

Risk Management Association

THE SPREADSHEET

<http://community.rmahq.org/pugetsound/home>



October 2018

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FROM THE PRESIDENT



As we begin this new RMA year, I would like to take a minute to introduce myself. 2018 is my 30th year in the banking industry, which is not bad for starting as a travelling teller. I have spent time in Credit Review and as a Credit Analyst and for the last 25 years, I have been a commercial lending officer in some form or fashion. In that time, the RMA was responsible for many of the skills I learned through their annual education programs. I found my interest in Banking while attending Oregon State University and finishing up my Bachelor's Degree. I thought some time in banking would give me a good idea of what I wanted to do when I grew up. Guess I got lucky on the first try!

Many of the things that originally attracted me to banking are the same, but working in the banking industry has changed dramatically in 30 years and without the continued knowledge and skills accessible through the RMA, I am not sure I could have navigated those changes as successfully. Yes, there is a theme here. The RMA is an excellent source of information for new bankers and even for those like me who have been around forever. I hope you will take advantage of the next class that comes your way, or the next dinner program. It is a great way to keep yourself at the forefront of the industry. We have a great schedule of classes and programs coming up in the next couple of months. I hope to see there. *John Huey*

THE DEVELOPING PROFESSIONALS PRESENT:

Lending Horror Stories

A Cautionary Tale from Industry Professionals

EVERYONE IS WELCOME TO ATTEND THE EVENT

October 24th, 2018 ♦ 5:30pm to 7:30pm ♦ Cost: \$20 ♦ At Galvanize, 111 S Jackson St. Seattle, WA 98104

To Register Click Below

https://www.paypal.com/cgi-bin/webscr?cmd=_s-xclick&hosted_button_id=DDNHBHPCMAGFC

The Puget Sound Developing Professionals Group invites you to join us for a **two-part event** at our new event venue, Galvanize!

First, enjoy a relaxed **networking happy hour** with other attendees and the evening's presenters. Light snacks and limited drinks are included with registration. (Drinks will be provided by **Old Stove Brewery**.) This is a perfect opportunity to make meaningful connections with young professionals across related industries; banking, accounting, financial planning, legal and more.

Following the happy hour, attendees will have the opportunity to hear two local financial professionals discuss some cautionary tales of haunting transactions from their careers. Attendees will have plenty of time to discuss and ask questions. Some of the topics will include:

- ♦ What were the warning signs? ♦ Why was the loan made in spite of initial concerns? ♦ What happened in the end? ♦ How were some of the situations resolved to result in a positive outcome? ♦ What can we learn from the experience?

Alan Chaffee is the CEO and Founder of Turning Point. He has 25 years of experience in accounting, consulting, company valuations, and corporate re-structuring. He has focused his last two decades helping companies from many industries use financial information to drive operational improvements, manage cash flow, and increase profitability.

David Stifler has 13 years of commercial lending and workout experience. He has worked as a business development officer, loan officer, underwriter, portfolio manager, client manager and special credits officer. His production and workout experience includes commercial real estate and C&I lending.

**OPEN ENROLLMENT
EDUCATION SEMINARS
2018-2019**

November 15, 2018
Understanding and Interpreting
Real Estate Appraisals

December 6, 2018
Analyzing the Commercial Bor-
rower's Industry, Market and Com-
petitive Risk

February 21, 2019
Analyzing Construction Contracts

March 7, 2019
Lending to NonProfit Organizations

April 25, 2019
Writing the Credit Analysis

May 23, 2019
Structuring Commercial Loans II

June 5-7, 2019
Real Estate Lending Academy

All classes are to be held at
Evergreen Business Capital,
13925 Interurban Ave #100,
Seattle, WA 98168

For more info:
Lori Milton
206-577-1422
Lori.milton@evergreen504.com

QUESTIONS

If you have registration
questions please contact
Bonnie McGoldrick,
Chapter Administrator on
(206) 282-0158 or
rma@secretarialassistants.com

For further information on
programs go to:
Website
<http://community.rmahq.org/PugetSound/Home>



CHIEF CREDIT OFFICER ROUND TABLE

Tuesday, November 6, 2018 ♦ 11:30-1:30 pm (Lunch) ♦ TACOMA

at the Pacific Grill Convention Center. Courtyard by Marriott, Pearl Room, 1530 Pacific Avenue
Tacoma, Washington.

Panelists: Rick Larson, Chief Credit Officer, Commencement Bank, Andy McDonald EVP/Chief Credit Officer, Colum-
bia Bank, Dave Spurling, Chief Credit Officer, Heritage Bank. **Moderator:** John Manolides, President, Commence-
ment Bank.

Hear the Answers to ...

Is the increase in non-bank capital a net good thing? Have you noticed an increase in competition from Credit
Unions? ... What keeps you up at night? ... When will the next recession hit (Quarter/Year)? ... What's the dumbest
loan you have made? ...

Come join us for a fun and entertaining Lunch!

RMA Member Fee \$55 - click on link to pay using PayPal

https://www.paypal.com/cgi-bin/webscr?cmd=_s-xclick&hosted_button_id=XJCQ7C93ECWFE

Non-Member Fee \$65 - click on link to pay using PayPal

https://www.paypal.com/cgi-bin/webscr?cmd=_s-xclick&hosted_button_id=9PGDS25YKAFBE

MEMBER APPRECIATION NIGHT

Bring a Prospective Member as a Guest for Free!

Heavy Hors D'oeuvres, Desserts, and Full Bar

Cost for Members = Free!!

Date of Event: December 4, 2018

Register no later than November 28, 2018

Register with Bonnie at rma@secretarialassistants.com

Members please bring one or two non-member guests and introduce them to RMA.

Enjoy a fun evening with fellow RMA peers.

This event is a big "Thank You" to our members for their continued involvement in chapter activities.
Annual Awards will be presented.

5:30-7:30pm

The Washington Athletic Club, 1325 Sixth Avenue, Seattle, Washington (Downtown)

Free Parking provided in WAC parking garage

UPCOMING PROGRAMS FOR 2019 — MARK YOUR CALENDARS

1/22/2019	CEO Panel (Seattle Dinner (Meeting) Hadley Robbins, Columbia Bank; Bret Beardall, Washington Federal; Peter Stanton, Washington Trust and Marty Steele, Bank of Washington, Moderator
2/5/2019	Matthew Gardner Economic Update 2019
3/5/2019	Richard Parson Bank Value Creation
4/2/2019	CRE Roundtable Seattle Dinner
April TBD	Women in Banking & Business Lunch
5/2/2019	Bob Granfelt, Opus Bank; Mark Schoonover, Washington Federal; Mark Ahlstedt, HomeStreet Bank. Lunch, Bellevue
5/7/2019	Roberta Hollinshead WA Dept of Financial Institutions. Tacoma Lunch