rates not approved by the insurance commissioner.

• **Karmen Lynn Ayers**, Vancouver, Wash.; fined \$750 and issued probationary license, order 17-0184 Ayers modified her own auto policy to get a lower rate, falsely stating that she was married. She also paid some of her clients’ insurance premiums with her own credit card and added one vehicle to a client’s policy without the client’s knowledge. Ayers is no longer employed by Farmers Insurance. The insurance commissioner fined her, gave her a probationary license for two years, appointed a mentor and is requiring her to take an ethics course. Any further law violations will result in her insurance producer license being revoked.

• **Jeffrey M. Melnyk**, Enumclaw, Wash.; fined \$250, order 17-0121 Melnyk owns the Fenix Insurance Agency in Enumclaw. One of his clients canceled policies and switched to American Family Insurance. One of Melnyk’s employees, producer AnnMarie Sweeney (see order 17-0120), emailed the client and made a derogatory statement about American Family Insurance, a violation of state insurance law. The client forwarded the email to the new insurance agent, who filed a complaint with the insurance commissioner.

Melnyk and Sweeney were each fined \$250 for the violation.

• **Vern Fonk Insurance Services**, Inc., Everett, Wash.; fined \$250, order 17-0241 A consumer filed a complaint with the insurance commissioner about a Vern Fonk radio ad that said uninsured cars would be towed under state law, which is not accurate. The misinformation in the ad violated state insurance laws and the agency stopped the ad.

• **Jeffrey Johnston, Yakima**; fined \$250, order 17-0262 A consumer filed a complaint with the insurance commissioner when Johnston failed to add the consumer’s daughter to a short-term medical plan. Johnston acknowledged the mistake.

• **Nicholas Metcalf, Tukwila**, Wash.; fined \$250, order 17-0287 Metcalf indicated on his insurance producer license renewal application that he completed the required continuing education. However, neither the continuing education provider nor Metcalf had a record that the requirement was met.

• **Richard Johnson II, Northpoint**, Wash.; fined \$1,500, order 17-0242 A consumer filed a complaint with the insurance commissioner when Johnson told consumers that he is a Certified Financial Planner (CFP). The CFP designation requires training, a board exam and maintaining certification. The insurance commissioner

determined Johnson never had the certification and is not registered as a CFP in Washington state. Misleading consumers is a violation of Washington state insurance laws.

• **Tarek Elkawlak**, Camas, Wash.; fined \$1,000, order 17-0261 Elkawlak bought a book of Allstate business from another producer who left to sell Safeco insurance. Elkawlak and his employees refused to cancel consumers’ policies, a violation of state law, and also provided false information to a police officer during an investigation of another insurance producer.

• **Ticor Title Co.**, Kent, Wash.; fined \$6,000 order 17-0104 Ticor Title gave free home warranties worth at least \$260 to its clients, a violation of the state’s insurance laws.

• **TRISTAR Risk Enterprise Management Inc.**, Cranbury, N.J.; fined \$250, order 17-0227 TRISTAR, a licensed insurance producer, was disciplined by the state of New York and failed to report the action to the Washington insurance commissioner within 30 days, as required by law.

• **Claremont McKenna College**, Claremont, Calif.; fined \$2,500, order 17-0162 Claremont College is authorized in Washington to provide charitable gift annuities. The college issued 21 annuities that contained incorrect information about its rates and failed to use the forms required by the insurance commissioner.

• **AD Banker & Co.**, Overland Park, Kan.; ➤➤



COURTESY PHOTOS

Bubbles & Bows

Bubbles & Bows “day spa for dogs” has recently relocated from its previous address by the Saddle Rock Resort to its new address at 1041 Unit G Springwater Ave. in Wenatchee behind Walgreens. Call or text 509-885-6581 (Amanda) or 509-264-8637 (Tonia), email ahill0625@gmail.com or see them on Facebook - facebook.com/bandBDSFD. Pictured above on left is stylist **Tonia** and on right is owner/stylist **Amanda**. Tonia and Amanda would appreciate contacting them for an appointment about a week in advance. All breeds are welcomed and prices are based on size of dog and condition of hair.

➤➤ fined \$1,200, order 17-0199 AD Banker offers education and testing for potential insurance producers. It allowed students to take less than the 20 hours of study time per course that is required by Washington insurance laws.

• **Sears Holding Corp.**, Hoffman Estates, Ill.; ordered to cease and desist, order 17-0311 Sears was selling tire warranties to Washington consumers without being registered as a service contract provider as required by state law. From 2010 until May 2017, the company sold 53,717 warranties valued at \$2.3 million.

• **Dent Zone Cos. Inc.**, Irving, Texas; fined \$2,000 (suspended), order 17-0288 Dent Zone was a registered service contract provider that sold warranties to Washington consumers until it became insolvent. The company agrees to honor its existing warranties and to stop selling new warranties until it becomes financially solvent and is authorized by the insurance commissioner to resume sales. The company agrees to pay the fine if it violates the commissioner’s order.

• **Transpacific Financial Inc.**, Monrovia, Calif.; fined \$250, order 17-0210 Transpacific, a licensed insurance producer was disciplined by the state of New Jersey and failed to report the action to the Washington insurance commissioner within 30 days, as required by law.

• **Newbridge Securities Corp.**, Fort Lauderdale, Fla.; fined \$250, order 17-0212 Newbridge, a licensed insurance producer, was disciplined by the state of Oklahoma and failed to report the action to the Washington

insurance commissioner within 30 days, as required by law.

• **Network Adjusters**, Farmingdale, N.Y.; fined \$250, order 17-0213 Network Adjusters, a licensed insurance producer, was disciplined by the state of Oklahoma and failed to report the action to the Washington insurance commissioner within 30 days, as required by law.

• **Robert Conner**, Millville, N.J.; fined \$250, order 17-0215 Conner, a licensed insurance producer, was disciplined by the state of New York and failed to report the action to the Washington insurance commissioner within 30 days, as required by law.

• **Insurance Plus LLC**, Portland, Ore.; fined \$500, order 17-0224 Insurance Plus, a licensed insurance producer, was disciplined by the state of Oregon and failed to report the action to the Washington insurance commissioner within 30 days, as required by law. The producer also failed to notify the insurance commissioner of a change of address, another law violation.

• **One Resource Group Corp.**, Roanoke, Ind.; fined \$250, order 17-0225 One Resource Group, a licensed insurance producer, was disciplined by the state of Louisiana and failed to report the action to the Washington insurance commissioner within 30 days, as required by law.

• **Worldwide Insurance Services LLC**, King of Prussia, Penn.; fined \$250, order 17-0209 Worldwide Insurance Services, a licensed insurance producer, was disciplined by the state of Nevada and failed to report the action to the Washington insurance commissioner within 30 days, as required by law.

• **Selman & Co., Cleveland**, Ohio; fined \$250, order 17-0211 Selman & Co., a licensed insurance producer, was disciplined by the state of Nevada and failed to report the action to the Washington insurance commissioner within 30 days, as required by law.

• **Randall J. Gabrielson**, Stillwater, Minn.; fined \$250, order 17-0214 Gabrielson, a licensed insurance producer, was disciplined by the state of Louisiana and failed to report the action to the Washington insurance commissioner within 30 days, as required by law.

• **James H. Boyd**, Memphis, Tenn.; fined \$250, order 17-0216 Boyd, a licensed insurance producer, was disciplined by the state of Tennessee and failed to report the action to the Washington insurance commissioner within 30 days, as required by law.

• **AEGIS Insurance Services**, Inc., East Rutherford, N.J.; fined \$250, order 17-0222 AEGIS, a licensed insurance producer, was disciplined by the state of Virginia and failed to report the action to the Washington insurance commissioner within 30 days, as required by law.

• **Michael E. Gray Jr.**, Pensacola, Fla.; fined \$250, order 17-0223 Gray, a licensed insurance producer, was disciplined by the state of Louisiana and failed to report the action to the Washington insurance commissioner within 30 days, as required by law.

• **Sheri M. Pontolillo**, Lake Havasu City, Ariz.; fined \$250, order 17-0226 Pontolillo, a licensed insurance producer, was disciplined by the state of Virginia and failed to report the action to the Washington insurance commissioner within 30 days, as required by law.

Washington’s Statewide Focus On Education Month

November 2017

North Central Washington’s Public Schools thank you for your support for our schools and students.

Public schools all over North Central Washington invite you to connect with community events and activities.

Your support for public schools is changing lives.

North Central ESD

State economy healthy: Federal regulations hurt small business

By Opportunity Washington

In a turbulent world, the Washington economy continues to outperform even high expectations. The Economic and Revenue Forecast Council reported state revenue collections came in 3.2 percent above the official September forecast in the period September 11 - October 10. Although part of that variance stems from a one-time payment for past-due taxes, core revenue collections were 1.9 percent above projections.

Job and personal income growth also remain strong. The ERFC writes, Total nonfarm payroll employment rose 16,000 (seasonally adjusted) in June, July, and August, which represents a solid 1.9 percent annual rate of growth. This was down from a very strong 2.9 percent average growth rate during the previous year...

As usual, the bulk of the net new jobs occurred in private, service-providing sectors, which added 12,500 jobs.

Over the last year, from the second quarter of 2016 to the second quarter of 2017, Washington personal income grew 4.1 percent which was

well above the 2.9 percent for the nation and 3rd highest among the states and the District of Columbia.

So far, so good.

■ Of course, it's easy to become complacent during the good times. And, it's important to remember that the healthy economy is not evenly distributed throughout the state, as the map below, produced by the state Employment Security Department shows.

And even where the economy is strongest, it's important to remain vigilant. As Seattle Chamber CEO Maud Daudon said at the Chamber's annual meeting last month, referencing Amazon's HQ2 search.

"This announcement should serve as a wakeup call for this city. We can't take our prosperity for granted."

The competition never rests.

■ The competition launched by Amazon's decision to establish a second headquarters has been joined by several cities in Washington. The "wakeup call" for Seattle has produced some thoughtful introspection about what makes a city a "good place to

do business."

The Puget Sound Business Journal interviewed Matt McIlwain, a Madrona Venture Group managing director, regarding the local bids. He said "It's absolutely a great use of the time for the city of Seattle itself and different cities in Washington state to make the case for why having Amazon invest more in their cities is worthwhile. I'm not entirely sure the outcome will be an HQ2, but from every one of those cities I keep hearing business community, public policy leaders and even civic and community leaders coming together in a way they haven't in a long time."

Still, on top of its legally-challenged municipal income tax, the Seattle City Council is also now considering a tax on large employers projected to cost them \$100 per employee.

■ The Opportunity Washington Employ priority includes this objective: Streamline the regulatory system to improve predictability and efficiency. That's because excessive regulation can impose prohibitive costs on development.

The U.S. Council of



Economic Advisers last week estimated the costs of excessive federal regulation.

Excessive regulation is a tax on the economy, costing the U.S. an average of 0.8 percent of GDP growth per year since 1980.

Small businesses bear much of the cost, the CEA reports.

In particular, the cost per employee of complying with

regulations was higher for small firms (\$11,724) than it was for firms with over 100 employees (\$9,083), meaning that small firms disproportionately bear the cost of complying with regulations (Crain and Crain 2014).

Rather than encouraging business development and investment, excessive regulation disproportionately

discourages small business growth through the higher burden of regulation.

In our 2017 foundation report update, we wrote that, according to the Pacific Research Institute, Washington ranks No. 42 in regulatory burden among the states, with No. 1 being the least burdensome; that is, we are the eighth most regulated state.

Aspen Dental opens in East Wenatchee

Aspen Dental will be opening its newest location in East Wenatchee on Valley Mall Parkway in front of the mall by the end of December.



GARY BÉGIN/WBJ

Business expertise driven by desire.

Not dollar signs.

Making money for your business is way more rewarding than making money off it. That's why our experienced team of business experts works to provide some of the most competitive rates and services in the market. Simply put: Our passion is to help you achieve yours.

Contact an expert today!
Dennis Janikowski 509.460.4026
numericacu.com

Federally insured by NCUA.

Life moves. Live well.™





Andrew and Charissa DeMoss pose near their new business.

COURTESY PHOTO

New local owners for Leavenworth’s Schocolat

Submitted information

Charissa and Andrew DeMoss have long had the desire to be closer to family and explore their passion for fine chocolate. Their wishes came true when the owners of Schocolat agreed to meet them and hear their story. Browne and Johnson started the small chocolate store 10 years ago with the help of many wonderful people. Andrew and Charissa seem like a perfect match for the business, their business backgrounds, foodie passion, and local family connections made them ideal candidates. To ensure consistency with Schocolat’s reputation Andrew and Charissa have begun an intensive training program in chocolate making and small business management and will take over as owners starting on New Years Day 2018. The shop is located at 834 Front Street in Leavenworth. For more information call 877-763-7274. Be sure to read a future Wenatchee Business Journal for the continuing adventures of Leavenworth’s newest chocolateers.

‘Management Excellence Award Program’ gives first place to Chelan Fire and Rescue

Submitted by Chelan Fire And Rescue

CHELAN – Chelan Fire and Rescue’s Leadership/Management team and fire department were recognized by the Washington State Fire Commissioners Association at their Fall Conference in Spokane October 28.

Chelan Fire and Rescue participated in the “Management Excellence Award Program” in the Category B Class, against

fire departments with budgets between \$2,000,000 and \$4,000,000 and received 1st place in the State of Washington.

The purpose of the Management Excellence Award Program is to provide a means of sharing information, innovative ideas and the variety of activities taking place throughout the state of Washington; to give recognition to those in the fire service that have demonstrated progressive achievement; to benefit all fire districts, regardless of size, location, budget, or number of personnel.



PHOTOS COURTESY OF CHELAN FIRE AND RESCUE
Chelan Fire and Rescue 7 received first place in Management Excellence Award Program through the Washington State Fire Commissioners Association.



Chief Timothy Lemon, Chelan Fire and Rescue 7

US Treasury awards \$745K to NNDF for Small Business Financing

COULEE DAM – This week, the U.S. Treasury Department awarded the nonprofit Northwest Native Development Fund, \$745,500. The grant award is funded from the Native American CDFI Assistance program, for certified Native Community Development Financial Institutions (Native CDFIs). “The NNDF has received 7 NACA awards since 2009 and were certified in 2011,” said Ted Piccolo, NNDF Executive Director. “These federal resources will go a long way to helping the NNDF expand our financing activities in Indian Country. With our focus on small business lending these funds will bring more dollars to the region.” Out of 32 applications, 20 CDFI loan funds across the nation received NACA

Financial Assistance Awards, totaling \$12,964,998 to awardees in 15 states. The CDFI Fund reported that, including the Technical Assistance Awardees, a total of 33 loan funds, 1 credit union, and 4 sponsoring entities were awarded a total of \$15,613,767. “This is such a great accomplishment for the NDNF,” said Piccolo. “This award will be leveraged with other funding sources to bring over a million more dollars in capital to address ssmall businesses in 2018”.

This U.S. Treasury Grant award will leverage with other funds to boost the NNDF small business lending funds by over one million dollars. Currently the NNDF has almost \$2 million dollars in it’s small business loan portfolio and this award will help build the portfolio to over \$3 million.

The Northwest Native Development Fund seeks to foster economic and financial independence for Native people by assisting in the development of personal assets through financial and entrepreneurial education as well as providing access to capital through creative lending products.

For more information on the NNDF, go to thenndf.org or call (509) 633-9940

Douglas PUD Commission meeting report

Douglas PUD news release

Douglas County PUD Commissioners Molly Simpson and Aaron J. Viebrock executed the following actions during the October 23 Commission meeting held at the District’s East Wenatchee office:

- **Authorized transport agreement with Viacom Media Networks.** These agreements are required by most networks to receive and transport the signal over the Douglas County Community Network. (17-165)
- **Approved renewal of property insurance coverage with Ace American Insurance Company and Liberty Mutual Insurance Company.** (17-166)
- **Authorized the funding request of North Central Educational Service District (NCESD) in the amount of \$29,131.34 for the 2017-2018 school year.** In effect since 1988, agreements between Douglas PUD and NCESD have been established to provide educational curriculum for every kindergarten through fifth grade student in Douglas County. Classes pertain to electrical generation, electric distribution, conservation, safety and wise use of water resources. This funding also provides for fourth grader participation in the River of Power program. (17-167)
- **Approved procurement of network equipment under RFP 17-07-D, network upgrade.** This networking equipment successfully passed lab testing. (17-168)
- **Authorized amendment No. 10 to Agreement for Engineering Services** with HDR Engineering under contract 11-13-W. This change would allow HDR to conclude the remaining engineering needs associated with the Wells Hatchery Modernization. This change increases the contract \$500,000 bringing the total not to exceed limit to \$6,221,347. (17-169)
- **Affirmed change order No. 14 to contract 14-19-W, Wells Hatchery Modernization.** Necessary to ensure the modernization is completed in a manner that meets the needs and intent of the District’s hatchery mitigation programs and provides a safe working environment. This change order increases the contract \$243,280 bringing the total not to exceed limit to \$37,325,503. (17-170)
- **Approved a professional service agreement with the Trapper Man for furbearer trapping services.** The District has a need to trap beaver damaging riparian habitat on the Wells Reservoir and furbearers preying on salmon and steelhead at Wells Hatchery. The three-year agreement will not exceed \$82,500 and will conclude June 30, 2020. (17-171)
- **Awarded contract 17-01-W, upgrade the 300T Gantry Crane at the Wells Hydroelectric Project to REEL COH the lowest responsive bidder.** (17-172)
- **Awarded contract 17-16-W, directional drilling of HDPE pipe through a railroad/roadway embankment at the Wells Hydroelectric Project to Trenchless Construction the lowest responsive bidder.** (17-173)

Leavenworth’s former Bindlestiff site being remodeled - again

CONTINUED FROM PAGE 3

It was a sweet spot. It could really work out for our band, small, unique, right on the river,” Ariens said. “I could see why someone who liked the outdoors would stay here, with the river access. That was about the extent of it. I started looking at some other places. When I had pulled it, turned out it had just been sold to a new owner. I reached out to him.”

Even though Demarest planned on running and operating it, Ariens was able to convince him their brand really speaks to the property and lines up well.

“We asked if they would consider letting us run it, buy it from you. They are doing well on the deal just turning it over to us. Ultimately, we can maximize on it and they still do really well on the deal,” Ariens said.

The property is now called the The Loge in Leavenworth.

Ariens said they are not going to change the property.

“There is a solid remodel of all the cabins, so they are good to go. There are split units with high efficiency heat and AC. There is a fire ring area and river access. We’ll probably put in an outdoor kitchen space, more barbecues. Mainly, these meeting spaces around the site, maybe a couple more fire pits and barbecues. We’ll keep the main one right by the river,” Ariens said. “We’re looking at doing a small hostel, which we hope to have online by March. We’re going to put that in the main building that is already existing.”

They will be upgrading some of the cabins, or as they call it, Loge-ifying them. They are changing all the locks so they connected to a wifi system. They’ll add in-room retail, which includes a lot of Loge Co. apparel.

Some of the furnishings will be upgraded to something more modern, not super modern, but a little more design forward. Some of the art will change.

“We want to turn the

whole property into an avalanche transceiver training park. That would be open to on-and-off site guests. We would have back country access. We’ll have a safety education board for back-country travel. We’ll demo the transceivers, so you can come out and try the different types,” Ariens said. “That will be a unique thing, cool not just for our users, but for the community. We can host an avalanche training weekend.”

There will be some live music, but not on the same scale as their Westport facility.

“We don’t have a lot of room for parking and that sort of thing. We’ll probably do some small acoustic sessions. We’ve had a ton of success with that at West Port, but our property there is a lot bigger. Full bands play there, but the property size doesn’t permit,” Ariens said.

The property is located at 11798 U.S. Highway 2. You can book a room through logecamps.com/leavenworth-wa/.



Lake Chelan Rotary selects outstanding companies



Augustedge is more than your typical accounting firm, we are people centric and our focus is on you and your business. While there are many other firms that can provide basic accounting tax services, at Augustedge we are decision leaders, we will guide you through the big decisions that will empower you to achieve financial success both personally and professionally.

Tricia McCullough, is the President and founder of Augustedge LLC. Tricia has over 20 years of experience in financial services. She has her CPA, CMA, and EA certifications and is also a Certified Quickbooks Pro Advisor. She likes jogging, dogs, motorcycles and beer. And of course, she likes Lake Chelan Rotary, where she has been a member since 2014, when she transferred from Wenatchee Downtown Rotary.

Augustedge is proud to announce a charity sponsorship with the Wenatchee Valley Humane Society with a program called “Paws it Forward.” As a partner we donate 10% of our costs to support the daily and medical needs of the animals living in their shelter. Our participation is very close to our hearts as all of us at Augustedge are animal lovers and advocates for quality care and abundant love for pets, especially those desperately in need of a wonderful person to reach out and rescue them. If you are interested in making a donation we are happy to help you! On behalf of all of the animals at the Wenatchee Valley Humane Society we thank you for your support and kindness extended to them.

Chelan office location: 204 East Woodin Ave. Suite #4 (second floor of the museum).



Tricia McCullough



Gunn Capital Management, LLC is a private investment management firm tailoring value portfolios to meet the unique needs of our clients. **Cody Gunn** is President and Investment Adviser Representative for Gunn Capital. He received his Chartered Financial Analyst (CFA) Designation in 2012. The CFA designation is an international professional certification offered by the CFA Institute to financial analysts who complete a series of three examinations over a three-year period. To become a CFA charter holder, candidates must pass each exam, possess a bachelor's degree and have at least 48 months of qualified, professional work experience. CFA charter holders are also obligated to adhere to a strict Code of Ethics and Standards governing their professional conduct. He is a member of the CFA Society of Seattle and the Chelan Chamber of Commerce. Cody holds a Bachelor of Science from the University of Washington.

Cody has been a Rotarian since 2016 and his business is located at 110 W. Lakeshore Drive in Pateros, WA 98846. He can be reached at (509) 699-3144 or email at cody@gunncapital.com.

He co-hosts the world's smallest, least influential radio show, every Wednesday with the best lawyer he knows, Alex Thomason. You can listen on **KOZI Radio**.



Cody Gunn



Chelan would not be the same without **Dave & Mary Weldy**, who are the owners and creators of the world famous Culinary Apple store in downtown Chelan.

Culinary Apple is the cooking store in Chelan, so if you're looking for gadgets, baking accessories, bbq gadgets and other gourmet kitchen tools, you've found us! We also carry the most extensive collection of apple gifts of all kinds. If you find yourself in the area, stop in our store. We're locally owned, and consider all our customers part of our extended family.

We make our own homemade fudge fresh each week. In fact, we make over 4,000 pounds each year! We're happy to ship anywhere, and we know you'll love our varieties of homemade dark chocolate and vanilla fudges! We are also your source for Washington Apple Gift Packs. We pride ourselves on fresh from the tree apples, and you will be able to taste the difference!

Dave has been a Rotarian since 1984 and is a Paul Harris Fellow +1. You can often find Dave in the back of the store at 109 East Woodin Ave., cooking up the delicious fudge.

Website: <https://culinaryapple.com/>



Dave Weldy



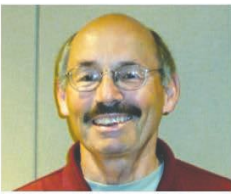
The Lake Chelan Historical Society (LCHS) was started in 1970 by James Lindston after he retired from the Seattle First National Bank (SeaFirst) as the Chelan branch manager. The building that the museum occupies at 204 East Woodin Avenue, was originally the home of the Miners & Merchants Bank, which was established in 1902 and operated until 1955, when it was acquired by SeaFirst. The building was built in 1907. Our mission statement is short and to the point: to act as a historical resource and cultural center for the Lake Chelan Valley. We are a 501(c)(3) organization for tax purposes and thus can accept donations that would qualify as charitable contributions. We are independently operated: our income is mainly derived from membership dues, admission fees, rental income and sales of historical books and pamphlets, apple labels and grants.

Two long time Lake Chelan Rotarians have devoted countless hours to the success of the museum. **Dick Simonds**, the Rotary President in 2003-2004, was the museum president for many years and is the voice of the museum with his history vignettes and stories on the KOZI Second Cup of Coffee program on Saturday morning. He has been a Rotarian since 1999 and is a Paul Harris Fellow. The second Rotarian on the Society Board is **Don Lloyd**, who ably serves on the Facilities Committee and is doing everything that the Board President asks, who just happens to be his wife Jane Lloyd. Don was the president of Lake Chelan Rotary in 2005-2006, is a Paul Harris Fellow, and currently serves as the Rotary International Foundation Chair.

To enjoy a daily fix of historical photos of the Chelan Valley, please become a friend of the museum's Facebook page at <https://www.facebook.com/Chelan-Museum-242434522940649/>



Dick Simonds



Don Lloyd

NCW
MARKET.COM
CLASSIFIED ADS

ECHO
RECORD
MIRROR
HERALD
BUSINESS JOURNAL

CLASSIFIEDS

WE BUY HOUSES...
MORTGAGE SOLUTIONS...
STUDENT LOANS...
MORTGAGE EXPERT...

Chelan PUD’s Wright picked for APPA Board

General Manager Steve Wright of the Chelan County Public Utility District was elected to a three-year term on the American Public Power Association (APPA – publicpower.org) Board of Directors representing Region 9 – Alaska, Idaho, Montana, Oregon and Washington.



Steve Wright

Wright replaces William Gaines from Tacoma Public Utilities who assumes the duties of APPA vice chair.

APPA headquarters are located in Arlington, Virginia. The organization is the voice of not-for-profit, community-owned utilities that power 2,000 towns and cities nationwide. They represent more than 49 million people served by public power utilities, and the 93,000 people they employ. APPA represents more than 1,400 public

power organizations and rural cooperatives across the country. Members advocate for local, state and federal policies that support public power.

Wright has been general manager of Chelan PUD for four and a half years, coming to the District after his retirement in 2013 as Administrator of Bonneville Power Administration (BPA). Wright spent 30 years with BPA, beginning in the Conservation group. He served for more than

12 years as Administrator, under three different Presidents.

“I am honored to be selected to serve on the Board of APPA,” stated Wright. “National electricity policy has a significant impact on communities like Chelan County. APPA is a prestigious organization that plays an important role in assuring public power’s voice is heard in all the corridors of power. Having worked with public power throughout this region for decades, I’m looking forward to representing the Pacific Northwest.”

Wright has been an advocate for hydropower, energy efficiency and reliability including recently testifying before both Congress and the Federal Energy Regulatory Commission on these matters.



CONTINUED FROM PAGE 1

CEO of Confluence Health. “I’d like to congratulate our exceptional physicians and staff members for their dedication to quality and the outstanding patient outcomes they provide to this community.”

Central Washington Hospital was also recognized as a Joint Replacement Excellence Award for three consecutive years (2016-2018), Five-Star Recipient in Total Knee Replacement for 16 Years in a Row (2003-2018), Back Surgery for 6 consecutive years (2013-2018), Spinal Fusion Surgery for 3 Years in a Row (2016-2018) and Peripheral Vascular Bypass for an eighth consecutive year (2011-2018). Central Washington Hospital was also recognized with Healthgrades Outstanding Patient Experience Award for a fifth consecutive year (2013-2017). “Many consumers believe that hospital quality is standardized, though the reality is that clinical quality and outcomes at hospitals vary widely across the country,” said Brad Bowman, MD, Healthgrades, Chief Medical Officer. “The hospitals that have achieved the Healthgrades America’s

100 Best Hospitals for Orthopedic Surgery and Spine Surgery distinction have demonstrated a commitment to exceptional quality of care and can distinguish themselves to consumers seeking care at high-quality facilities.”

For its analysis, Healthgrades evaluated approximately 45 million Medicare inpatient records for nearly 4,500 short-term acute care hospitals nationwide to assess hospital performance in 32 common conditions and procedures, and evaluate outcomes in appendectomy and bariatric surgery using all-payer data provided by 17 states. Healthgrades recognizes a hospital’s

quality achievements for cohort-specific performance, specialty area performance, and overall clinical quality. Individual procedure or condition cohorts are designated as 5-star (statistically significantly better than expected), 3-star (not statistically different from expected) and 1-star (statistically significantly worse than expected) categories. The complete Healthgrades 2018 Report to the Nation and detailed study methodology, can be found at www.healthgrades.com/quality.

Statistics are based on Healthgrades analysis of MedPAR data for years 2014 through 2016 and represent 3-year estimates for Medicare patients only.



“Success is walking from failure to failure with no loss of enthusiasm.”
— Winston Churchill



When your business has a down quarter but your bank keeps focused on the long-term.

That’s Watrustology
Wisdom. Vision. Passion. Strength.



Learn more at watrustology.com
Jason Underwood | 509.884.9864 | NMLS# 592435
Commercial Banker

Washington Trust Bank
Member FDIC





Reichert works toward tariff relief

WASHINGTON – Yesterday, Ways and Means Trade Subcommittee Chairman Dave Reichert (R-WA), held a hearing entitled, “Miscellaneous Tariff Bill: Providing Relief to U.S. Manufacturers Through the New MTB Process.”

The hearing addressed the potential economic benefits to U.S. manufacturers and consumers of providing temporary tariff relief through the new MTB process on imported products not produced in the United States.

The Ways and Means Committee is preparing legislation to implement recommendations made by the U.S. International Trade Commission (ITC) in its final report.

Below are Chairman Reichert’s opening remarks as prepared:

Good afternoon. The Subcommittee will come to order. Welcome to the Ways and Means Trade Subcommittee hearing on the Miscellaneous Tariff Bill. Before hearing from our witnesses, I'd like to make a few points.

For decades, Congress has considered bipartisan legislation to temporarily suspend or reduce tariffs on certain imported products not made in the United States through legislation that has become known as the Miscellaneous Tariff Bill or “MTB.” The MTB is designed to boost the competitiveness of American manufacturers by lowering the cost of imported inputs and in some cases, finished goods, without harming domestic firms that produce competing products. Many companies in my home state of Washington have relied on the MTB, and I know that many of my colleagues have similar stories from their districts.

Our manufacturers have used the savings from past MTBs to strengthen their competitive edge, support the creation of domestic manufacturing jobs, increase U.S. production, and contribute to the economic growth of the United States. But

the last MTB expired in 2012 and left American manufacturers without a process to help them cut costs. This undermined the ability of our manufacturers to provide more domestic jobs and damaged their global competitiveness.

Last year, Congress took action and passed overwhelmingly bipartisan legislation to create a new and transparent process for providing tariff relief to U.S. businesses and consumers. Under the new MTB process, companies petition the independent, non-partisan International Trade Commission – not individual Members of Congress – for tariff relief. The new process is open and transparent, and establishes an opportunity for public comment. It provides predictability for our businesses while complying with House rules.

The ITC kicked off the new MTB process last October, launching a new, publicly accessible portal for the filing of petitions and public comments. This August, after lengthy analysis, the ITC provided its final recommendations to Congress on more than 2,500 petitions. Of those, the ITC has recommended that more than 1,800 petitions be included in MTB legislation.

I commend the ITC for its tremendous effort and dedication in successfully bringing the new MTB process to life. And I thank the Commerce Department and Customs and Border Protection as well for its invaluable work.

Now, Congress must act to consider an MTB bill and deliver long-awaited tariff relief to our manufacturers. The Committee is doing its part by reviewing the ITC's final report and preparing legislation to implement the ITC's recommendations.

I am eager to hear from our witnesses today about how tariff relief provided through the new process will benefit their businesses, make them more competitive, create jobs, and grow our economy.

House Passes Reichert Bill for Pacific Rim Countries

WASHINGTON – Today, the U.S. House of Representatives passed S. 504, the Asia-Pacific Economic Cooperation member countries. The ABTC program is used by 1,000 Washington residents alone and has proven successful in facilitating travel and making it easier for Americans to do business in this critical region. I am proud to have worked on this bipartisan, bicameral legislation and pleased my colleagues in the House voted to send it to the President’s desk.”

Background on the APEC Business Travel Card (ABTC) program:

The ABTC program allows business travelers and government officials with business in APEC countries to access fast-track processing lanes at APEC airports, which saves an estimated 43 minutes per trip, according to U.S. Customs and Border Patrol (CPB). The program runs entirely on user fees and costs nothing to taxpayers. Applicants must pay a \$70 fee, must be U.S. citizens, and must pre-enroll in a U.S. trusted traveler program like Global Entry. Eligible applicants must be a “verified business person” engaged in APEC business – i.e., engaged in the trade of goods, provision of services, or conduct of investment activities in the APEC region – or a U.S. government official engaged in government activities in the APEC region. Under the APEC Business Travel Cards Act, the authority to issue these travel cards to Americans is set to expire on September 30, 2018 – meaning that no new cards can be issued after that date, and all cards will expire by 2021, after which Americans will no longer be able to travel throughout the region as easily as business travelers from other APEC countries.

The legislation passed in the House today permanently extends that authority, while maintaining the Department of Homeland Security’s (DHS) authority to revoke or suspend an individual’s card for security reasons at any time.

This legislation was introduced by in the Senate by Senators Mazie Hirono (D-HI) and Steve Daines (R-MT).

Other organizations supporting the effort to reauthorize the ABTC program include the U.S. Chamber of Commerce, Asia Pacific Council of American Chambers of Commerce, U.S. Council for International Business, National Foreign Trade Council, U.S. Travel Association, American Hotel and Lodging Association, Global Business Travel Association, U.S.-China Business Council, U.S.-ASEAN Business Council, National Center for APEC, American Chamber of Commerce in Japan, American Chamber of Commerce in the People’s Republic of China, Hawaii Tourism Authority, Chamber of Commerce Hawaii, and the Hawaii Lodging and Tourism Association.

Banking from your office is fast and easy now!



Cashmere Valley Bank

Member FDIC

Remote Deposit Capture

- Convenient, no-hassle banking
- Scan your checks as they arrive
- Access to multiple deposit accounts
- Increase productivity for you and your employees
- On-site local support

Call Courtney today and start banking when you want!



Courtney Rogers
Merchant Services Specialist
(509) 664-5458



MEMBER MESSENGER

"Driven to Promote and Protect Small Business"

DECEMBER 2017 ASSOCIATION NEWSLETTER

PAGE 1



Pamela Cooke

"DON'T MAKE A MOVE WITHOUT ME."

Pamela Cooke | Realtor, Managing Broker, CRS, SRES
Pam@Windermere.com
517 N. Wenatchee Ave., Wenatchee, WA 98801
(509) 679-4625 • www.WenatcheeValleyProperty.com



COMPLETE DESIGN, INC.

"Construction Design Specialists"
Custom House Plans

509-662-3699 www.completedesign.cc



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

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

886-4853
5515 Enterprise Drive
E. Wenatchee

886-1070
400 Parkway Drive
Rock Island

Billing: 662-6375

Serving North Central Washington since 1955

- Full Service Lumber Yards
- Fleet of Delivery Trucks
- Roof Truss Plant
- Design Center - Cabinetry
- Tile, Carpet, Hardwood Flooring
- Door and Custom Millwork Shop

- Vinyl and Wood Windows
- In-House Takeoffs & Estimates
- TREX Decking
- Drywall - Boomtruck Delivery with Stocking - 663-5154
- Outside Sales Representatives



Leavenworth 548-5829
Wenatchee 663-5154
Chelan 682-1617
Cle Elum 674-0777

www.marsonandmarson.com



Rents



Wenatchee
3500 State Highway 97A
509-884-2934

We Rent: Aerial Equipment, Forklifts & Generators

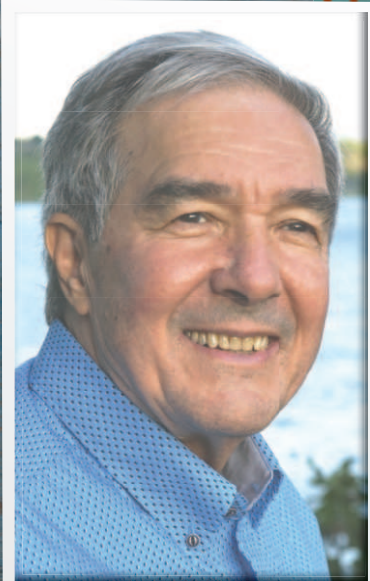


Call now for new construction and remodeling

Serving the Wenatchee Valley for 37 years



Gold Construction Inc.
509-663-4946 www.goldconstruction.org
GOLDCl*077NO



Thank You Chairman Blair!

As 2017 winds down, we want to take a moment to recognize BNCW's 2017 Chairman of the Board, Jim Blair - North Meridian Title & Escrow, for a job well-done!

As Chairman, Jim was instrumental in continuing to advance our Association forward this year!


Perhaps the most important accomplishment this year under Jim's leadership has been our alignment with a quality worker's comp retrospective program, providing our qualified member companies access to a very lucrative membership benefit.

Jim's vision and commitment to Building North Central Washington has brought great value to not only the strategic discussions in the boardroom, but has helped to pave the way for BNCW's successes moving forward.

We owe a debt of gratitude to Jim as our organization has reaped the benefits of his leadership!


We look forward to his continued leadership on our Board of Directors while fulfilling his duties on the executive committee as our Immediate Past Chairmain in 2018!

Thank you, Jim, for all that you do in support of BNCW and our mission - you are sincerely appreciated!



Building North Central Washington

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



LOCATED AT:
2201 N. Wenatchee Ave.
Wenatchee, WA 98801

PHONE: (509) 293-5840

FAX: (509) 665-6669

Email us for more information:
Info@BuildingNCW.org

Visit us online at:
www.BuildingNCW.org

BNCW MEMBER HIGHLIGHTS

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!

■ **Harper Homes, LLC**
Brian Harper
509-630-4012

■ **Basin Pacific Insurance & Benefits**
Carlo Narduzzi
509-470-6000

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!

Powder Coating & Metal Fabrication!



- Railing
- Beam Bracketry
- Certified Welding
- CNC Plasma Cutting
- Patio Furniture
- Wheels

509-663-9080 • www.cascadepowdercoating.com

DIRTY DEEDS: DONE.



Window Cleaning
Gutter Cleaning
Pressure Washing

NuClear
Building Maintenance
Licensed • Bonded • Insured
509.669.0069

Construction Clean-up
Housekeeping
Janitorial

www.NuClearNW.com

Commercial - Residential Locally Owned & Operated 100% Satisfaction Guarantee



MEMBER MESSENGER

"Driven to Promote and Protect Small Business"

BNCW's:

FROM
A DIFFERENT
PERSPECTIVE

Consumer
Confidence

"As measured by the Conference Board, October consumer confidence came in at 125.9, the highest reading since 12/00. This elevated level is a result of rising equity and home prices and an unemployment rate of just 4.2%, its best level since 2/01. A similar measure put out by the University of Michigan is at its best level since early 2004, and Bloomberg's Consumer Comfort index is near its post-recession high."

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



BNCW's November Nothing But Networking Event

This year, BNCW members hosted some pretty amazing networking events! Just like with any great show, there should always be a grand finale and Numerica Credit Union definitely put on a grand show!

Over 80 guests showed up to mingle with the staff at Numerica Credit Union on Thursday, November 16th!

If you have not had the opportunity to see the inside of their East Wenatchee branch, you should stop by—it is a beautiful space and quite spacious – spacious enough to host that many people, as well as an incredible display of delicious food catered by Lisa Bee's, Wenatchee Valley Brewery pouring several brews and a cider and still room for speeches and grand prize give-a-ways!

Thank you Bill, Greg, Denise and all of the Numerica Credit Union staff for all of your hard work and energy that you put into planning such a fantastic evening!

All in all, it was the perfect end to the 2017 BNCW Nothing But Networking year!

We will have the 2018 available dates out soon, so if you would like to host an event at your place of business, be on the lookout!



**BNCW MEMBER
DISCOUNT PROGRAM**



Sprint®

Members of Building North Central Washington have access to

22%
Discount off your monthly service plan and pay **NO** activation fees!

Port your number to Sprint and receive up to **\$150** credit per line



Why wait to start saving \$\$ on your monthly cell plan...
Call Sprint TODAY and start taking advantage of this great BNCW membership benefit!

For further information contact:
Mark Underwood - Elite Telecomm
Vice President of Sales
(509) 302-7240



BNCW's Board of Directors and Staff would like to wish our member companies, their employees and families, along with all those in the communities we serve, a very...

Merry Christmas and a Happy New Year!

Marc Kim Lindsay Sarah
2017 BNCW Board of Directors



MEMBER MESSENGER

“Driven to Promote and Protect Small Business”

DECEMBER 2017 ASSOCIATION NEWSLETTER

PAGE 3



“We value participating in the BNCW Home Show and Home Tour & Remodeling Expo because of the networking we can do with others in the building community.

One of our biggest jobs this summer and fall came from another vendor we were neighbors with at the Home Show last spring.

Just today, we received a multi-faceted job from a contractor we met at the Remodeling Expo. The networking we are able to do at BNCW events has been an invaluable asset to the growth of our business.”

Robert and Jessica Guerin, Owners
Wenatchee Valley Glass

Vendor registration for the 2018 BNCW Home Show is now open.

Booth space is limited due to the number of returning vendors from our 2017 Show.

This alone is another great testimony to the quality and effectiveness our Show has

BNCW Members
SAVE
on your cell and
health insurance costs!
CALL 293-5840
TO LEARN HOW

earned over the years!

We look forward to adding new, quality vendors who are eager to get in front of qualified folks seeking to meet quality professionals!

For more information on the 2018 BNCW Home Show, including booth pricing, and other marketing opportunities, please contact **Sarah Daggett at 509-293-5840**.

Registration will be open until all booths are filled. Don't wait until the last minute to get your registration secured, as this is a first-come-first-served opportunity to give your 2018 business year the kick-start it deserves!



Chelan County Considering Wildland Urban Interface Code

Several months ago, Chelan County took measures to begin exploring the possible application of a Wildland Urban Interface (WUI) code in the county in response to the growing frequency and severity of wildland fires that continue to occur in the county.

Similar to the path that the City of Wenatchee took last year, Chelan County applied for and was awarded a Community Planning Assistance for Wildfires (CPAW) grant that provides the county with technical assistance from a group of consultants who work with community stakeholders to identify and discuss local needs and issues; assess the wildland fire mitigation challenges unique to Chelan County; analyze

gaps and opportunities for strengthening wildfire policies and regulations moving forward.

The CPAW planning process typically spans a year and ultimately results in a set of voluntary recommendations to the County Commissioners that are aimed at more effectively addressing the WUI through land use planning strategies, including programs and codes that seek to reduce the severity of wildfires in these areas.

BNCW has continued to be engaged in this process as one of the

stakeholders at the table. We recognize the need for addressing these types of destructive wildfires in our communities. We also recognize that the contributing factors are many and diverse – all requiring thoughtful consideration. Further, we understand that solutions must strike a balance and be affordable. While implementing building codes that seek to better protect homes and property in the WUI, doing so must be carefully considered through the lens of what is practical and affordable – being mindful that we have a housing affordability crisis in the Valley that is only continuing to deepen.

As we continue to be engaged in this process, we will keep our members apprised.





Kelley

Introducing the Newest BNCW Member Benefit...

20% DISCOUNT ON ALL PRINTING

BNCW MEMBERS ONLY



PLUS -- You will have access to...

Desk space for take-off's, meetings with clients and subs.

Complete customized service & Monthly billing options.

BLUE PRINTS

LARGE FORMAT

COPIES

SCANNING

Visit www.BuildingNCW.or for full details!

Questions? Contact Erin Allers.

509.293.6320 | erin.allers@kelleyimaging.com

12 N Wenatchee Ave | Wenatchee WA 98801

IMAGING

MAILING

IT SOLUTIONS



MEMBER MESSENGER

“Driven to Promote and Protect Small Business”

DECEMBER 2017 ASSOCIATION NEWSLETTER

PAGE 4

BNCW and WVTSC Partner on Tiny House Project

For many years now, the construction industry. BNCW has been blessed to be able to develop a great relationship with the Wenatchee Valley Technical Skills Center – most specifically with Terry Fike and his Construction Trades program.

A few BNCW members serve on Terry’s advisory committee and get to see first-hand what a tremendous job that he does in teaching young students the basic hard and soft skills necessary to be successful in

We’re excited to let our members know that BNCW and the WVTSC Construction Program are partnering in 2018 to construct a beautiful twenty-four foot tiny house as a joint fundraiser for both the construction program and BNCW.

We will be providing more information in the January issue of the Member Messenger, along with progress updates throughout the project. Stay tuned!



Many Contractors Are Still Risking Substantial Fines... Get Certified!

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

If so, there are federal regulations in effect which may prevent you from performing your work.

Under the U.S. Environmental Protection Agency’s Lead-Based Paint Renovation, Re-pair, and Painting (RRP) Program construction firms must apply for and receive EPA Certification to disturb paint as part of their work in pre-1978 homes, childcare facilities and schools.

In addition, all of these jobs must be performed by an EPA Certified Renovator (individuals who have completed an EPA-accredited, full-day training course) working for an EPA Certified Firm and specific work practices must be implemented to prevent lead contamination.

Specifically, this training course is required for any contractor that is involved in any activity that will - or has the potential to - disturb six square feet of lead-based paint in a room, or 20 square feet on the exterior.

The rule does not apply to minor maintenance or repair activities; however, window replacement



is not considered minor maintenance or repair under the federal regulations.

Who Should Take This Class?

- Home Improvement/Renovation Contractors
- Remodelers/Carpenters



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

What:

EPA Certified Lead-Safety for Renovation, Repair & Painting Training
\$235 Members
\$285 Non-Members

Instructor:

NICA Staff
Class size is limited to 8 students
Pre-registration is required

When:

February 20, 2018
8:00am – 5:00pm
Check-in at 7:45am

Where:

BNCW Conference Room
2201 N. Wenatchee Avenue

How:

Register online at
www.BuildingNCW.org or
call the BNCW office at
(509) 293-5840.

BNCW EVENTS

BNCW’s December Board of Directors Meeting

- December 20, 2017, 7:00am to 9:00am
Building North Central Washington
2201 N. Wenatchee Ave, Wenatchee
Chairman: Jim Blair

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

Our Directors meet the Third Wednesday of each month in the boardroom of the BNCW offices.

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

BNCW’s January CPR & First Aid Training

- January 24, 2018, from 4:00pm to 6:00pm
Held at Building North Central Washington,
2201 N. Wenatchee Avenue, Wenatchee

\$45/person, includes Continuing Ed credits and is good for new and recertification.

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

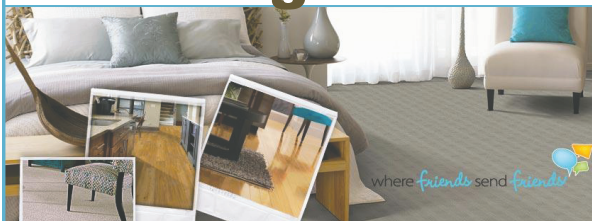
Were you aware that as an employer, unless you are able to get an injured employee to medical care within 3-4 minutes, you are required to have trained and equipped employees? This two-hour class will provide attendees with their certification.

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.

The Floor Factory is... Flooring America



13 S Wenatchee Ave • 662-1421
www.thefloorfactory.com



EDY CONSTRUCTION

REMODELS | ADDITIONS
KITCHENS | BATHROOMS

Voted 2013 BNCW Home Tour PEOPLE’S CHOICE Award



Ed Gardner (509) 293-2921

View our photo gallery at www.edyconstruction.com Lic: #EDYC00C9480G

INDUSTRIAL CUTTING & CORING, INC.

(509) 886-4114
Cell 670-2021

Pat Brown
Lic# INDUSCI011L3

101 South Roland
East Wenatchee, WA 98802

Northwest GEODIMENSIONS

Subdivisions • Short Plats • ALTA Surveys
Boundary • Construction • Topographical
GPS Survey • Mapping • Legal Descriptions

TURNING YOUR
IDEAS INTO REALITY
THROUGH
INNOVATION
INTEGRITY
AND
PERSONAL SERVICE

15 N. Chelan Ave. Wenatchee, WA 98801
Tel: 509.663.8660 • Toll Free: 1.888.767.3743
Fax: 509.663.6278 • www.nwgsurveys.com

Bringing Your Dream Home



Office: 509-665-9200
175 E. Penny Rd. ~ Wenatchee, WA
www.LauraMounter.com

Marcy Collins
Owner
www.collinsfashions.com
2 South Wenatchee Ave.
509-665-7600

COLLINS
Gifts & Womens Fashions

Tracy Bacon joins Forte

We are excited to introduce our newest member, **Tracy Bacon**. Tracy is a licensed Architect in Washington and Oregon. She has over 15 years of experience in the building design field and maintains a particular interest in sustainable building practices. She received her Undergraduate degree in Structural Engineering from the University of Wyoming and her Master's degree in Architecture from the University of Oregon. Tracy's experience in the Structural Engineering design of residential and small commercial buildings is an asset to clients and project teams, facilitating an early integration of a building's engineering requirements with the Architectural design. Outside of work, you'll more than likely find Tracy mountain biking, climbing, walking her dogs, or snowboarding at Mission Ridge.

Wenatchee Valley Dispute Resolution Center (WVDRC) Welcomes a New Interim Executive Director

WVDRC Board has recently hired **Paul Shelp** as the WVDRC's new part-time Interim Executive Director. Shelp, who is himself a Certified Mediator, is currently working as a Dispute Resolution Center (DRC) Regional Executive Director and is based at the DRC in Tri-Cities, Washington. He also assists the Neutral Ground DRC in Walla Walla. His extensive work with dispute resolution centers spans ten years.



Paul Shelp

In addition, Shelp is the Regional Training Coordinator and the Lead Instructor for the Basic Mediation Training and Family Mediation Training in Eastern Washington. On a state-wide level Shelp has been actively involved with Resolution Washington

(ResWA), the member association for Dispute Resolution Centers (DRCs) in Washington State. He has served on several ResWA committees including their Membership and Marketing Committees.

Besides his experience with DRCs, Shelp spent 24 years in pastoral ministry. He holds a Bachelor of Arts degree and a Masters in Divinity. Having grown up in upstate New York and Maine, he attended college in Boston, seminary in Kansas City and served two churches in Missouri before coming to the Great Northwest to serve as a pastor at a church in Connell, WA 22 years ago.

As the WVDRC continues its evolution, the

WVDRC Board Chair Laura Jaecks said, "The WVDRC is excited to have Paul's leadership, experience, expertise, energy and enthusiasm."

Willett selected by AARP Agent Advisory Council

Gaylen Willett, owner of Gaylen Willett Insurance in Chelan, has been selected by UnitedHealthcare to serve on the AARP Services Inc. (ASI) Agent Advisory Council, a forum established to gather information to help enhance the products and services that benefit AARP members.

Willett is one of only 12 health insurance agents nationwide selected to serve on this volunteer council.

She was selected for the ASI Agent Advisory Council based on her commitment to serving AARP members, knowledge of Medicare and knowledge of the Chelan-area community.

Huddle Agency celebrates Villela's 20th year

Lorena Villela is celebrating her 20th year of working for Allstate Insurance with the Brad Huddle Agency.



Lorena Villela

She has spent the past 20 years being a valued trusted advisor to many in the Valley. She knows the in and outs of everything insurance and takes great pride in her close relationships she's formed with our customers.

We all feel very honored to have her as a coworker and employee.

SCJ Alliance welcomes Charity Davidson

SCJ Alliance recently welcomed **Charity Davidson**, a senior planner, to its Wenatchee team. SCJ is a consulting firm specializing in civil engineering, transportation planning and design, environmental and urban planning, landscape architecture and design, and public outreach.

A graduate of Central Washington University, Charity has 10 years of experience in environmental resource planning with an emphasis on large-scale water supply and development.

"Charity brings a balanced approach to projects," said SCJ Engineering Manager Dan Ireland. "She prioritizes both economic development, as well as wildlife and habitat protection."

"I care about the work I do and the people I am doing it for," Charity explained. "I believe it's essential to understand how our planning efforts may or may not affect others, the community as a whole, and the environment during every step of the process."

The Wenatchee resident added, "I appreciate being part of the SCJ team and I am excited to be working in the city I live."

Since its founding eleven years ago, SCJ has grown steadily to a dynamic team of more than 80 employees in six locations across Washington. This firm has been nationally recognized multiple times for growth, award-winning projects, and as a great place to work. In addition to Wenatchee, the SCJ has offices in Lacey, Centralia, Seattle, Ballard and Vancouver.

Audrey Bessonette promoted to Senior Vice President at Peoples Bank Wenatchee Financial Center

Peoples Bank announced the promotion of **Audrey Bessonette** to Senior Vice President/Commercial Banking Officer for the Chelan-Douglas Commercial Banking Group. Based at the Wenatchee Financial Center, Audrey has been with Peoples Bank since 2004. Born and raised in Cashmere, Washington and a lifetime resident of Chelan County, Audrey considers helping her clients reach their business and financial goals the most rewarding part of her



Audrey Bessonette

work. Through facilitating a timely and easy-to-understand loan process, her client service approach allows business owners to focus on running their businesses.

Audrey was recently featured in a Peoples Bank video about her work supporting Chelan County-based Icicle Brewing Company. "We care deeply about our customers' success, so there's no better feeling than to be able to work with local businesses, such as Icicle Brewing, and be a part of their growth in the community," she said.

"Audrey has been a significant part of Peoples Bank's success in the development of the Chelan-Douglas market," said David Mann, Commercial Banking Team Leader at the Peoples Bank Wenatchee Financial Center. "She has been a top contributor during her 13 years of service to Peoples Bank, and we congratulate her on her well-deserved promotion."

Audrey holds a Bachelors of Arts Degree from Central Washington University where she studied Business Administration. In 2013, she graduated from the Pacific Coast Banking School, the premier national graduate school of banking. Audrey is passionate about giving back to the community. She volunteers with the Wenatchee North Rotary Club and is a member of the Junior Service League of Wenatchee.



CORDELL, NEHER & COMPANY, PLLC
Certified Public Accountants

Cordell, Neher & Company joins CPAsNET

Cordell, Neher & Company PLLC, a public accounting firm with offices in North Central Washington, announced they have been selected to join CPAsNET, a prestigious network of exceptional accounting firms.

Fewer than 30 firms in the nation have the opportunity to be invited to join this elite organization.

CPAsNET is a leading consortium of independent accounting firms that represent more than 100 partners, 300 professional associates and 500 employees.

CPAsNET's global reach represents more than 120 firms in 93 countries all over the world. Member firms have pooled their resources to provide their clients with the local, national and international prospective needed to prosper in challenging markets and times.

Cordell, Neher & Company PLLC was selected based on a number of criteria, including the expertise and business acumen they provide to their clients in the North Central Washington. their membership in CPASNET, they are able to provide

their clients with the multitude of resources available only from the Nation's largest accounting and business consulting.

"Cordell, Neher & Company is committed to offering innovative business solutions and accounting guidance at an exceptional value. Learning what other successful firms are doing will enhance our ability to succeed," explains Kristine Loomis, the Managing Partner at Cordell, Neher & Company, on why they chose to join CPAsNET. "We are looking forward to being a member."



Don't let the IRS keep the fruits of *your* labor!

Call us for a tax planning appointment today.
(509) 663-1131



Homchick Smith Associates
CERTIFIED PUBLIC ACCOUNTANTS

700 N. Mission Street | Wenatchee, WA 98801

Season's Greetings

From our home to yours. Comfort of memories
the making of new. Gratitude for sharing our life with you.



HERITAGE
MEMORIAL CHAPEL
FUNERAL HOME

Merry Christmas and Happy New Year
From Jeff Wilson and his staff!

Community Foundation of NCW announces new board trustees



Lester Cooper



Rev. Matt Canlis



Leslie Freytag



Dr. David Kolde

The Community Foundation of NCW is pleased to announce four new Board Trustees joining the organization: Matt Canlis, Lester Cooper, Leslie Freytag, and Dr. David Kolde.

Each of them brings leadership and expertise from business, faith, and health arenas of the community.

Lester Cooper was born in England and immigrated to North America in 1965. In 1992 he purchased a home in Lake Chelan and is now a full time resident. Lester retired from an extensive career with General Electric and throughout his career traveled the world, gaining a unique understanding of many different cultures and diversity.

Lester enjoys everything Lake Chelan has to offer, is active in the community and serves on many boards,



and believes strongly in dedication to community.

Rev. Matt Canlis was ordained in the Church of Scotland, and currently serves at Trinity Church in Wenatchee.

Matt has a Master's of Literature in Theology from the University of St. Andrew's, a Master's of Divinity from Regent College, and his B.A. in History from the University of Washington.

Leslie Freytag is a highly accomplished senior executive, entrepreneur,

and turnaround expert with more than 40 years of success in retail. She is a brand management and targeted sales strategist.

Most recently, Leslie was the President and CEO of butter LONDON, where she took an underachieving startup to a successful, global operation. Leslie graduated with a Bachelor of Science in Textiles and Clothing from Colorado State University. She is the founder and Principle of her own consulting firm, the Freytag Group, where

she continues to provide advisory services to retail companies. Leslie and her husband Tony live in Wenatchee.

Dr. David Kolde is a graduate of UCLA and Hahnemann University Medical School and has been practicing family medicine in the Wenatchee Valley for 15 years. He is married to Kaye and has two children, a son who is a senior in high school and a daughter who is a junior. He enjoys tennis, the outdoors in the Pacific Northwest, and traveling.

The foundation wishes to acknowledge outgoing Trustees for their time and service to the North Central Washington region: Bart Clennon, Lisa Day, and outgoing Board Chair Katie Kavanaugh Pauly.

For more information on the foundation's Board of Trustees and more, visit cfncw.org.



CENTURY 21 Exclusively welcomes Rylee McLeod

Wenatchee, Washington (Grassroots Newswire) November 15, 2017 -- CENTURY 21 Exclusively is pleased to announce Rylee McLeod has joined its firm as a sales associate.

She will specialize in Residential property sales in the Wenatchee/East Wenatchee and surrounding area.

"We are thrilled to have Rylee join our team," said Howard of Century 21 Exclusively. "It's an exciting time to be with the CENTURY 21 System as we increase our market presence in Wenatchee/East Wenatchee and the surrounding areas."

Rylee just successfully completed extensive training and licensing through Real Estate Express a McKissock Company.

Howard added, "We believe training supports growth and professional excellence in the real estate industry.

Performance-based training is necessary to assure that CENTURY 21 associates maintain their competitive edge and offer the best service possible to their clients."

Rylee is a local girl with a familiarity of Wenatchee



Rylee McLeod

and the surrounding areas and has an A.A.S degree from Wenatchee Valley College.

About CENTURY 21 Exclusively

They are an independently owned and operated franchise affiliate of CENTURY 21 Real Estate LLC (century21.com), franchisor of the iconic CENTURY 21® brand. Century 21 Real Estate LLC is comprised of approximately 7,450 independently owned and operated franchised broker offices in 79 countries and territories worldwide with more than 115,000 independent sales professionals.

Century 21 Real Estate has numerous websites to help answer specific consumer needs. They are century21exclusively.com, century21.com, century21global.com, commercial.century21.com, century21.com/finehomes, and century21espanol.com.

Franklin House founder celebrates 100 years

Marie Franklin a long-time residence and business owner in the Wenatchee Area is turning 100 in November of 2017.

Marie Franklin with her husband Paul Franklin purchased the building at 301 So Wenatchee Ave.

In 1967 she started remodeling the main ground floor area for the credit union for Alcoa works called Wenalum Federal CU. There she was the manager of the CU and her oldest daughter Ida Thompson was a bookkeeper. She then rented out the small offices that were located in that floor to many businesses including Pemco Claims, Zarembo Claims, Highland Orchard, Anderson Accounting, Safeco Insurance Adjustors, Crawford Ins Adjuster, Steve Gustin Financial Advisor and kept the main center area for the credit



SUBMITTED PHOTO

Marie Franklin with her husband Paul Franklin

union.

In 1973 Marie started expanding the building to have a lower and top level.

There was a warehouse in the back which was demolished and the bricks were taken to the Dryden ranch to be hand cleaned by Marie & Paul Franklin and Tommy & Ida Thompson. This was a hard job but a rewarding one. After all the bricks were cleaned they were taken back and used in

the new lower & top area for construction.

In 1976 the top floor had a new restaurant where Jan Brown, Marie's youngest daughter, was the manager.

Here they held lunch meetings, weddings and receptions. Depending on the weekend you could enjoy some Ballroom Dancing with a live band or Rock N Roll dancing with a live band.

The lower level held live country music and a place for the teenagers to hang out on the weekends.

During the day there was

luncheons and banquets held for Weight Watchers, Shriners, Lions Club and Heritage groups to name a few.

In 1996 Link Transportation won the condemnation of the Franklin House which was devastating to Marie Franklin and family.

Since the Franklin House, Marie has been very active in all of her activities on the farm. At one time she had

3 gardens growing, building porches and storage areas and keeping all grandkids busy with chores. She always has an animal by her side where ever she goes.

Marie has a total of 5 grandkids, 5 great grandkids with one on the way. To this day she is still active in her gardening, animal loving and has chores for her great grandkids to do around the farm.



WENATCHEE BUSINESS JOURNAL'S RESTAURANT GUIDE

GOLDEN EAST

230 Grant Road, East Wenatchee

Wonderful Customers!
Join Us For Your Favorite Holiday Treats!
Dine In! Order Out!

- ✓ Delicious Lunch Specials (Served until 3:00 pm!)
- ✓ Dinner Specials & Combos
- ✓ Two 7-Course Family Meals (Minimum 2 orders!)
- ✓ Hot & Spicy
- ✓ Vegetarian
- ✓ Beer & Wine

GoldenEastWenatchee.com

MENU IN PHONE BOOKS!

(509) 884-1510

Open Tuesday to Sunday!

Delicious, healthy and artistic all in one!

(509) 66-SUSHI
(509) 667-8744
www.IwaSushi.com

8 N. Wenatchee Ave., Wenatchee
M-Th 11-3, 5-9:30, Fri 11-10, Sat 12-10

for weekly specials

Advertise your business lunch specials!

Call Carol Forhan, 509-548-5286
or Lindsay Timmermans, 509-860-7301



Patty Fink stands with Co-owner of Kelly's Ace Hardware Gene Kelly.

Patty Fink retires after 40 years at Kelly's Ace Hardware

CHELAN – Kelly's Ace Hardware, located on Woodin Avenue here, has been a part of downtown Chelan for close to 60 years, 40 of which involved Patty Fink. Over the years customers and co-workers were greeted with her friendly face.

After devoting four decades to Kelly's, Fink retired Oct. 1 and plans on enjoying the rest of her work-free life, wanting to have "fun while I'm still young," she joked. She added that she hopes to be able to explore the United States.

In May of 1977, Fink began working at Kelly's Ace Hardware as a Front Clerk/Sales Associate. Over the years, she progressed through the company working in nearly all departments, with the exception of plumbing and paint, "I refused to cut and thread the piping," she laughed and explained her lack

of desire for those departments. After some time, she began assuming more managerial based tasks, eventually assuming the role of Head Bookkeeper after her mother, Eunis Lewis, who previously held the position, retired in 1988.

Co-owner of Kelly's, Gene Kelly, directly oversaw Fink's work performance, "she's a terrific worker," said Kelly, "she pretty much did everything around here." Kelly, who has been part owner for the past 59 years, spoke on his appreciation for Fink's dedication. "I'm the only one that's been here longer than her," he said, chuckling at the thought.

Fink's career was celebrated with a dinner party held at Wapato Point Cellars in Manson in October in which nearly 30 friends and family were in attendance as she begins a life of retirement.



Mt. Stuart PT's Bywater, Self graduate special therapy training

Nancy Bywater, PT, OCS, CMPT and Dr. Trisha Self, DPT of Mt. Stuart Physical Therapy in Leavenworth, recently took an advanced training in treating the pelvic floor. Pelvic Physical Therapy is the treatment of pelvic floor dysfunction, urinary dysfunction such

as incontinence, bowel dysfunction, sexual dysfunction and pelvic pain. Physical Therapists are specialists in the musculoskeletal system and can help patients make significant improvements through training the muscles in and around the pelvis.



Nancy Bywater



Trisha Self



"It's hard—there aren't many other children his age who have successfully bootstrapped a startup."

Clarion call for trip of lifetime to Kyrgyzstan

Dear Friends of Kyrgyzstan, Residents of North Central Washington, Family, (and just plain friends),

I've decided to provide an update to all of you on our North Central Washington/Issyk-kul, Kyrgyzstan sister region activities this past year, and for the upcoming year.

I do this, because I am sensing there is a growing interest both here and in Kyrgyzstan in "growing" our relationship, and because 2018 promises to be a year of a couple significant events that some of you may wish to be aware, and possibly participate.

If you are on this list, it is because either you have been, are, or I think may be interested in these activities in the future.

I am happy to report, that Kyrgyzstan, once again, this past October held free and open elections, to continue its march towards a more stable parliamentary democracy and peaceful transitions of power.

This is not a small accomplishment in Central Asia, where all the other former Soviet Republics lag well behind Kyrgyzstan in this process.

The Economist magazine has, more than once pointed to Kyrgyzstan as a model for how a long term transition should occur in some of the newest nations in this area.

Since our small fledgling group of enthusiasts returned from



COURTESY PHOTO

Cashmere orchardist and Chelan PUD Commissioner Randy Smith receives a saddle as a gift on his last visit to Kyrgyzstan.

last year's World Nomad Games in Issyk-Kul Kyrgyzstan last September, we have spent quite a bit of time on identifying just how we wish to be organized as a long term official "Sister Region" group. As we work through that process we will keep you informed. Additionally, this past year saw two marvelous opportunities for members of our group to put their enthusiasm for Kyrgyzstan into action.

In early April this year our group, under the banner of Cashmere Rotary and the "Open World Program", hosted a group

of "young entrepreneurs and innovators" from Kyrgyzstan for a week. We hosted them in home stays and planned a week of activities for them to enhance those skills that they need to be successful, and built more relationships.

This past month of October we decided to help another organization from Spokane, "Friendship Force" with a group of young men from Kyrgyzstan who are involved in agriculture. This group was also in Washington State with the Congressionally funded "Open World" program and spent two days looking at value added

agriculture in our area, as a part of a bigger exposure which included our area, the Spokane area and stops at food processing in Grant County.

Next year promises to be an exciting year. I have recently been contacted by the Deputy Governor of Cholpon Ata, one of the regions in the Issyk-Kul Oblast (state), about the new Governor's desire to bring a delegation to North Central Washington under the banner of our Sister Region relationship.

The Governor is indicating that he wishes to make it a diverse delegation made up of private

(tourism, agriculture, education,) and public (representatives of the major communities of his Oblast) which does mark a shift from past delegations being primarily government oriented. We are in the early stages of planning for this visit. Additionally, our group is in the early planning stages of a return trip to next year's World Nomad Games, to be held September 3-8 in Cholpan-Ata, Issyk-Kul.

We are very fortunate to have a sister region that has such an event potentially every two years. It creates a real focal point for potential regional exchanges. I urge any of you who have never heard of the World Nomad Games (held in Cholpon-Ata, Kyrgyzstan) to Google it. You will be amazed, and understand why several who went last year are indicating a desire to return. Once you are there, you will find that there is so much more than the games, and it all revolves around the marvelous people.

Finally, if you are interested in getting involved in our activities, let me know. If you are interested in a small group experience you will never forget, let me know, as the group that goes to Kyrgyzstan will be small (no more than 20) for logistical reasons.

I hope I've created some questions in your minds.

Sincerely,
Randy Smith,
Chairman of the Board, North Central Washington/Issyk-Kul Sister Region Group



Business growth, equity crowdfunding in North Central Washington

By Joel Frank and Roberto Castro

Earlier this year, in late April, Governor Jay Inslee signed House Bill No. 1593. This bill makes it easier for small to medium sized Washington State companies to use equity crowdfunding. The bill harmonized Washington law with Securities and Exchange Commission (SEC) amended Rule 147, known as the Intrastate Crowdfunding and Rule 504 under the Securities Act of 1933, and established a new Securities Act exemption designated as Rule 147A. Amended Rule 147 and new Rules 147A took effect on April 20, 2017, and amended Rule 504 took effect on January 20, 2017. As amended, Rule 147 facilitates offerings relying on intrastate crowdfunding exemptions under state securities laws. Further, Rule 147A accommodates offers accessible to out-of-state residents and companies that are incorporated out-of-state. Some of these changes may be of interest to small firms in North Central Washington seeking to capital to grow and reorganize. Equity crowdfunding also provides an opportunity to owners to diversify and divest their holdings, but companies and advisors must tread carefully.

In Washington State, the Department of Financial Institutions (DFI), the Division of Securities regulates securities investments, franchises, business opportunities, and off-exchange commodities sold in Washington and the firms and individuals that sell these products or provide investment advice. The Division handles complaints,



conducts investigations, and takes appropriate enforcement actions to protect investors and combat fraud. The Division of Securities has issued rules, WAC 460-99C, that set forth how exemptions from registration set forth in RCW21.20.880 for intrastate offerings of securities exempt under section 3(a)(11) of the Securities Exchange Act of 1933 and Securities Exchange Commission Rule 147, 17 C.F.R. 230.147 (crowdfunding exemption).

While equity crowdfunding is not right for all companies seeking to raise capital, other options include Small Company Offering Registrations (SCOR) offerings. The new WA crowdfunding rules set forth the forms and level of disclosure required by law. Significantly, closely held family businesses and executives with small companies, must understand that DFI's Securities Division will require potential issuers to provide an extensive amount of documentation, financial disclosures, an agreement between the issuer and any portal, subscription agreement, want a specimen copy of the security to be offered with legends, a copy of advertising and other materials directed to or to be furnished to investors in the offering, and any other document reasonably requested by the director.

Once the Director issues a declaration of exemption, the offering will be declared exempt up to a maximum of twelve months, which can be renewed for up to another twelve months.

Equity crowdfunding offers small companies, especially closely held family businesses, with liquidity and a new opportunity to raise capital. Perhaps, it is time to consider this option and plan for future growth, liquidity and securing the future for the next generation in the family.

Joel Frank is Managing Principal of Equilus Group Inc. a Chartered Trust and Financial Advisory Group and Director of Equilus Capital Partners, LLC a Registered SEC/ Finra Capital Equity firm investing its members holding's in income producing real estate investment trusts, and is publicly traded on the NASDAQ. Roberto H Castro is Managing Member of the Law Office of Roberto H Castro, PLLC and Central Washington Appraisal, Economics & Forensics, LLC. Mr. Castro is a licensed Washington State attorney serving North Central Washington. Prior to returning to the practice of law, he worked for a leading U.S. middle market investment bank and as a securities and ERISA lawyer. In addition to practicing law, he is Certified Valuation Analyst (CVA) and Certified Machinery & Equipment Appraiser (CMEA) and provides these services to law firms in WA and OR and financial institutions in connection with estate, gift, business planning and litigation.

City of Wenatchee New Business Licenses October 2017

AJ Flores Custom Homes LLC	Francisco Flores
Wenatchee, WA 98801	Roofing Construction
509-393-4702	
Ultra Salon	Mary Dillon
1370 N Miller St, Wenatchee,	Salon Services & Retail store
Wenatchee, WA 98801	
630-410-4781	
Jones Concrete LLC	Aaron Jones
Wenatchee, WA 98801	Concrete Construction
509-679-9431	
EJB Concrete	Eric Brown
Wenatchee, WA 98801	Concrete Construction
509-860-3089	
Sarah Butler	Sarah Butler
Wenatchee, WA 98801	social service family therapist
626-660-5018	
Saddlerock Professional Services	Sharlene England
Wenatchee, WA 98801	Radio/TC/CATV consulting service
509-679-6528	
Tech Seller Plus LLC	Roberto Ocampo Martinez
1244 S Mission St	Computer programming
Wenatchee, WA 98801	
509-850-0440	
OA/QC Excellence LLC	Debbie Copsey
Wenatchee, WA 98801	Environmental Consulting
253-208-7497	
Crown Properties	Patty Etzkorn
Wenatchee, WA 98801	B&B
509-668-1503	
IFiber Communications	Walter Ryan
303 S Mission St Ste 100A	internet, phone and tv sales
Wenatchee, WA 98801	& installation
509-754-2600N	

WENATCHEE BUSINESS JOURNAL'S PROFESSIONAL SERVICES DIRECTORY

FINANCIAL PLANNING



PlanMember Financial Center
Financial Alternatives
Ford Barrett, CFP®
Registered Representative

(509) 663-7526 OFFICE

(800) 456-1370 TOLL FREE

(509) 679-6507 MOBILE

(509) 662-5579 FAX

fbarrett@planmembersec.com

www.planmember.com/fordbarrett

610 N. Mission, Suite 120

Wenatchee, WA 98801

Representative registered with and offers only securities and advisory services through PlanMember Securities Corporation (PSEC), a registered broker/dealer, investment advisor and member FINRA/ SIPC, 6187 Carpinteria Avenue • Carpinteria California, 93013 • (800) 874-6910. Financial Alternatives and PlanMember Securities Corporation are independently owned and operated companies. PSEC is not liable for ancillary products or services offered by this representative.

ADVERTISING & MARKETING



**Let us help you get the word out
in our Professional Business & Service Directory**

Call for special rates for one month or one year.
All ads are in full color and choose from 3 sizes.

**WENATCHEE
BUSINESS JOURNAL**

Lindsay: 860-7301 or Carol: 548-5286

Will tax cuts help the stock market?



MARKET UPDATE
Brad Blackburn

The Republican tax bill is almost here. For the stock market, the biggest potential treat is a corporate tax cut from 35% to 20%. That can't possibly be bad for the stock market, at least over the short-term. But I'm going to try to temper your excitement just a little.

I'm not convinced this bill will change the behavior of the business world in any significant way. Corporations already have plenty of cash and earnings are high. How will giving the business world even more money change their decision-making equation? The best answer to that question is that if taxes are lower in America, businesses will invest more in America. That argument makes plenty of sense until you realize that Bernie Sanders might be President in 2020. The potential for tax rates to go back up in just a few years might be enough to keep businesses from changing their plans much. Perhaps more importantly, if the tax cuts lead to the national debt increasing (which is entirely possible), businesses will be even less motivated to invest in America.

Trump's top economic advisor, Gary Cohn, recently learned this recently as he spoke to the Wall Street Journal's CEO council meeting (a meeting of top CEO's from the business world). The CEO's were asked to raise their

hands if they planned to invest more as result of the proposed tax bill. So few CEO's raised their hands that Cohn was left uncomfortably laughing and asking "why aren't the other hands up?"

There's also the question of whether this is the right time for economic stimulus. We are already at risk for inflation. If the tax cut is successful in stimulating the economy, the economy might overheat. That means higher inflation and higher interest rates – which might be the quickest way to push us into recession. Rather than a tax cut, I'd prefer "tax reform," which means cleaning up the tax code without cutting overall taxes.

My last point is that the markets have been dreaming of a tax cut since election day. That means it's "priced in" to the market already. If it fails to pass, the stock market will surely be disappointed. However, even if it passes, the market may not celebrate for long. The successful passing of a tax bill could be like Christmas morning for the markets. But, sometimes there's a sadness that sets in after Christmas because there's nothing to look forward to except 3 more months of winter. In the same way, the markets might wake up in the days after the tax cut and think: This is all we're going to get from Trump – and now we have 3 more years of living with this guy.

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.

Sexual harassment in your business

From Hollywood to network television to sports figures, there has been a lot of reporting on the subject of sexual harassment.



BETTER BUSINESS
David S. Murray

Never has there been a more important time to address this issue in the work place. If your business does not have a policy in place to guard against such acts, you need to read this article.

How does the law define sexual harassment? The Equal Employment Opportunity Commission (EEOC) defines sexual harassment as follows: "Unwelcome sexual advances, requests for sexual favors, and other verbal or physical conduct of a sexual nature." They go on to state:

- ◆ Submission to such conduct is made either explicitly or implicitly a term or condition of an individual's employment.
- ◆ Submission to or rejection of such conduct by an individual is used as a basis for employment decisions affecting such individual.
- ◆ Such conduct has the purpose or effect of unreasonably interfering with an individual's work performance or creating an intimidating, hostile, or offensive working environment.

So what do you, as the owner of the business, need to do so your staff understands the company's policy relative to sexual harassment or harassment of any kind? Your

first step is to have a written Non-Harassment Policy developed by an attorney specializing in employment law. This will ensure both state and federal laws are addressed in your policy. Then, each member of your team needs to sign this non-harassment policy statement as part of their condition of employment, including top management all way to your most junior staff members. Temporary and part time employees must also sign your policy.

An example of such a policy follows: "Harassment in employment, including and not limited to sexual, racial, and ethnic harassment, involuntary or voluntary is forbidden by law and is strictly prohibited by the Company. Employees who violate this policy are subject to disciplinary action up to and including termination. The Company will take all reasonable steps to prevent harassment from occurring and will take immediate and appropriate action when the Company knows that unlawful harassment has occurred. All employees have the right to be free from unlawful harassment while in the employ of the Company. If you have been harassed by a co-worker, supervisor, agent, vendor, or customer of the Company, you should promptly report the facts of the incident(s) and the names of the individuals involved to your immediate supervisor. If you feel the matter cannot be discussed with your supervisor, contact either the Companies HR department, the CFO, the COO or the CEO." While this example is somewhat brief, I

would recommend you contact an employment attorney specializing in employment law to ensure your specific company needs are meet. Should you receive a complaint of harassment, take it seriously. If you don't it could cost you an enormous amount of money if the employee being harassed sues the Company. Investigate the matter quickly and fairly and with the appropriate action. In all cases seek advice from your employment attorney.

The second step should be to contact your insurance broker for coverage of harassment of any form. Even if the Company conducts an investigation and takes action, the Company may still be exposed.

Employment insurance is available to cover such situations and should be considered as you grow and add staff to your operation. Check with your insurance broker to ascertain if your current general liability policy cover these form of harassments. Most GLP's do not include harassment however employment specific policies are offered.

Don't put this off. A recent report states that harassment claims have increased some 50% in the last 10 years. Protect yourself, the company, your shareholders value, and your employees against all forms of harassment.

I would like to wish all the supporters of this column a very Merry Christmas and Happy New Year. It would appear 2018 will be a prosperous year.

Dave Murray is a retired CEO, COO and VP of Sales and Marketing now living in Wenatchee. He is associated with several organizations along with a private consulting firm. He may be reached at tmtdm4@aol.com. His views and opinion expressed or implied should be reviewed by a recognized professional prior to any implementation. This article is not intended as a substitute for professional business advice.



2017 hiring trends show signs of optimism

Courtesy of Express Employment Professionals

To provide timely employment forecasts for the U.S. and Canada, Express Employment Professionals International Headquarters conducts an ongoing Job Insights Survey to track quarterly hiring trends for businesses across a wide range of industries.

Results from the 2017 fourth quarter Job Insights survey, as well as trends noted across all four quarters this year, paint an optimistic picture of the state of hiring and the economy as we head into 2018.

Businesses are optimistic about the economy

The vast majority of respondents reported that they expect to see an upward trend in hiring, or at least maintain the status quo.

Only 11% of businesses expect their employment activity to trend downward in the fourth quarter of 2017.

Up slightly since the beginning of 2017, 45% of respondents say they expect business to trend up, followed by 44% who believe their hiring activity will stay on par with current levels.

In fact, these statistics

have remained relatively consistent throughout 2017, which bodes well for the economy heading into the new year.

The most robust hiring activity this year has been in the "general labor"

segment, followed by skilled labor (industrial), and administrative/office clerical. And perhaps the most optimistic statistic heading into 2018, 92% of respondents do not plan to eliminate positions in

the fourth quarter – which is up from 86% in fourth quarter 2016.

Despite optimism about the economy, qualified candidate pools continue to dry

Across most industries, there are jobs to be found.

However, candidates with the skills to fill in-demand positions are becoming fewer and far between.

Attracting and retaining the top performers continues to be one of the highest priorities for businesses.

According to Bob Funk, CEO of Express Employment Professionals, "Good economic news

doesn't come without its challenges. Finding new workers is today's challenge – and one that employers and policymakers will need to tackle as long as the economy continues to grow."

The Job Insights Survey revealed that more than 70% of businesses say it is "somewhat" or "very" difficult to recruit for and fill positions, with the top three reasons jobs go unfilled including lack of applicants with experience, lack of applicants in general, and lack of





Supreme Court to hear Janus v AFSCME

Courtesy of Freedom Foundation

WASHINGTON – The U.S. Supreme Court will be taking up some unfinished business during the coming session in a development that has the potential to free public employees in the 22 states lacking right-to-work protections from the obligation to financially support a labor union against their will.

The court announced on Thursday it will hear Janus v. AFSCME, the latest challenge to the widespread practice of requiring public employees to pay union dues or fees as a condition of employment.

“We’re delighted the court has recognized the importance of this issue and the necessity of bringing clarity to the millions of public-sector employees who were left in limbo by the earlier hung jury,” said Tom McCabe, CEO of the Freedom Foundation, an Olympia-based think tank that has spent years trying to bring this sort of right-to-work protection to Washington.

A similar case, Friedrichs v. California Teachers Association, made its way to the court in 2016. But just weeks after the hearing – and with the justices seemingly poised to agree that forcing workers to pay union dues or fees constitutes a violation of their First Amendment rights – Justice Antonin Scalia died unexpectedly, leaving the vote deadlocked 4-4.

The non-decision left intact the Ninth Circuit Court of Appeals’ earlier decision in favor of the teachers’ union. But a follow-up challenge was inevitable once Justice Neil Gorsuch was confirmed and the court was once again at full strength.

Janus is that case. Earlier this year, the Freedom Foundation joined with Rebecca Friedrichs, the lead plaintiff in Janus’ predecessor, to write an

amicus brief urging the Supreme Court to consider Janus and settle the question of mandatory unionism for public employees once and for all.

In addition to asking the court to hear the case, the Foundation’s brief made the case that the court should address whether unions can collect dues from public employees by default or only after getting employees’ permission. After the court extended right-to-work protections to “partial public employees” in its 2014 decision in Harris v. Quinn, the states of Washington, Oregon and California – among many others – and SEIU continued to automatically deduct union dues from the paychecks of home care aides, forcing them to resign in writing during specified window periods.

In addition, the union poured millions of its members’ dues into legislative, legal and political efforts to prevent them from learning about and exercising their constitutional rights.

“Our experience shows that, even if the Supreme Court rules in workers’ favor, much work will have to be done state by state to make sure that public employees know about and can actually exercise their rights,” McCabe said. “Hopefully the Supreme Court addresses some of these union work-arounds head on but, regardless, the Freedom Foundation intends to do the hard work necessary to enforce any favorable decision from the court on the ground.”

In the past, the Supreme Court attempted to draw a line between unions’ representational and political activity. In its 1977 decision in Abood v. Detroit Board of Education, the Supreme Court held that public employees could be forced to pay an “agency fee” to a union

for its representational work, but could not be required to pay for its explicitly political activity.

The problem, as both the Friedrichs and Janus plaintiffs contend, is that all public-sector collective bargaining activities are inherently political, affecting the size, cost and services of government. Thus, any requirement to pay dues or fees to a union amounts to government-compelled speech in violation of the First Amendment.

Unions have attempted to paint Janus, and Friedrichs before it, as an attack on unions and working people. But as a group of Washington teachers explained in the Seattle Times last year,

“Many public-sector unions function just fine in states that allow public employees to choose whether to pay dues... Far from silencing workers’ voices, empowering (public) employees to make their own decisions about union membership prevents their voices from being involuntarily co-opted by the union and requires the union to be more accountable by proving its value to the people it purports to represent.”

Extending right-to-work protections to public employees will force unions to be attentive to the needs and opinions of their members.

“Fundamentally, unions are no different from any private organization trying to sell the workers a service,” McCabe said. “If the consumers believe that service is worth paying for, they will. If not, they won’t. But people shouldn’t be forced to pay for something they don’t want by holding their jobs hostage.”

The Freedom Foundation is a member-supported, West coast think and action tank promoting individual liberty, free enterprise and limited, accountable government.



2017 Stanley Lifetime Achievement Award winners announced

The Numerica Performing Arts Center proudly announces the 2017 Stanley Lifetime Achievement Award winners: **Leslie McEwen** as the recipient in the professional division and **Gina Jans** as the recipient in the volunteer division.

The Stanley Lifetime Achievement Awards were designed in 2002 to honor the life-long arts and culture commitment of Mr. Bob Stanley.

Leslie McEwen - Professional Division



Leslie was one of six children in a musical family. A classically trained singer, Leslie performed throughout the US and began her career as a teacher in

American Samoa. A highlight of her career was when she was invited to sing the role of Desdemona in a Russian production of the opera “Othello.” Leslie established her own vocal studio in Wenatchee in 1997, and immediately immersed herself in the local music community. Over the next 20 years, her powerful soprano voice resounded from local concert halls and theater stages across North Central Washington. During her years in the valley, Leslie mentored and coached hundreds of high school students, many of whom went on to study in some of the top music schools in the nation, and pursue careers in opera, theater and music education. On April 27, 2017, a light

went out in the Wenatchee Valley when Leslie passed away. We celebrate her life and honor her legacy with this award.

Gina Jans - Volunteer Division



Gina has been involved with the Wenatchee Jazz Workshop for 16 years. She started out putting up posters and running errands. Over time she took on a leadership

role and has enjoyed the challenges and treasured the friendships made with all those involved with the Workshop. Gina was raised in California and received her undergraduate degree from UC Berkeley. She moved to Seattle in 1979 where she earned a Master’s degree from the University of Washington. With her husband Phil, she left Seattle for Wenatchee looking for a family-friendly place with less than 10 inches of rain a year! While not a musician herself, Gina’s three children were all involved in Wenatchee School District music programs: jazz band, marching band, orchestra and Mariachi. This experience has confirmed her belief that music education enhances academics while connecting students with art and culture.

The Numerica Performing Arts Center at the Stanley Civic Center is a non-profit organization and naming partner with the Numerica Credit Union.

Giga Watt ribbon cutting in Douglas County

Lisa Parks, right and Dave Carlson at the Giga Watt Ribbon Cutting. Parks is the Executive Director for the Port of Douglas County and Carlson is the CEO of Giga Watt. The Ribbon cutting was for the opening of Giga Watt’s Pod I and the ground breaking for the Giga Pod project along with the ground breaking for the north cul-de-sac of South Billingsley Dr. The Port of Douglas received a Community Economic Revitalization Board (CERB) loan/grant package to build the road with matching funds being provided by Giga Watt. The Giga Watt project will have another 24 pods and a substation.



COURTESY PHOTO

Toastmasters invites interested persons to weekly meeting



The Electric Toasters Toastmasters Club invites you to their weekly communication and leadership workshops, held every Tuesday at 7 a.m. (but not Dec. 26) at 1350 McKittrick St.; E entrance. Call for info 509-661-4762 or facebook.com/ElectricToastersWenatchee.

Wenatchee MSA (Chelan and Douglas Counties) Labor Area Summary - August 2017

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 July 2016 and July 2017) and

average annual (between 2015 and 2016) changes in the labor market.

Unemployment rates

Civilian Labor Force (CLF) data show that Washington's not seasonally adjusted average annual unemployment rate dipped two-tenths of a point

between 2015 and 2016, from 5.6 percent to 5.4 percent.

Between the Augusts of 2016 and 2017 the rate fell eight-tenths percentage point, from 5.3 to 4.5 percent.

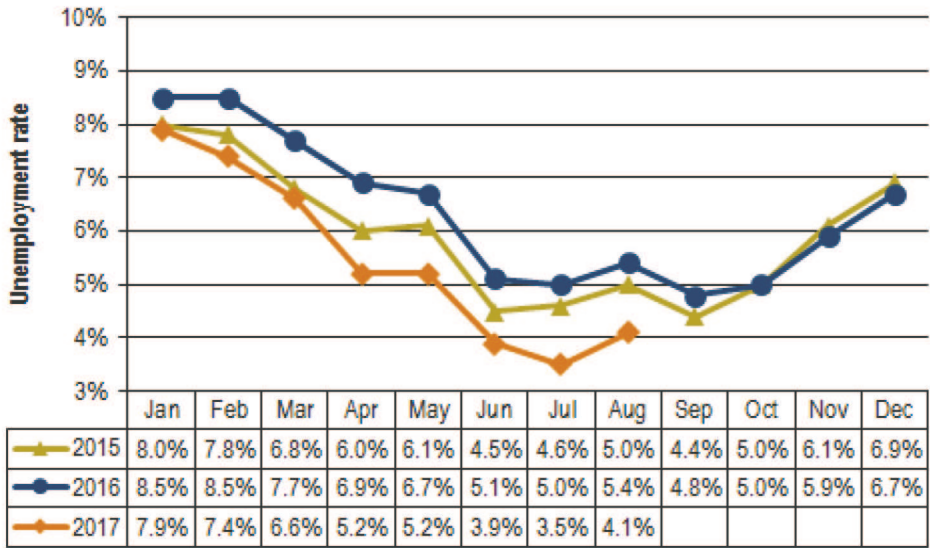
In the Wenatchee MSA, the annual average unemployment rate rose from 5.9 to 6.3 percent between 2015 and 2016, a

four-tenths percentage point increase.

However, the rate dropped one and three-tenth points, from 5.4 to 4.1 percent, between the Augusts of 2016 and 2017 as the labor force expanded moderately while the number of unemployed contracted substantially.

**Unemployment rates, not seasonally adjusted
Wenatchee MSA, January 2015 through August 2017**

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



The Wenatchee MSA's unemployment rate decreased one and three-tenths percentage points between the Augusts of 2016 and 2017.

Grant County Labor Area Summary - August 2017

Overview

This report provides an update on the Grant County economy incorporating not seasonally adjusted, nonfarm employment and civilian labor force data. Analysis focuses on year-over-year (between August 2016 and August 2017) and average annual (between 2015 and 2016) changes in

the labor market.

Unemployment rates

Civilian Labor Force (CLF) data show that Washington's not seasonally adjusted average annual unemployment rate dipped two-tenths of a point between 2015 and 2016, from 5.6 percent to 5.4 percent.

Between the Augusts of

2016 and 2017 the rate fell eight-tenths percentage point, from 5.3 to 4.5 percent.

In Grant County, the average annual unemployment rate edged upward one-tenth of a percentage point between 2015 and 2016, from 7.3 to 7.4 percent.

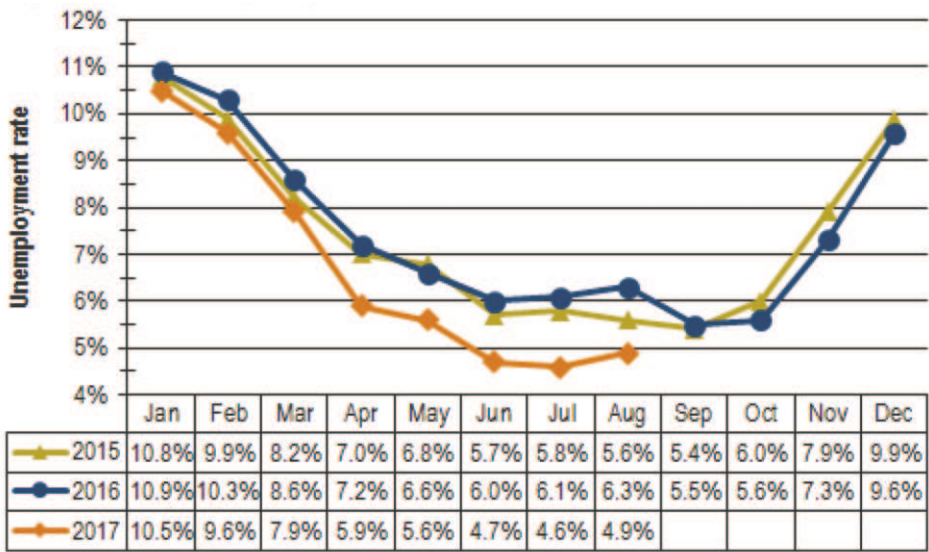
However, the rate has been declining, year over

year, for the past eleven months (October 2016 through August 2017).

Between the Augusts of 2016 and 2017 the rate fell one and four-tenths points, from 6.3 to 4.9 percent as the civilian labor force expanded modestly while the number of unemployed residents decreased sharply

**Unemployment rates, not seasonally adjusted
Grant County, January 2015 through August 2017**

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



The Grant County unemployment rate declined one and four-tenths percentage points between the Augusts of 2016 and 2017.



Donald W. Meseck, Regional Labor Economist
Employment Security Department
Yakima WorkSource, 1205 Ahtanum Ridge Drive, Union Gap, WA 98903
Phone: (509) 573-4564; E-mail: dmeseck@esd.wa.gov
Website: <https://esd.wa.gov/labormarketinfo>

Downtown Wenatchee gets new Wells Fargo technology

The downtown Wenatchee branch of Wells Fargo is one of 5,000 Wells Fargo ATMs across the country to recently be equipped with "tap and pay" near-field communication (NFC) technology.

The feature allows customers to initiate an ATM transaction with a phone's mobile wallet (Apple Pay, Android Pay, Samsung Pay, WF Wallet).

Once a customer authenticates with a mobile wallet, he or she then simply enters their ATM PIN and proceeds with the transaction.

Last March, the bank

announced one-time access code card-free capability at all of its ATMs. "We are the first large bank in the U.S. to have an entire fleet of card-free ATMs," said David Kennedy, a regional spokesman for the bank.

Wells Fargo customers have initiated almost three million card-free transactions nationwide, "proving consumers want to use their mobile phones to conduct their everyday banking" according to Kennedy.

"Our customers in Wenatchee are embracing this new technology," Kennedy said.

See's Candies may be here just for the holidays

It could be a fleeting mirage or a lasting treasure. East Wenatchee has been blessed by a new chocolateer and more in the form of a See's Candies outlet, but the owner is hedging her bets. If the holiday sales go well, the store may stay and sign a longer lease, but if sales are weak, then farewell to the 309 Valley Mall Parkway shop, according to an employee. The employee also said it may reopen for Valentine's Day, if it closes at all. Sounds like a great time for holiday sweets and simultaneous business support.



GARY BÉGIN/WBJ

AWB statement on Supreme Court McCleary order

OLYMPIA — Kris Johnson, president of the Association of Washington Business, issued the following statement in response to the Supreme Court's order regarding the McCleary school funding ruling:

"Lawmakers from both parties have worked together over the last four years to make historic investments in school funding, adding \$4.5 billion toward K-12 education. The plan lawmakers approved in July adds an additional \$7.3 billion, meaning Washington will for the first time in decades spend more than half of its total budget on K-12 education.

"We are pleased the court acknowledged this significant progress in its order today and concluded that the state's plan is adequate to satisfy the mandate to fully fund the program of basic education.

We understand the court is not satisfied with the timeline for implementing the plan, but we appreciate the challenges facing a closely divided Legislature and the hard work that has gone into this plan. As Gov. Inslee and legislators consider their next steps, we look forward to continuing to work with them."

About AWB

Formed in 1904, the Association of Washington Business is Washington's oldest and largest statewide business association, and includes nearly 7,000 members representing 700,000 employees. AWB serves as both the state's chamber of commerce and the manufacturing and technology association. While its membership includes major employers like Boeing, Microsoft and Weyerhaeuser, 90 percent of AWB members employ fewer than 100 people. More than half of AWB's members employ fewer than 10. For more about AWB, visit awb.org.

Peoples Bank

Peoples Bank to merge East Wenatchee Financial Center branches

CONTINUED FROM PAGE 1

Peoples Bank is committed to long-term growth and success in the Wenatchee Valley.

The Bank's first branch in Wenatchee opened in 2003 and moved to what is now known as the Wenatchee Financial Center in 2013. The East Wenatchee Office

opened in 2004.

As the market continues to grow, Peoples Bank will evaluate future expansion opportunities to add a full-service Peoples Bank Branch in East Wenatchee.

All customer accounts, debit card access, and online and mobile banking services will remain unchanged

through the transition.

Affected customers can contact either branch, or customer service at (800) 584-8859, with questions about their accounts. Hours and contact information for both branches can be found at peoplesbank-wa.com/locations/branch-locations#loc1.

About

Peoples Bank is a locally owned and operated, independent full-service community bank with over \$1.6 billion in assets.

Headquartered in Bellingham, the bank was founded in 1921 and operates 25 branches located throughout Washington.

In its most recent rating, Bauer Financial,



a leading independent bank rating firm, awarded Peoples Bank its highest five-star superior rating.

This rating recognizes Peoples Bank's strong financial management practices, dedicated employees and long-standing customer relationships.

Express Employment Professionals

2017 hiring trends show signs of optimism

CONTINUED FROM PAGE 19

applicants with hard skills. *Wage growth will remain stable, but largely unchanged*

Wage growth is often a barometer for the health of the overall economy.

If wages are increasing, then employment activity is likely on the uptick as businesses compete for top talent to fill open positions, as well as retain their current workforce.

For the fourth quarter of 2017, survey results indicate wage growth will remain mostly stable, with some growth expected.

When asked how wages would fluctuate over the next three months, the majority of respondents said wages would remain the same in the near future.

A little more than one-third expect to see an increase, while only 1% of businesses surveyed believe wages in their companies will decrease.

“Although, there’s certainly good news for some workers, most will likely see unchanged wages in the fourth quarter of 2017,” said Funk. “However, as the labor market

continues to tighten, we would expect to see higher rates of wage increases in the coming quarters.”

About the Job Insights Survey

Express Employment Professionals surveyed business owners, decision makers, and human resource professionals about the overall national hiring trends and how they impact their hiring decisions in their markets.

The fourth quarter survey took place in August 2017 and was completed by 573 respondents.

Wenatchee #4 on top 10 list for non-skiers

Tripping.com just released its list of the “10 Best Winter Getaways for Non-Skiers” Wenatchee, WA was named #4.

It’s an exciting honor, especially for the area’s tourism industry, since less than 10 percent of the U.S. population knows how to ski.

The experts at Tripping.com have plenty of knowledge on travel destinations, since the 7 year-old vacation-rental site is the world’s largest.

They call out Wenatchee for its many non-ski outdoor activities; its affordable,

family-friendly vibe; and, of course, its beautiful views.

You can see the full article about best getaways for non-skiers here.



ABOUT TRIPPING.COM:

With more than 10 million properties in 150,000 destinations worldwide, Tripping.com is the world’s largest site for finding the lowest prices on vacation rentals.

Tripping.com searches

dozens of trusted travel sites for real-time rates and availability and displays the best prices across the vacation rental market.

One search on Tripping.com provides results from popular sites including HomeAway, VRBO and Booking.com, as well as from international and locally owned sites, so travelers can quickly and easily search, compare and find the perfect rental at the best price.



Information You Can Rely On!

Kathy Z. Smithson
ksmithson@frontier.com
720 Valley Mall Pkwy
East Wenatchee

Let Kathy assist you with answers to your questions about:

- Life Insurance
- Long-term Care
- ALL Medicare Plans
- Health
- Disability And Annuities

509-884-5195

SmithsonInsuranceServices.com



Your Future, Planned with Care.

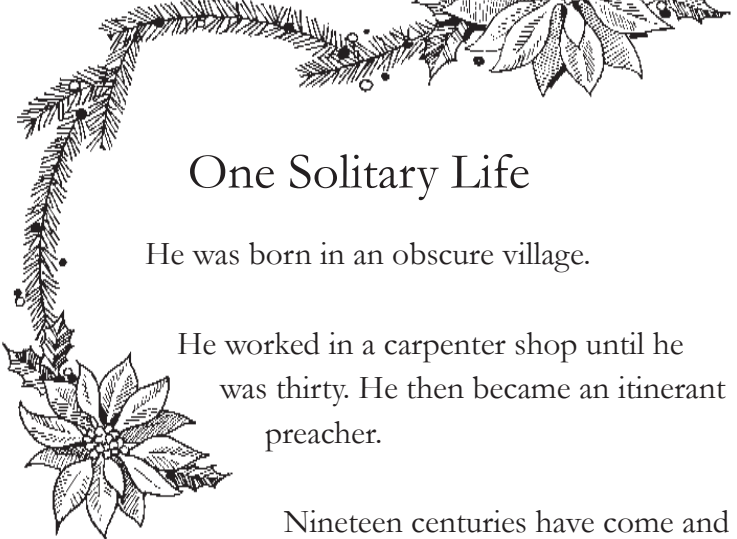





Brad Blackburn, CFP®

Investment Management
Retirement Planning
Financial Planning

509-782-2600 • 121 Cottage Ave • Cashmere, WA 98815





One Solitary Life


He was born in an obscure village.

He worked in a carpenter shop until he was thirty. He then became an itinerant preacher.

Nineteen centuries have come and gone and today he is the central figure of the human race.

All the armies that ever marched and all the navies that ever sailed, all the parliaments that ever sat and all the kings that ever reigned, have not affected the life of man on this earth as much as that One Solitary Life.

Adapted From DR. J A Francis 1926



Cashmere Valley Bank

“The little Bank with the big circle of friends”

Cashmere • Wenatchee • East Wenatchee • Leavenworth
Cle Elum • Ellensburg • Lake Chelan • Yakima

www.CashmereValleyBank.com

Member FDIC

U.S. Small Business Administration

SBA

Your Small Business Resource

7 Marketing Mistakes to AVOID

Making any one of the seven common marketing mistakes below can have frightening consequences for your small business.

Find out what you have to fear from these marketing mishaps and how to avoid them.

1. Not setting goals for your marketing efforts: You won't know what works unless you set measurable, specific goals for each marketing campaign so you can assess its success.

2. Not having a marketing plan: You can waste a lot of money and time by marketing

haphazardly. Before you start, develop a plan for reaching your target customer base through the marketing channels they pay attention to.

3. Not marketing to existing customers: You can't count on customers coming back unless you continue to connect with them. Don't put all your marketing efforts into attracting new customers-include budget for marketing to your current customers.

4. Not managing your reputation: Keep tabs on what people are saying

about your business both online and off. If your business is listed on rating and review sites, monitor them and respond.

5. Focusing on features, not benefits: Create your marketing and advertising content with the customer in mind, and always answer their question, "What's in it for me?"

6. No call to action: Each piece of your marketing should direct prospects to do something, whether that's calling your business on the phone, visiting your website or scheduling an appointment.

7. Not testing or tracking your marketing: If you are not testing multiple versions of the same ad or email, and not paying attention to which ads get results and which don't, you're throwing money away. The more you learn from your mistakes, the more your marketing will improve.



Are you a 'small business' per the SBA?

New SBA Rule Change to Size Standards

Every year, the federal government purchases approximately \$400 billion in goods and services from the private sector.

When market research concludes that small businesses are available and able to perform the work or provide the products being procured by the government, those opportunities are "set-aside" exclusively for small business.

Is Your Business Small?

In order to determine if you are a small business by SBA standards, you first need to select the

North American Industry Classification System (NAICS) codes that best describe your business.

Once you have determined your NAICS code, you can use our Size Standards Tool to find out if you qualify as a small business.

You can then certify your business as small by registering as a government contractor.

New SBA Changes to NAICS

As of this year, NAICS 2017 created 21 new industries by reclassifying, combining, or splitting 29

existing industries. This revision will impact some businesses currently contracting with the government, and will create new opportunities for other small businesses. Read the full list of revisions at the Federal Register.

Get Contracting Help

Washington Procurement Technical Assistance Center (PTAC) is here to help small businesses break into the world of government contracting. Attend a contracting workshop or make a mentoring appointment at www.washingtonptac.org.



Nominate a Small Business for SBA's

National Small Business Week Awards

Are you a small business owner with an amazing success story to tell? Do you know a small business who deserves recognition for their success?

Nominate yourself or another business for an SBA Washington State Small Business Award in one of the following categories:

► *Washington Small Business Person of the Year*

– winner is also finalist for National Small Business Person of the Year

► *Washington Small Business Exporter of the Year* – winner is also finalist for National Small Business Exporter of the Year

► *Washington 8(a) Graduate of the Year* – winner is also finalist for National Small Business Exporter of the Year

► *Encore Entrepreneur* – small business launched after the age of 50

► *Family-Owned Small Business*

► *Millennial Entrepreneur* – under age 35 by June 1, 2017

► *Veteran-Owned Small Business*

► *Financial Services Champion*

► *Small Business Champion*

Preliminary nominations must be submitted no later than 3 p.m. PST Dec. 18, 2017 using the short form available at tinyurl.com/WA-Awards-18. Final nomination packages must be submitted no later than 12 p.m. PST Jan. 9, 2018. All nomination packages must be hand delivered or mailed to: SBA Seattle District Office, Attn: 2018 NSBW, 2401 Fourth Ave., Suite 450, Seattle, WA 98121. Email submissions of SBA Awards forms will not be accepted as they contain personally identifiable information (PII).

For more information visit www.sba.gov/nsbw/awards or contact Desiree Albrecht at 206-553-2664 or desiree.albrecht@sba.gov.

W

WalletHub

WalletHub reports corporate tax findings

With progress underway on a tax-reform plan that proposes to cut the corporate income tax from 35 percent to 20 percent, the personal-finance website

WalletHub today released its latest Corporate Tax Rate Report.

The report provides an in-depth analysis of the 2016 tax rates at the state,

federal and international levels in the case of the S&P 100 companies, the largest and most established businesses in the U.S.

Companies Paying the Highest Taxes (Overall Tax Rate)	Companies Paying the Lowest Taxes (Overall Tax Rate)
Caterpillar Inc. (138.1%)	General Electric Co. (-5.1%)
Kinder Morgan Inc. (56.0%)	Exxon Mobil Corp. (-5.1%)
Lowe's Cos. (40.5%)	Dow Chemical Co. (0.2%)
UnitedHealth Group Inc. (40.4%)	Intl. Business Machines Corp. (3.6%)
CVS Health Corp. (38.4%)	Mondelez International Inc. (8.9%)
Exelon Corp. (38.3%)	Boeing Co. (12.1%)
Union Pacific Corp. (37.4%)	Pfizer Inc. (13.4%)
Comcast Corp. (37.0%)	PayPal Holdings Inc. (14.1%)
Amazon.com Inc. (36.6%)	Microsoft Corp. (15.0%)
The Home Depot Inc. (36.3%)	Merck & Co. (15.4%)

The overall tax rate that S&P 100 companies pay is around 27 percent.

◆ S&P 100 companies pay roughly 30 percent lower rates on international taxes than U.S. taxes.

◆ Tech companies, including Facebook Inc., Alphabet Inc. and Verizon Communications Inc., are still paying more than 15 percent lower rates abroad, continuing the trend from 2013, 2014 and 2015.

◆ Only two S&P 100 companies are actually paying a negative overall tax rate and are therefore due a

refund: General Electric Co. and Exxon Mobil Corp.

◆ The average S&P 100 company pays an 12 percent higher tax rate than the top 3

percent of consumers. For the full S&P 100 Tax Rate report, please visit: wallethub.com/edu/corporate-tax-rates/28330/

Thank You for the pleasure of your business. We so greatly appreciate having you as our customers.

marson and marson

lumber

Leavenworth 548-5829

Chelan 682-1617

"We need to get to work, get our hands dirty, get to the bottom of it, get the hang of it, get it off the ground, get the jump on them, get 'em over a barrel, get our fill, get out while the getting is good, get off scot free, and get the last laugh. Get it?"



Need to advertise your business on this special Pybus Market Page?
Call your advertising executive for more details.

Carol - 548-5286
Lindsay - 860-7301
Ruth - 682-2213

Pybus December Events

Monday, December 4

- Indoor Playground, 9am to 12pm
- Cabernet Franc Day Class & Tasting with Jones of Washington

Tuesday, December 5

- Indoor Playground, 9am to 12pm

Wednesday, December 6

- Wenatchee Big Band in Concourse, 7pm to 8:30pm

Thursday, December 7

- Indoor Playground, 9am to 12pm

Friday, December 8

- The Saddle Rockers perform Live Friday Night
- Music on the Railcar from 6-8pm

Saturday, December 9

- Farmers' Market comes indoors, 9am to 2pm
- Free Santa Photos, 1pm to 3pm

Sunday, December 10

- Free Santa Photos, 1pm to 3pm
- Gingerbread House Factory hosted by Pacific Crest Church

Monday, December 11

- Indoor Playground, 9am to 12pm

Tuesday, December 12

- Indoor Playground, 9am to 12pm

Wednesday, December 13

- Indoor Playground, 9am to 11am
- A "Jazzy Classy Christmas" Concert, 6pm to 8pm

Thursday, December 14

- Indoor Playground, 9am to 12pm

Friday, December 15

- Slim Chance performs Live Friday Night Music on the Railcar from 6-8pm

Saturday, December 16

- Farmers' Market comes Indoors, 9am to 2pm
- Free Santa Photos, 1pm to 3pm

Sunday, December 17

- Empty Bowls Community Bowl Painting, 1-4pm
- Free Santa Photos, 1pm to 3pm

Monday, December 18

- Indoor Playground, 9am to 12pm

Tuesday, December 19

- No events

Wednesday, December 20

- Indoor Playground, 9am to 11am

Thursday, December 21

- Indoor Playground, 9am to 12pm

Friday, December 22

- Lance Tigner performs Holiday Music, Friday Night Music on the Railcar from 6-8pm

Saturday, December 23

- Free Santa Photos, 1pm to 3pm

Monday, December 25

- A Special Christmas Message From Pybus Public Market
- Indoor Playground Closed Today

Tuesday, December 26

- No events

Wednesday, December 27

- No events

Thursday, December 28

- No events

Friday, December 29


- Family Game Night Hosted by Pacific Crest Church

Sunday, December 31


- New Years Eve Concert (Free) 7pm to 9pm and 10pm to 12 Midnight; Apple Drop @ 9pm and 12 Midnight.

NOTE: Indoor Playground canceled for these days, December 6, December 19, December 26, December 27, and December 28, 2017

Happy Holidays, Merry Christmas and Happy New Year!



ALL PHOTOS BY GARY BÉGIN/WBJ
Porlier pictured here surrounded by some of his extensive tool ensemble.



A gorgeous large blue bowl handcrafted to order.

A handful of clay keeps Terry Porlier happy

By Gary Bégin

LEAVENWORTH - He is a retired Boeing ceramic engineer who has supported the Empty Bowls fundraiser here for years. Terry Porlier is the largest single contributor of bowls to the annual event - handcrafting 300 of them, which go for \$15 or more each.


Buyers of these little gems gets to paint them and later on gets to eat out of them. The food supplied by local Leavenworth eateries. Soups and pasta dishes mostly, but all “delish” with all proceeds going to feed the less fortunate in an otherwise affluent community. Six to 12 local restaurants provide the grub that fills more than 900 bowls (last year’s count). Besides Porlier, about a half dozen other Leavenworth and area potters supply the bowls.

The buyers also get to keep their bowls and use them forever. It’s all because Terry

and many others believe in supporting this town. “I wanted to give back to this community,” he said.

Compassion for the hungry is admirable, but perhaps some of that stems from his ability to survive his own personal nightmare. His unit was mistakenly targeted by U.S. combat aircraft in ‘Nam and he was lucky to make it out alive.

“We took direct hits, one man was killed and many were injured.” Porlier was running an “IT Unit” during that terrible time in the late ‘60s before the dawn of fancy



I-phones and Google, Twitter and many other modern products.

Eventually his true love came calling and he found himself making ceramic nose cones for Boeing aircraft.

In 2010 he retired and decided to become fully involved with stoneware and porcelain. His stoneware is oven safe, microwave safe, freezer safe, refrigerator safe, dishwasher safe and will last a lifetime if treated with “TLC” - a perfect legacy gift for the kids and grandkids.

Terry works with stoneware or porcelain and

states, “I love a challenge.”

To get a hold of this master artist call Leavenworth Pottery at 509-860-0355 email Terry@LeavenworthPottery.com or visit the website at LeavenworthPottery.com. Terry and wife Linda can also be found at Pybus Market displaying and selling his one-of-a-kind objects-d’art so be sure to pick a weekend and visit.


Custom pieces should be thought of well in advance and ordered at least six weeks in advance after discussing your ideas with Terry.

“I love to play with clay,” said the 73-year-old Army veteran.

That love shows through in each piece he creates.

Be sure to read an article about him in a future Leavenworth Echo newspaper and also on the “Veteran-owned” business page of the Wenatchee Business Journal.

gelato • espresso • crespelle




PROUDLY SERVING *Viadolce* ARTISANAL GELATO



WOOD OVEN PIZZA

proudly serving cured artisanal salumi

FRESH ~ HOT ~ LOCAL




7 North Worthen, Pybus Market

509-667-ROSE (7673)
fullbloom@charter.net
www.wenatcheefloral.com



New name, same great treats!
Specializing in local and seasonal pairings.
Thursday evening from 3 - 7 p.m.,
and Saturday morning from 8 a.m. - 1 p.m..

A cheese for every season!



Open at Pybus Market
M-F from 10:00 a.m.-6:00 p.m.
Sat 9 a.m. - 6 p.m., Sun 10 a.m. - 5 p.m.
Call 888-9930 or see us online
at www.cheesemongersshop.com