

# Risk Management Association

## THE SPREADSHEET

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



January 2018

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## From our President



Happy New Year! I hope everyone enjoyed some time with friends and family over the holidays. Thank you to all of you who came out to our Member Appreciation Night in December. It was a nice opportunity to spend an evening networking and catching up with friends.

I would like to give a huge congratulations to Britni Babington and Samantha Ray for winning the Young Professionals Diamond Award. These two ladies continue to excel at growing our Developing Professionals Group. You can read more about the Diamond Award in this newsletter.

We have our third South Sound event coming up next month. We have nearly 80 people signed up already. Thank you to all of you participating in this event and helping it to be a huge success. I look forward to seeing many of you there as well as at our upcoming dinner in Seattle on February 6<sup>th</sup> featuring Matthew Gardner. *James*

## An Economic & Real Estate Forecast for 2018

**Tuesday, February 6, 2018 — 5:30-7:30 pm—Dinner Meeting**

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

Social Hour 5:30 pm Dinner 6:15 pm

Washington Athletic Club

**1325 Sixth Avenue, Seattle, Washington (Downtown)**

**Please Register by Wednesday, January 31, 2018**

**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.

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

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## Young Professionals Diamond Award

Earlier in January, Britni Babington (Puget Sound Bank) and Sammantha Ray (Kitsap Bank), leaders of the chapter's Young Professionals Group, were given a 2016-2017 Diamond Award by RMA's National Headquarters. This is the first such award for the Young Professionals Group. Congratulations to Sammantha and Britni and the rest of the leadership of the YPG. This bodes well for the future of the Puget Sound Chapter of RMA.

## OPEN ENROLLMENT EDUCATION SEMINARS 2017-2018

**February 15-16 2018**

Analyzing Business Tax Returns and  
Analyzing Personal Financial Statements and Tax Returns

**March 15, 2018**

Construction Loan Management: Administering the Construction Loan Process

**April 19, 2018**

Credit Analysis Management Seminar

**May 17, 2018**

Problem Real Estate Loans

**June 25-29, 2018**

RMA Lending Academy II

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](mailto:Lori.milton@evergreen504.com)

**MARK YOUR CALENDARS FOR ALL CLASSES**

### QUESTIONS

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

For further information on programs go to:

Website =

<http://community.rmahq.org/PugetSound/Home>



## CEO Night

with a panel of CEOs and a monitor on the banking industry

**Seattle, Tuesday, March 6, 2018, Dinner 5:30-7:30 pm**

**Watch for further details in your email**

Social Hour 5:30 pm Dinner 6:15 pm  
Washington Athletic Club  
1325 Sixth Avenue, Seattle, Washington (Downtown)  
**(free parking provided in WAC parking garage)**

**Please Register by Wednesday – February 28, 2018**

**Registration and payment will be through PayPal. Please click on the Member or Non-Member Fee links below to pay for your dinner reservations (a PayPal account is not needed).**  
**(If you wish a vegetarian meal please make your request when you make your reservation.)**

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

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## Annual Commercial Real Estate Round Table

CBRE Commercial Market Update

**Seattle, Tuesday, April 3, 2018—Dinner 5:30-7:30**

**Watch for further details in your email.**

Social Hour: 5:30 pm ♦ Dinner: 6:15 pm  
The Washington Athletic Club  
1325 Sixth Avenue, Seattle, Washington (Downtown)  
**(free parking provided in WAC parking garage)**

**Please Register by Wednesday, March 28, 2018**

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## Analyzing Business Tax Returns and Analyzing Personal Financial Statements and Tax Returns

**February 15-16, 2018 (back to back)**

<https://www.rmahq.org/MeetingDetail.aspx?productId=557848404>

*Using tax returns to estimate repayment ability*

### Course Overview

*Analyzing Business Tax Returns* teaches the participant how to understand tax concepts related to various business entities and how to use tax returns to help estimate the customer's ability to service debt. This basic course presents several aspects of analyzing tax returns, including estimating cash flow from tax returns and determining how taxes influence cash flow and the customer's operations. The course addresses all types of business entities—C-corp, S-corp, LLP, and LLC—using various scenarios.