

LUNCHEON SPEAKER

Monday, October 1
Noon - 1:00 p.m.
Elks Lodge,
555 Otto St., Port Townsend



U.S. Small Business
Administration

Speaker:

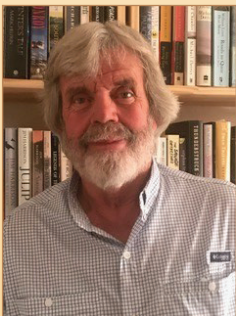
Lisa White, U.S. Small Business
Administration Representative

Topic: "How the SBA Supports
Small Business in Jefferson
County."

Sponsor:



Monday, October 15
Noon - 1:00 p.m.
The Commons, Fort Worden



Speaker: Patrick Johnson, Board
vice president, NAMI
Jefferson County

Topic: "One in Five of You Has a
Serious Mental Illness."

Sponsor:



OCTOBER 2018

Business Insider

Serving the Businesses and Citizens of Jefferson County

Olympic Peninsula Apple and Cider Festival Celebrate the Season, Taste the Region

Fall abundance is celebrated with the second annual Olympic Peninsula Apple & Cider Festival. Appreciate the traditions and culture of growing apples and fermenting cider with a truly authentic Pacific Northwest, tree-to-glass weekend experience. Attendees are welcome to join for one, two, or all three days of feasting, tasting and celebration.

On Friday, indulge in a Harvest Dinner and festival kick-off at the **Palindrome at Eglemount Wine & Cider** – a benefit dinner for the Jefferson Clemente Foundation with delicious local food and local ciders and ale on tap from Alpenfire, Finnriver, Eglemount and Propolis. Doors will open at 6 p.m. with fresh Hamma Hamma Oysters. A buffet style dinner will kick off at 6:30 p.m. accompanied by live music and festivities. Your ticket includes dinner and one beverage of your choice. Additional beverages will be available for purchase.

Olympic Peninsula
Apple & Cider
Festival



Organic orchard apples from Finnriver. Photo by Jenn Lee Light.

On Saturday afternoon the party revs up back at the Palindrome with the Cider Saloon, featuring more than 40 regional ciders, apple pressing and live music. Tickets include 10 hard cider tastings and a festival shot glass. From 6-9 p.m., the **Fireside Restaurant in Port Ludlow** will serve a multi-course Family Style meal with Sommelier-selected pairings from local craft cideries, this menu will feature locally sourced cheeses with apple confiture, buttercup squash bisque with roasted apple curry, applewood smoked bacon braised brussels sprouts with Nash's pork loin, and a baked caramel apple to finish. The official weekend after-party lights

up at **Propolis Brewing in Port Townsend** from 5 p.m.–midnight with food trucks, DJ and a fire show.

On Sunday morning, there will be a Ploughman's Cider Breakfast at Alpenfire Cidery, followed by apple-themed seminars, orchard tours and an industrial cider pressing with Ryal of NW Mobile Juicing. The annual World Apple Day Fair at Finnriver Farm & Cidery in Chimacum takes place on Sunday afternoon, featuring cider tastings, orchard tours, live music, woodfired pizza, the Fermentation Games, apple identification and apple themed treats! CIDER DONUTS will be an extra special feature at Finnriver this year. Renowned Portland

bakers Julie Richardson (Baker and Spice) and Piper Davis (Grand Central Bakery and the MOUTHY podcast) are traveling north to Finnriver to celebrate apples and cook up some magical cider donuts made from local organic apples and regional flours. All proceeds to benefit the Community Wellness Project.

In its first year, the weather for the Apple & Cider Festival was shaky. With heavy overcast skies and occasional sprinkles, eyes were squinted upwards as vendors wished for sun. Yet this did not stop the crowd's burgeoning appetite for cider! The Palindrome was quickly packed to the gills with guests who, if they couldn't get their sunshine outside, were eager to drink up the sunshine imbued into the apples.

For more information, visit appleandciderfest.com or contact info@thunderbullproductions.com.

**Olympic
Peninsula Apple
& Cider Festival**

Friday - Sunday

Oct. 12-14

**Multiple locations in
Jefferson County
appleandciderfest.com**

Supplement to the
SEPTEMBER 26, 2018



Port Townsend & Jefferson County Leader
226 Adams Street, Port Townsend WA 98368 ptleader.com

Making the Most of Your Chamber Membership



by Executive Director Arlene Alen,
CPM, IOM

Want to Mix and Mingle?

We are now opening the list for Business after Business Mixer hosts in 2019. In keeping up with requests on a first-come, first-served basis – and with only 12 months to work with – you’ll want to act quickly to reserve a spot! Please send an e-mail with your desire to host a Mixer, the location you wish to host it at (which could be at your own facility, another business, the Chamber office, or other venue), and your top three choices of desired month. If you want to co-host, we will try to match you with a “Mixer Partner” to share a month and stretch your resources – keeping in mind that all Mixer hosts and co-hosts are Chamber members.

Membership Guide Update

The Chamber’s 2019 Membership Guide is at the printer! Our thanks to all of you for sending in your updates and corrections for this annual publication. It’s just one of the many benefits of your membership investment at the Chamber.

The new website and CRM system are in Phase 1 pre-check as we are producing this issue of the Business Insider. Soon, all Chamber members will be receiving an e-mail request to create login credentials (login name and password) to access the MIC – our new Membership Information Center. That is your key to an exciting new benefit of your membership. From this portal you can advertise jobs openings, seek volunteers, offer company news, update your contact information and, at many membership levels, add photos and videos to your business listing.

We are excited about this first step in expanding and enhancing your Chamber membership experience and are working diligently on rolling out Phase 2 before year’s end, with Phase 3 coming in early 2019.

Business Insider Going Digital in 2019

Thank you for the great response to our e-mail link for last month’s issue of the *Business Insider*. The Chamber staff spends weeks writing and assembling content for this publication, which is printed and distributed the last Wednesday of the month by *The Leader*.

Every *Leader* subscriber receives the *Business Insider* with their newspaper and it is published on the newspaper’s website at www.ptleader.com. The Chamber also mails the newsletter to our members via USPS, and a

digital version will be posted monthly on our new website. As many of you have requested, we are now also sending an e-mail link to the *Business Insider* to allow for reading it online and printing additional copies of the entire issue or articles of interest.

Beginning early next year, we will be increasing our digital distribution of the *Business Insider* and decreasing our printed distribution. **We know many of you like to read paper-based copy and we will continue to honor that at your request.** If you’d like to continue receiving the printed newsletter in the mail, please contact our Administrative Assistant Renee Mizar at admin@jeffcountychamber.org or 360-385-7869 to be placed on our USPS distribution list. We appreciate your continuing input on our publications and projects.

Young Professionals Network Update

We are thrilled that the Young Professionals Network Steering Committee has begun planning some great meet-ups and events for 2019. There is an excitement in the air about this reinvigorated group and we’re planning a big kick-off later this year. And remember, YPN is a state of mind – not an age bracket! Want to get engaged or need more information? Contact us at admin@jeffcountychamber.org or 360-385-7869.

The Chamber has also committed to a new membership level designed just for the YPN group – the Entrepreneur. Contact our Membership Experience Manager Beth Juran at membership@jeffcountychamber.org or 360-385-7869 ext. 201 for details.

As we are entering the last quarter of 2018 and actively planning 2019, if there is anything you think we should be adding to our agenda – be it speakers you’d like to hear

at a luncheon or a program you’d like to see the Chamber hold – please let us know. We want your input – this is YOUR association! You can reach me at director@jeffcountychamber.org or 360-385-7869.

Our Thanks for a Fitting Welcome

On behalf of the Jefferson County Chamber of Commerce staff and Board of Directors, we extend our sincere appreciation to the many businesses and organizations that participated in our welcoming event for new Port Townsend School District employees held in late August.

Our thanks the following business, organizations and individuals for their generosity in providing food and beverage sponsorships, donating goodie bag items, and giving of their time:

The Food Co-op
Stephen Sklar, Edward Jones
Coldwell Banker Best Homes
First Federal
Friends of Fort Worden
Jefferson County Farm Tour
Jefferson County
Historical Society
Jefferson County Library
Jefferson Healthcare
Jefferson Title Company

KPTZ Radio
Kristin Marwaring Insurance
Madrona MindBody Institute
Old Alcohol Plant
Olympic Art & Office
Port Townsend Public Library
PT Marine Science Center
PT Mayor Deborah Stinson
Puget Sound Coast
Artillery Museum
YMCA of Jefferson County

CHAMBER EVENTS CALENDAR

Monday, October 1

@ Noon – 1 p.m.

Chamber Luncheon @ Elks Lodge,
555 Otto St., PT

Tuesday, October 9

@ 5:30 – 7 p.m.

Business after Business Mixer @
Skookum Contract Services, 385
Benedict St., PT

Thursday, October 18

@ 4 -5 p.m.

Chamber Volunteer Opportunity
Meet-up @ Chamber Office, 2409
Jefferson St., PT

Friday, October 5

@ 10 a.m. – Noon

Chamber Café @ Chamber Office,
2409 Jefferson St., PT

Monday, October 15

@ Noon – 1 p.m.

Chamber Luncheon @ Fort Wor-
den Commons

Friday, October 19

@ 10 a.m. – Noon

Chamber County Café @ Finnriver
(Farmhouse Library), 124 Center
Road, Chimacum

MEMBER SPOTLIGHT



Focused on the tax planning and financial needs of small business owners, The Business Guides' 2017 tax season team included (left to right) Charley Kanieski, Ashley Richmond, Kim Collier, Monica Bell, Lucianne Pugh, Sarah Hadlock, Louise Hadlock and Shelly Randall. Photo by Deja View Photography, courtesy of The Business Guides.

The Business Guides

The Business Guides is a CPA-led team helping small business owners utilize the potential of their enterprises. Every day we work toward the vision of a community enriched by thriving small businesses.

A True Team Effort

We've grown since 1991, when Charley Kanieski founded a solo CPA practice focused on the needs of small business owners. The Business Guides is now a team of seven professionals dedicated to and excited about guiding businesses owners to financial freedom.

In addition to three CPAs and a QuickBooks expert to help clients with bookkeeping issues, our team holds certifications in cost accounting, financial planning, valuation and exit planning.

Our staff collectively has decades of experience owning and operating small businesses, ranging from retail to manufacturing, from food and financial services to consulting.

What We Do For You

Now in its 28th year, The Business Guides is a full-service business advisory and tax practice. We offer custom consulting, planning, and tax preparation packages to meet your needs.

Our basic package looks at the complete picture of your business and personal taxes, with an eye toward maximizing tax savings and retirement options. We meet once or twice a year with suggestions for adjustments before year-end, so there are no surprises when we file your tax returns the following year.

We can also advise on the full life cycle of your business, whether you're just starting out, ramping up, or transition-

ing out. In monthly or quarterly meetings we focus on cash flow analysis as well as development and management issues.

We aim to help each client save money, streamline their financial systems, and build the value of their business, with the ultimate goal of financial freedom and retirement.

A Holistic Package

It is a big-picture approach that clients appreciate. "We feel so lucky to have one entity knowing both our business and personal finances, plus knowing us as people and where our values/priorities lie," says client Katy McCoy, co-owner of the Chimacum Corner Farmstand. "Not only does our business stay afloat, but we get retirement planning and security knowing our tax planning makes sense. It's an amazing holistic package deal."

Want to Know More?

You're invited to attend one or more of our complimentary Small Business Seminars, held Tuesday evenings in October in our Uptown office.

Learn about health insurance (Oct. 9), online marketing (Oct. 16), QuickBooks DIY best practices (Oct. 23), and exit planning (Oct. 30). View class descriptions and register online at our website.

Wondering how recent tax law changes will impact you? Call or email us to schedule a complimentary consultation to see if we're a good fit to guide your business.

The Business Guides

1005 Lawrence St., Port Townsend
thebusinessguides.com • info@thebusinessguides.com
360-385-6961

Our Complimentary Series

Small Business Seminars

- Oct. 9:** The Ins and Outs of Small Business Health Insurance
with *Kristin Manwaring Insurance*
- Oct. 16:** De-Mystifying Online Marketing: Build It, Scale It, Optimize It
with *Mark Rose of Finsquared*
- Oct. 23:** QuickBooks DIY Best Practices for Small Businesses
with *The Business Guides team*
- Oct. 30:** Creative Exit Planning Strategies for Your Business
with *The Business Guides team*
- Tuesdays, 5:30-7:30 p.m.,
at 1005 Lawrence St., Uptown PT**



Limited to 30 seats. See full class descriptions and register online at:
TheBusinessGuides.com/Seminars

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Olympic Financial Advisors, LLC



Bill Beezley, RPA, of Olympic Financial Advisors, LLC. Courtesy of Olympic Financial Advisors, LLC.

Bill Beezley formed Olympic Financial Advisors, LLC (“OFA”) as a Registered Investment Advisory firm to meet the need for independent, unbiased financial advice and investment guidance. Working as a fee-only financial planner and investment manager, Bill avoids the inherent conflict of interest found within the traditional Broker-Dealer, commission-based environment. Because OFA is not affiliated with or a subsidiary of any other firm, Bill is free to recommend and advise on low-cost, tax-efficient investments from all possible sources. Plus, OFA is a locally-owned business!

Who Might Need a Financial Advisor?

Successful financial planning and investment management takes time, talent, inclination and discipline. While many of us may have one or two of these traits, it’s rare that someone possesses all four. That’s where a financial advisor comes in.

Financial advisors can help in a variety of situations. Have you recently inherited money and need help managing it? Are you nearing retirement and need assistance determining if you have sufficient funds saved or whether or not to roll money

out of your workplace retirement plan and into an IRA? Or perhaps you need help determining how much you can spend in retirement to ensure your money lasts as long as you do. Financial Advisors can help determine the best age to take Social Security, allocate assets to minimize market risk and manage investment portfolios in a tax-efficient manner.

For business owners, OFA has access to ultra-low-cost 401k plan providers such as Vanguard, Employee Fiduciary, Guideline and Ubiquity. SEP and SIMPLE IRAs or solo 401ks can also be established for the smallest businesses.

What Makes OFA Different?

A growing body of research provides evidence that active management – choosing someone to manage money to outperform the market – simply doesn’t work. In fact, by investing in a broadly representative portion of the market, studies show that over time you will outperform more than 90% of investors. OFA builds portfolios of index mutual funds and exchange-traded funds which replicate portions of the market, at a very low cost.

As a Registered Investment Advisor, OFA has a fiduciary duty to place our client’s interests ahead of the firm’s. This means that OFA is required to always do the best thing for the client.

Contact Bill today to learn more about what he can do for you.

Olympic Financial Advisors, LLC

Bill Beezley, RPA
www.olympicfinancialadvisors.com
bill@olympicfinancialadvisors.com
360-390-8613



Business Mixer & Expo

Chamber Membership Experience Manager Beth Juran (left) speaks with Becky Belding of Windermere Real Estate during our Business after Business Mixer & Expo on Sept. 11 in Port Ludlow. Our thanks to Dana Petrick of Dana Pointe Interiors and Karen Best of Coldwell Banker Best Homes for helping organize the event, and musician Walter Massey and the many Port Ludlow area business, organizations and individuals who participated. Courtesy of the Jefferson County Chamber.



Restrospective Rating & why should it matter to your business

by Lizanne Coker, JCHBA Director

Retrospective Rating (Retro) is a safety incentive program offered by Labor & Industries (L&I) in the state of Washington. In Retro, you can earn a partial refund of L&I premiums if you support a safe workplace and properly file injury claims. The fact is, every employer with an industrial insurance account in good standing can participate in Retro if they are part of a recognized trade association.

While no one wants to plan for disaster, on-the-job injuries can cost your company a great deal. The losses can be in production, training a replacement, or the loss of a project or job. Furthermore, an incident can cause your premiums to increase for several years. As part of a Retro Program, you will have an opportunity to turn a positive safety performance into an annual financial refund from Labor & Industries.

Retrospective Rating Programs provides companies with several impor-

tant advantages, including a refund to member companies if the group's premiums exceed their losses, in-house claims staff who act as your advocates, and professional claim representatives available to help on each injury claim and working to close claims quickly and efficiently.

In 2018, the Jefferson County Home Builders Association handed out over \$162,000 in rebate checks to local members. Our members belong to R.O.I.I.® Select Program, the largest retrospective ratings program in Washington state.

To recap, if you are paying L&I Premiums and don't belong to a Rebate Program, you are throwing away money. Please call the JCHBA at 360-821-9688 to learn more about Retro Programs in the state of Washington.

Lizanne Coker is the Director of Jefferson County Home Builders Association, a proud partner of the Business Resource Center, located at 2409 Jefferson St. in Port Townsend.



With Our Thanks

The Jefferson County Chamber of Commerce extends its appreciation to **Discovery Behavioral Healthcare** for sponsoring our Chamber Luncheon on Sept. 17 and the many **Port Ludlow area businesses and organizations** for hosting our Business after Business Mixer & Business Expo on Sept. 11

Our local companies never cease to amaze us with their innovation and the broad reach of their products and services – regionally, nationally and internationally. Each month, we will highlight a local business that is an innovative and rising sector leader whose entrepreneurship is expanding and adding to the local economy and strengthening our workforce.

Turn Point Design

With a portfolio that ranges from building a custom 24-foot catamaran for the Race 2 Alaska to counting among its customers 33rd America's Cup winner Oracle Racing, Turn Point Design has cut its own path in the component manufacturing industry.

Specializing in the marine sector, Turn Point Design owner and CNC operator Brandon Davis brings to the business more than 20 years of experience in the marine trades. The company specializes in 5-axis CNC cutting of molds, tooling, and

parts for composite applications and can also create precision 3D CAD models from an existing part or sketch. Materials processed include foam, composites, carbon fiber, fiberglass, aluminum, wood, and other tooling substrates.

Turn Point Design operates out of a 5,000-square-foot

facility located at 2320 S. Park Ave. in Port Townsend that was designed to house a 5-axis CNC and follows LEEDS guidelines to create an efficient working environment.

For more information about this innovative local business, visit Turn Point Design's website at www.turnpointdesign.com.

Turn Point Design

Brandon Davis, owner and CNC operator

2320 S. Park Ave., Port Townsend

www.turnpointdesign.com

info@turnpointdesign.com

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Washington Coast Works and the Olympic Wildcrafters Collective

We at Washington Coast Works are excited to announce our continued support for emerging triple-bottom-line innovators and entrepreneurs on the Olympic Peninsula!

Olympic Wildcrafters Collective

Thanks in part to a USDA Rural Business Development Grant, the Center for Inclusive Entrepreneurship is partnering with the University of Washington's Olympic Natural Resource Center and The Nature Conservancy to provide free training and support to commercial wildcrafters – small businesses on the Olympic Peninsula selling sustainably foraged non-tree forest products. Participants will join a collective of wildcrafters who will help us co-create systemic approaches to increase markets, sales and profits, all while extracting valuable natural resources from the forest in a way that contributes to forest management and long-term health.

Entrepreneurship support includes the Wildcrafter First Step course, the Wildcrafter Lean Launch course, a series of idea generation events, and ongoing one-on-one technical assistance for training participants. Wildcrafter First Step courses will be offered in LaPush on Oct. 6-7, and in Taholah on Oct. 13-14. Additional courses will be offered in Spring 2019 (but why wait!?). Contact Jacob Cravey at jacob.cravey@cie-nw.org or 904-705-9925 for details and to register.

Triple Win

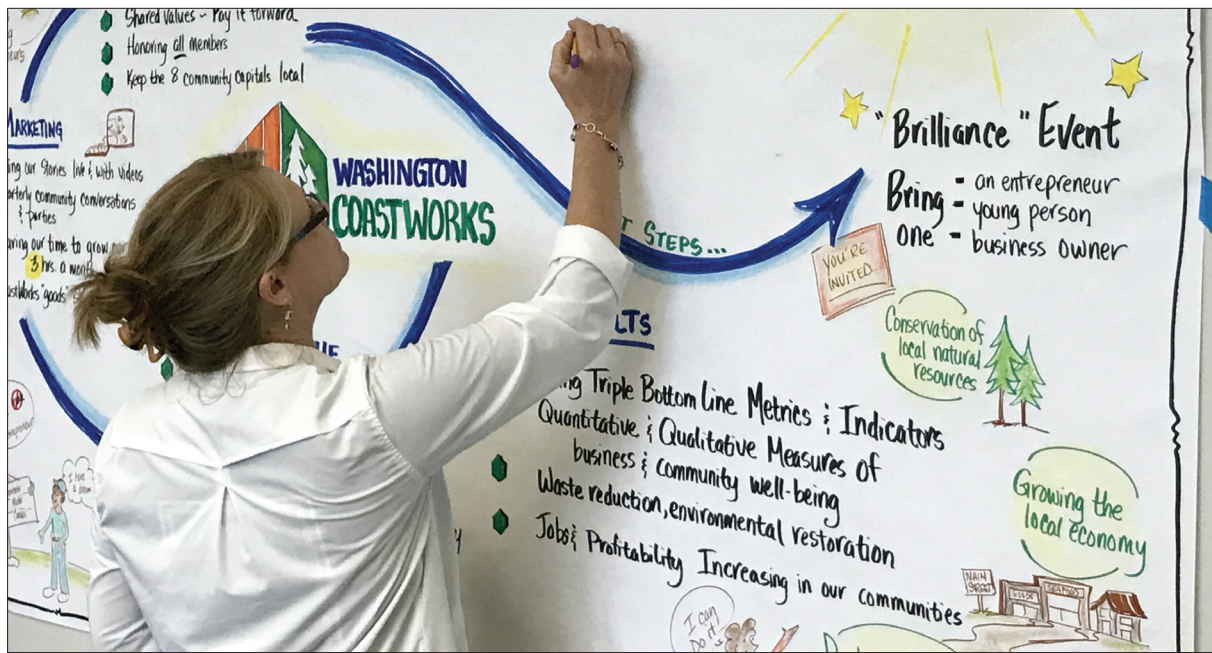
Coast Works and the Olympic Wildcrafters Collective are both designed to diversify the local economy through the development of new small businesses, build business leadership in local communities, grow a constituency that supports conservation and sustainable natural resource use, and ultimately contribute to a new vision of sustainable community and economic development on the Washington Coast. Both are open to emerging entrepreneurs and small business owners working to start or grow triple-bottom-line businesses in coastal communities of Wahkiakum, Pacific, Grays Harbor, Clallam and Jefferson Counties.

Coast Works 2018 is Live!

Applications are also now available for the fourth round of the Washington Coast Works Sustainable Small Business Competition! Fifteen finalists will be selected to join the growing Coast Works Alliance, participate in intensive training on sustainable entrepreneurship, receive ongoing one-on-one technical assistance, connect to mentors, and present their business case statement at a fast pitch event for a chance to win up to \$10,000.



**WASHINGTON
COAST WORKS**
Sustainable Small Business Competition



Courtesy of Washington Coast Works.

See www.wacoastworks.org for details.

Interested in Contributing?

We're looking forward to another year of fanning the flames of entrepreneurship and innovation at the grass roots level on the Olympic Peninsula. Contact Coast Works to talk about funding, sponsorship, volunteering, and other opportunities to support the cause!

Washington Coast Works
www.wacoastworks.org
904-705-9925

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Topsy Gypsy

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PT Marine Trades Association

Physical/Mailing Address:
Jefferson County
Chamber of Commerce
2409 Jefferson St., Port Townsend,
WA 98368

The content of this publication is prepared by the Jefferson County Chamber of Commerce. We welcome submissions from Chamber members. Send articles and photos to director@jeffcountycommerce.org.

MEMBER NEWS

Experience an Arts & Culinary Immersion on the Wild Olympic Peninsula this October

Adventurous souls need look no further than Fort Worden. Artists, outdoor enthusiasts, and historians alike are invited to immerse themselves in the distinctive and creative experiences found only here!

From its magnificent coastal setting, to the architectural echoes of its military heritage, to its vibrant lifelong learning community, Fort Worden inspires visitors with an indelible sense of place and wonder.

Expand your horizons, Oct. 7-12, 2018, at the first-ever Fortopia, a five-night, six-day experience of a lifetime for adults of all skill levels,

featuring a vibrant itinerary of classes, activities, talks, and excursions that you can curate to your own unique interests and curiosities.

At Fortopia you'll learn about marine ecosystems while side by side with new friends gathered to reassemble a whale skeleton. Or you may choose to grow your skills in traditional, hand tool woodworking led by a master craftsman. Or how about greeting the day with morning yoga and meditation? All of these experiences and more await!

Of course, all of those activities will work up an appetite. Fortopia welcomes you to

indulge in the bounty of the Pacific Northwest with locally sourced, seasonal cuisine paired with regionally-crafted brews, ciders, spirits and wines and prepared by true culinary visionaries. Learn about regional efforts in sustainable agriculture and fishing, alongside celebrated chefs, farmers, land conservationists and fisherman.

Don't miss out on the first annual Fortopia 2018's renowned lineup of illuminating artists and experts as you fall in love with Fort Worden and Port Townsend this October.



OCTOBER 7-12 2018
Registration is now open
fortopia2018.org

Fort Worden
PORT TOWNSEND
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EXPLORE AND CREATE THIS FALL.

THEMES: MINDFUL LIVING & SALISH SEA
Fortopia is an all-inclusive 6 Day, 5 Night inaugural program. Immerse yourself in a curated selection of creative writing, drawing & watercolor painting, singing, dancing, specialty dining experiences, Pacific Northwest culture, and more!

Port Townsend Marine Science Center Series Explores "Future of Oceans"

The Port Townsend Marine Science Center has announced its 2018-19 speaker series, "The Future of Oceans." The monthly series, starting this month, explores the frontiers of ocean research and emerging technologies while confronting the human capacity to understand and sustain healthy oceans.

Featured speakers include:

- Oct. 14 – Charles Eriksen, Ph.D., Professor of Oceanography, University of Washington
- Nov. 11 – Robert Steelquist, author, naturalist, and environmental educator
- Dec. 9 – Florian Graner, cinematographer, diver and environmental advocate
- Jan. 13 – Jan Newton, Ph.D., Senior Principal Oceanographer, University of Washington
- Feb. 10 – Bob Boekelheide, Ph.D., former director of the Dungeness River Audubon Center

The Future of Oceans series was started by the PTMSC in 2014. Each year, hundreds of attendees are challenged and informed with thought-provoking presentations. The series is made possible with generous support by the Darrow Family.

For the latest information about the Port Townsend Marine Science Center, visit www.ptmsc.org and www.facebook.com/PortTownsendMarineScienceCenter. Also, look for #PTMSC or @PTMarineScience on Twitter and Instagram.



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Want to Join Our Team?

Want to put your skills to use, support your community, and have fun doing it? Then join the Chamber team as a volunteer! Volunteer opportunities abound, including helping with events, in the Chamber office, as a Chamber Ambassador, and in our Visitor Information Center.

Our Port Townsend Visitor Information Center is the first stop for many travelers coming to our area from all over the world, and our welcoming volunteers are vital to keeping the VIC running smoothly seven days a week. Whether you're a longtime local or new in town, we have a place for you!

If you are interested in volunteering or want more information, contact the Jefferson County Chamber at 360-385-7869 or info@jeffcountychamber.org.

Chamber Volunteer Opportunity Meet-up

Thursday, October 18 @ 4-5 p.m.
Chamber Office, 2409 Jefferson St., PT



Courtesy of the Jefferson County Chamber.

VISIONARIES



CHAMBER MIXER

Join Us for a
Business after Business Mixer

Tuesday, October 9
5:30 – 7:00 p.m.

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385 Benedict St., Port Townsend



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