

THE SPREADSHEET

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



January 2019

CHAPTER OFFICERS 2018-2019

President

John Huey 206-621-8761

Northwest Bank

John.huey@northwest-bank.com

Vice President/Program Committee

Steven Smith 425-956-1106

Opus Bank

ssmith@opusbank.com

Secretary/Treasurer

Eric Seidenberger 206-625-8534

Washington Federal

Eric.seidenberger@wafd.com

General Counsel

Richard Hyatt 206-464-4224

Ryan Swanson Law Firm

hyatt@ryanlaw.com

At Large

Dianne Hurt 425-415-0551

The Riley Group

dianneh@riley-group.com

George Naumann 425-444-9206

Private Valuations

gnaumann@privatevaluations.com

Jan Heald Robinson 503-887-6900

Revitalization Partners

jrobinson@revitalizationpartners.com

Alex Tkachuk 206-343-6829

Key Bank

Alex.tkachuk@keybank.com

Past President:

James Richards 503-407-1780

Northrim Financial Services

james@northrimfs.com

Academic Committee

Open

Developing Professionals

Sammantha Ray 425-455-9300

Kitsap Bank

sray@kitsapbank.com

Education Committee

Lori Milton 206-577-1422

Evergreen Business Capital

Lori.milton@evergreen504.com

Finance/Newsletter Committee

David Lightfoot 206-660-6190

Lightfoot CFO

david@lightfootcfo.com

Membership Committee

Richard Kataoka 206-826-7667

Salal Credit Union

rckk@salalcu.org

Round Table Committee

Brian Rockey 206-204-4047

Heritage Bank

Brian.rockey@heritagebanknw.com

Sponsorship Committee

Mark Canton 206-932-1314

Hunt Jackson CPA

mark@hunterjacksoncpa.com

Website/Social Media Committee

Laura Reifel 425-576-4353

Banner Bank

laura.reifel@bannerbank.com

Lannie Smith 253-237-237-7866

Atlas Geosciences NW

lsmith@atlasgeonw.com

Women in Banking Committee

Heather Raibourn 206-753-3756

HomeStreet Bank

Heather.raibourn@homestreet.com

FROM THE PRESIDENT



Welcome to 2019! I would like to wish everyone a prosperous New Year and hope you all made it through the Holiday Season not too much worse for wear. It was an interesting December. Stock markets were all over the map, but retail had its best holiday season in six years. Hopefully the government shutdown will be a thing of the past by the time you read this and we have a changing of the guard in Congress. What does all this mean? That's the big question, what do you do with uncertainty?

Since we are all involved in the Risk Management Association, it is safe to assume that we all are responsible in some way to mitigate risk. I have taken a lot of classes in mitigating risk, but I do not remember one entitled, "Managing Uncertainty Risk." We are all taught to manage "Certain Risks" not uncertain ones, so how do we deal with uncertainty? Well the good news is, when you manage the "certain risks," you are well on your way to managing the uncertain risks. This is where the RMA comes in. 2019 may be a good year to make use of all that the RMA offers in white papers, classes, CECL support and many other ways to mitigate risks. The likelihood is, you will come out ahead.



WATCH FOR GREAT EVENTS AND
FANTASTIC EDUCATION PROGRAMS IN 2019

**OPEN ENROLLMENT
EDUCATION SEMINARS
2019**

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>



CEO NIGHT

Tuesday, January 22, 2019 ♦ 5:30-7:30pm (Seattle)
at the Washington Athletic Club, 1325 Sixth Avenue, Seattle, Washington (Downtown)
Free Parking provided in WAC parking garage

Panelists

Brent Beardall, President and CEO, Washington Federal
Richard Darrow (Rick), President and CEO, Liberty Bay Bank
John E. Heath III (Jack III), President and COO, Washington Trust Bank
Hadley S Robbins, President and CEO, Columbia Bank

Moderator

Martin (Marty) Steele, President and CEO, The Bank of Washington

Register by: January 16, 2019

RMA Member Fee \$85 - click on link to pay using PayPal

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

Non-Member Fee \$95 - click on link to pay using PayPal

https://www.paypal.com/cgi-bin/webscr?cmd=_s-xclick&hosted_button_id=KZFAYRG7DNBHN

2019 ECONOMIC & REAL ESTATE FORECAST

Tuesday, February 5, 2019 ♦ 5:30-7:30pm (Seattle)
at the Washington Athletic Club, 1325 Sixth Avenue, Seattle, Washington (Downtown)
Free Parking provided in WAC parking garage

Featuring

MATTHEW J. D. GARDNER, NABE
CHIEF ECONOMIST FOR WINDERMERE SERVICES COMPANY

Come hear Matthew talk about 2019

About Mr. Gardner ... As Chief Economist for Windermere Services Company, Matthew is responsible for analyzing and interpreting economic data and its impact on the real estate market on both a regional and national level; he has over 25 years of professional experience both in the U.S. and U.K.

Register by: January 29, 2019

RMA Member Fee \$85 - click on link to pay using PayPal

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Non-Member Fee \$95 - click on link to pay using PayPal

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UPCOMING PROGRAMS FOR 2019 — MARK YOUR CALENDARS

3/5/2019	Richard Parsons, Bank Value Creation
4/2/2019	Commercial Real Estate Roundtable, Seattle Dinner
April TBD	Women in Banking & Business Lunch
5/2/2019	Chief Credit Officers' Forum in Bellevue Panelists: Bob Granfelt, Opus Bank; Ronald Klang, Banner Bank; Simon Soh, First Financial Northwest Bank; Moderator: Brad Goode, Washington Federal; Bellevue Lunch
5/7/2019	Roberta Hollinshead, Chief Examiner, WA Dept of Financial Institutions. Tacoma Lunch