



# BUSINESS NEWS

*"Creating a Strong, Sustainable Local Economy"*

September 2013 Bainbridge Island Chamber of Commerce

**ANNUAL GOLF TOURNAMENT**  
**Thursday,**  
**September 19th**



**WHITE HORSE**  
GOLF CLUB

Save the date for the Chamber's Annual Golf Tournament at White Horse Golf Club in Kingston.

There will be Competitive and For Fun Divisions, and new contests this year: a Ball Drop and Closest to the Line, along with the usual fun prizes, raffle, box lunch, and dinner. You don't have to play golf to win!

\$125 per player or \$450 for a foursome. Applications are available in this newsletter, on the chamber website, or you can pay online at [www.bainbridgechamber.com](http://www.bainbridgechamber.com).

**Sponsorships are available** - Contact [roliver@bainbridgechamber.com](mailto:roliver@bainbridgechamber.com) or 206-842-3700.



**2014 MEMBERSHIP DIRECTORY & COMMUNITY RESOURCE GUIDE**

**Maximize Your Marketing Dollars with the Chamber Directory**



**Advertising Opportunities For Chamber Members**

- 4,000 copies distributed to all chamber members, Review subscribers, & included in relocation & tourist packets.
- Two directories in one! Both alphabetical and categorical listings will direct customers right to you
- Informational editorial content begs to be read and kept for ongoing reference
- Your participation will help support the Chamber since a portion of the proceeds goes to the Chamber

**For more info about advertising, contact Marleen Martinez at the Review: (206) 842-6613 or [mmartinez@bainbridgereview.com](mailto:mmartinez@bainbridgereview.com)**

**Deadline for Ads & New Members  
October 31**

**Act Now!**

**Important - Chamber members:**

Be sure your Chamber Listing is up to date.

All Chamber members are listed in the directory. Check your listing on our website for accuracy, completion, and category, for inclusion in the 2014 directory. To check or update your information, log into your Chamber account on our website. If you need assistance, email Mickey at [mickey@bainbridgechamber.com](mailto:mickey@bainbridgechamber.com). **Deadline is Oct. 31st.**

**Future members:**

Thinking about joining the Chamber? There's no better time. Join by October 31 and be included in next year's directory.

## UPCOMING CHAMBER EVENTS

### SEPTEMBER BREAKFAST

Thurs. September 13, 7:30 - 9 AM. Join us at IslandWood for presentations by **Puget Sound Energy's Green Power Program** and **Bainbridge Business Connection** networking group. The public is welcome.

Cost: In advance sign up online or call 206-842-3700 before midnight, Wed. September 11. Current members \$15, future members \$20. At the door: Current members \$20, future members \$25.

### SEPTEMBER AFTER HOURS

Thurs. September 26, 5:30 - 7 PM. The Market at Pleasant Beach located at Lynwood Center. Public welcome. No reservations needed.



### A TASTE OF LYNWOOD

**Saturday, Sept. 14, 2013** from 11 AM-8 PM. Music, Arts & Crafts, Kid Zone, Food & Drink!

Come to Lynwood Center on Bainbridge Island, Saturday September 14, for a day of free live music, arts and crafts vendors, all kinds of food, and a beer garden. Don't forget the kids: We'll have a kid zone with rides and games, and music with Johnny Bregar! Parking is free with a variety of shuttle options; walk onto the Seattle-Bainbridge ferry and catch the shuttle to Lynwood Center. More information.: <http://tasteoflynwood.org/>

### OFFICE XPATS SEPTEMBER WORKSHOPS

#### Playing to the Buzzer...How to stick with and accomplish your business goals

Ever had an unexpected circumstance derail your plans? Conditions changed, promises weren't kept, and all of a sudden your 6-month timeline looks like it's now light years from delivery? Charlie King will address the challenges of following your business goals and sticking with them until the goals are met. Come hear some good cringe-worthy stories and learn solid structures for keeping your business goals alive. Tips, tools, and stories.

Three Tuesday sessions (no workshop the week of Labor Day): September 10, September 17, September 24, 12-1pm.

Register at <http://www.officexpats.com/playing-to-the-buzzer/>

**Wordpress** classes will start October 1st.

Info at [www.Officexpats.com](http://www.Officexpats.com)

### BAINBRIDGE BUSINESS CONNECTION

The BBC meets weekly on **Friday mornings** at **OfficeXpats**, upstairs in the Pavilion, 403 Madison Ave N, Bainbridge. More info: 206-780-2177, [info@officexpats.com](mailto:info@officexpats.com)

**Fri. Agenda:** 7:30-8:00 – coffee, visiting, informal networking  
8:00-8:30 – Group Discussion (topics announced)  
8:30-9:00 – more networking, sharing, visiting

A free event. Info: BBC Blog at [www.bainbridgechamber.com](http://www.bainbridgechamber.com).

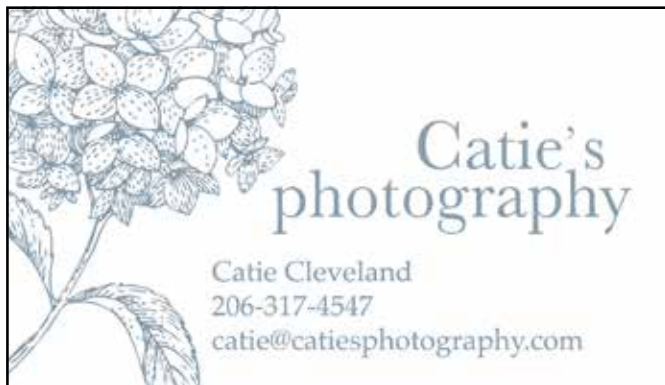
Also, BBC2 meets **1st Thursdays of the month at 6 PM.**

### NEW MEMBER PROFILE

Catie Cleveland  
206-317-4547

[catie@catiesphotography.com](mailto:catie@catiesphotography.com)  
[www.catiesphotography.com](http://www.catiesphotography.com)

**Catie's Photography** offers professional photography services for business and personal needs. Founded in 2006, photographer Catie Cleveland specializes in commercial, wedding, portrait and editorial photography. Whether you are looking for a head shot, promotional images for your business, family photographs, or coverage of your big day, please consider Catie's Photography. You may view Catie's portfolio and find out more information online at [www.catiesphotography.com](http://www.catiesphotography.com) or email at [catie@catiesphotography.com](mailto:catie@catiesphotography.com).



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## IT'S TIME FOR SMALL BUSINESSES TO PLAN FOR THE AFFORDABLE CARE ACT

*"One of the often missed benefits of the ACA is... a potential tax refund of 35%..."*

No matter how you feel about it or what you call it, "Obamacare", the "Affordable Care Act" (ACA) or simply "Health Care Reform", it's important for all businesses to be planning for 2014.

Some of the aspects that affect larger businesses were recently delayed until 2015, but many small businesses are unaware of what the law means for them. That's not surprising given the complexity of the law and the controversies and challenges that surround the law. But there are several elements that have already gone into effect. There are also requirements that are going into effect very soon that all businesses need to know about, regardless of their size. Here are a few with the most impact:

- **Required Employee Communication** - All employers must communicate to their employees about the existence of the Health Care Exchanges by October 1. There are two versions of the communication that have been approved by the federal government – one for those that offer health insurance, and one for those who don't. Your employees will also need to know that healthcare insurance is mandatory for everyone in 2014 or they could be subject to a fine.
- **W-2 Reporting** – Starting in 2014, all employers must provide the total cost of health insurance to their employees on the employee's W-2 including both the employee and employer contributions.
- **Definition of Full-time** – For purposes of offering health insurance, the law defines full-time as being 30 hours per week. So if you currently offer health insurance to employees who work, for instance, 38 hours per week, you will need to change your plan to offer it to anyone who works 30 hours per week or more starting in 2014.
- **Definition of FTE (Full-time equivalent)** - This is significant for employers with close to 50 employees. In the past the method to determine an FTE was based on an average of 173.3 hours per month. According to the new law, FTE will be based on all hours worked by all employees in a month divided by 120 hours (roughly 30 hours per week).

So if you have 20 staff who work 40 hours per week and 45 staff who work around 20 hours per week and they all work a total of 7300 hours in a month, in the past this would have represented 42 FTE. With the new definition, you have 61 FTE. This could put you into the category of having to pay penalties if you are not providing affordable health insurance in 2015.

- Starting in 2014, no employer sponsored plan can make an eligible, full time employee wait more than 90 days before they become eligible for coverage.

One of the most often missed benefits of the ACA for small businesses actually started in 2010, but was rarely taken advantage of due to the multitude of challenges and attempts to repeal the law. There is a potential tax refund of up to 35% of the cost of health insurance premiums for businesses with fewer than 25 FTE if their average salaries do not exceed \$50,000 per year. Non-profits with fewer than 25 FTE could receive a refund of up to 25%. In 2014 this could potentially increase to 50% if the small business elects to participate in the Health Care Exchanges.

You can find more information on the tax refunds at the IRS website: [www.irs.gov/uac/Small-Business-Health-Care-Tax-Credit-for-Small-Employers](http://www.irs.gov/uac/Small-Business-Health-Care-Tax-Credit-for-Small-Employers). You can find information on the Health Care Exchanges that will be provided in the State of Washington at <http://wahbexchange.org/>. A new federal website with information for small businesses is <http://healthcare.gov>. For more information on the required employee communication, see <http://www.dol.gov/ebsa/healthreform/>.

Be sure to check with your Benefits Broker, your Human Resources department or Human Resources consultant for more complete information and help as you plan for 2014.

– Paula Willems, Owner, Sound HR Services, Bainbridge Island  
*"Helping Great Businesses be Great Employers"*

## FEDELTA CARE SOLUTIONS RIBBON CUTTING



**Fedelta Care Solutions** celebrated its new Bainbridge office with a Bainbridge Island Chamber ribbon cutting ceremony on Thursday, Aug. 1 at 11:30 AM, followed by an open house with refreshments.

Fedelta Care Solutions is a locally owned and RN operated company (not a franchise) providing complete home care solutions for people in Seattle, Bellevue, Tacoma, Everett, Federal Way, Bainbridge Island and surrounding communities. They provide home care, senior housing, care management, and nursing care.

The office is located in Winslow at 213 Madison Ave., Suite 300, across from City Hall.

### **Fedelta Care Solutions**

213 Madison Ave N Ste 300  
mcallaham@fedeltacaresolutions.com  
206-362-2366  
[www.fedeltacaresolutions.com](http://www.fedeltacaresolutions.com)

**THANK YOU TO OUR RENEWING MEMBERS**

Members	Years	Members	Years
Bainbridge Island Metropolitan Parks and Recreation	30	Zwicker Construction Co Inc	13
Bainbridge Island School District # 303	30	MRJ Constructors LLC	12
San Carlos Restaurant	30	Rolling Bay Automotive	12
Bainbridge Is. Senior Comm. Center	27	The Property Group	12
Custom Printing Co.	27	Bainbridge Floor Covering & Supply	11
Eagledale Moorings	25	Cultural Resource Consultants, Inc.	11
Modern Collision Rebuild and Service	23	SpringRidge Gardens Guest House	11
Safeway Inc.	23	The Island School (K-5)	11
Otorowski, Johnston, Morrow and Golden, PLLC	21	Wells Fargo Bank	11
Doc's Marina Grill	19	Allamano Design & Contracting	10
Bainbridge Island Auto Repair	17	Back of Beyond Outdoors	10
Lake Stevens First Baptist Church, Chris Miller of Coldwell Banker McKenzie	17	Casa Rojas Mexican Restaurant/Cantina	10
All Creatures Pet Grooming	15	Island Details Landscape & Maintenance	10
Bainbridge Island Plumbing	15	Shirvan Rug Gallery	10
Merrill Lynch	15	W.M. Corbin Construction	10
Morgan Stanley	15	Winslow Consultants	10
Storage 98110	15	Amazing Space	9
Skiff Point Guest House and Retreat	14	Bainbridge Leadership Center	9
Bainbridge Cinemas, LLC	13	Esther's Fabrics	9
Bay Hay and Feed	13	Four Swallows	9
Goller Grade and Gravel	13	The Eagle Harbor Inn	9
Isla Bonita Restaurant	13	United Way of Kitsap County	9
David Lurie	13	Abode on the Sea	8
		Bainbridge Island Estate Caretakers	8
		Bainbridge Lending Group, LLC	8
		Bart Berg Landscape, LLC	7
		Coates Design Architects	7
		Integrated Wellness Center PLLC	6
		Sustainable Bainbridge	6
		Tejera and Associates, LLC	6
		Aurora Florialis LLC	5
		Fletcher Bay Landing	5
		Liberty Bay Bank	5
		Masters Law Group PLLC	5
		Morrow Kidman Tinker Macey-Cushman, PLLC	5
		Mundt MacGregor, LLP	5
		Living Well Pain Center LLC	4
		Archipelago Catering LLC	2
		Bainbridge Organic Distillers	2
		Jenny Coates Law, PLLC	2
		John L Scott Real Estate	2
		Sound HR Services	2
		Spider Lily Web Design	2
		Thos. Baker LLC	2
		B.I. Barkery	1
		Charlie King Coaching	1
		Heyday Farm	1
		Millstream	1
		Northwest Shower Door	1
		Stuart Case - Farmer's Insurance	1

**NEW MEMBERS**

**Fedelta Care Solutions**  
 1-206-362-2366  
 mcallaham@fedeltacaresolutions.com  
 213 Madison Ave. N., Suite 300  
 Bainbridge Island, WA 98110  
 www.fedeltacaresolutions.com  
 Home Health Care

**Gelarto Italian Ice Cream & Global Arts**  
 206-780-4000  
 gelartobainbridge@gmail.com  
 123 Bjune Dr. S.E. Suite 103  
 Bainbridge Island, WA 98110  
 www.gelartobainbridge.com  
 Gelateria & Fair Trade Gifts

**Silver Star Trading Post**  
 206-842-430 / Fax: 206-347-4522  
 silverstartradingpost@gmail.com  
 382 Madison Avenue N.  
 Bainbridge Island, WA 98110  
 Retail - Consignment Clothing

**A Touch of Indulgence, LLC**  
 503-580-9561  
 lrterou@hotmail.com  
 5986 NE Tolo Rd  
 Bainbridge Island, WA 98110  
 www.atouchofindulgence.com  
 Personal Concierge

**Catie's Photography**  
 206-317-4547  
 catie@catiesphotography.com  
 9738 NE Kitsap St.  
 Bainbridge Island, WA 98110  
 www.catiesphotography.com  
 Photography

**Rainy Island Pens**  
 439 Cosgrove St NW  
 Bainbridge Island, WA 98110  
 425-387-9455  
 ed@RainyIslandPens.com  
 www.RainyIslandPens.com  
 Advertising/Promotion

**Sherbina Intellectual Property Law, PLLC**  
 (206) 319-3667  
 490 Kaleetan Pl. NE  
 Bainbridge Island, WA 98110  
 info@sherbinaiplaw.com  
 www.sherbinaiplaw.com  
 Legal Services

**Suzanne Maurice Wine Bar**  
 206-905-9937  
 4620 Lynwood Center Rd. NE  
 Bainbridge Island, WA 98110  
 SuzanneMaurice.winebar@gmail.com  
 Wine Bar



**Eagledale Moorings Marina**  
 South Shore of Eagle Harbor  
 5842 Main Street NE  
 Bainbridge Is., WA 98110  
 www.eagledalemoorings.com  
 eagledalemoorings@gmail.com  
 206-842-7751

# A Community Discussion:



What does  
economic development  
mean to you?

Thursday, September 12, 2013

7 – 9 pm

Council Chamber, City Hall

*More info:*

*(206) 842-2545*



# 17th Annual

## Bainbridge Island Chamber of Commerce Golf Tournament

September 19, 2013

22795 Three Lions Pl. NE, Kingston WA, 98346

Cost is \$125 per player or \$450 for a foursome

Check in at 10:30 AM

Shotgun start at 12:30

Plenty of contests, raffles, prizes and maybe a little golf too!!!!

**SIGN UP TODAY!!!**

### COMPETITIVE:

Team Name: \_\_\_\_\_

Captain: \_\_\_\_\_

	Name	Phone	Email	Handicap
Player				
Player				
Player				
Player				

### FOR FUN:

Team Name: \_\_\_\_\_

Captain: \_\_\_\_\_

	Name	Phone	Email	Handicap
Player				
Player				
Player				
Player				

**\*\*\*Sponsor today and receive a discount for your team\*\*\***

Please contact the Chamber office for more information (206) 842-3700

Online at [www.bainbridgechamber.com](http://www.bainbridgechamber.com)



WHITE HORSE





# 2014 Edition - Member Rates

# Bainbridge Island Chamber of Commerce Membership Directory

*A terrific way to connect with other professionals & newcomers who want to find you!*



*Attract new business and support your Bainbridge Island Chamber of Commerce by being a part of the new 2014 Chamber of Commerce Membership Directory. This chunky directory will include every chamber member's address, e-mail and phone numbers,*

*information on special attractions, an annual calendar of community events and more!*

## 4 REASONS THIS DIRECTORY WILL WORK FOR YOU...

- 4,000 copies distributed to all chamber members, Review subscribers, & included in relocation & tourist packets.
- Two directories in one! Both alphabetical and categorical listings will direct customers right to you.
- Informative editorial content begs to be read, and kept, for ongoing reference.
- Your participation will help support the Bainbridge Chamber of Commerce since a portion of the proceeds goes to the Chamber!

<b>Full Page</b> 7.5" x 8.68"  <b>Full Page w/Bleed</b> 8" x 9.5" with .125" bleed on all sides	<b>2/3 Page Vertical</b> 4.94" x 8.68"	<b>1/3 Page Vertical</b> 2.39" x 8.68"
<b>2/3 Page Horizontal</b> 7.5" x 5.75"	<b>1/2 Page Horizontal Only</b> 7.5" x 4.26"	<b>1/3 Page Square</b> 4.94" x 4.26"
<b>1/6 Page Vertical</b> 2.39" x 4.26"	<b>1/6 Page Horizontal</b> 4.94" x 2.04"	<b>1/12 Page Square</b> 2.39" x 2.04"

### RATES

Full Page .....	<b>\$775</b>
2/3 Page .....	<b>\$550</b>
1/2 Page .....	<b>\$415</b>
1/3 Page .....	<b>\$340</b>
1/6 Page .....	<b>\$170</b>
1/12 .....	<b>\$125</b>

### GLOSSY 4 COLOR COVER!

Page 2 .....	<b>\$1325</b>
Inside Back .....	<b>\$1125</b>
Back Page .....	<b>\$1525</b>
<b>COLOR</b>	
Process	<b>\$250</b>
Spot-color	<b>\$85</b> (our choice)

**DEADLINE NOVEMBER 1  
PUBLICATION DATE DECEMBER 27**

For more information contact Marleen  
(206) 842-6613 • [mmartinez@bainbridgereview.com](mailto:mmartinez@bainbridgereview.com)

BAINBRIDGE ISLAND  
**REVIEW**

# Chairman's Circle

## Platinum



## Gold

American West Bank Avalara Cook Family Funeral Home  
Fairbank Contruaction Hill Moving Services, Inc. Sears & Associates  
Town & Country Market

## Silver

Ace Hardware Bainbridge Disposal Liberty Bay Auto Living Well Pain Center  
Puget Sound Energy Sterling Bank

## Bronze

Bainbridge Lending Group, LLC Columbia Bank Carney-Cargill, Inc. The Doctors Clinic  
Hope Roofing Pinnacle Real Estate Reliable Storge  
Suquamish Clearwater Casino Wells Fargo Bank Windermere Real Estate

## Media Sponsors

Kitsap Sun/Islander Bainbridge Island Review

**Mission Statement**—The Bainbridge Island Chamber of Commerce is a community of people dedicated to enhancing business opportunities and the quality of life on Bainbridge Island making it a great place to live, work and play.

### BOARD OF DIRECTORS . . .

#### Chairman:

Jeff Waite 842-0969

#### First Vice Chair:

Arnie Sturham 842-2369

#### Secretary:

Rick Pedersen 842-3848

#### Treasurer:

Els Heyne 842-7939

#### Past President

Rodney Bauch 842-7050

#### Directors:

Matt Albee 780-0905

Rhonda Brown 360-792-6510

Howard Block 842-2813

Claire Chavanu 842-6637

Cheryle Elmquist 780-5007

Russell Everett 451-4646

Clayton Hallum 842-9217

Linda Lincoln 658-4010

Chris Miller 780-6146

Kelly Muldrow 945-3420

Larry Sears 842-9091

### CHAMBER STAFF . . .

#### President/CEO

Rex Oliver

#### Licensing Agent

Kris Rothert

#### Director of Operations

Betsy Leger

#### Director of Marketing & Tourism

Mickey Molnaire

**Visitor Specialists:** John Anderson, Joanne Bergen, Frances Burress, Anita & Bill Crosby, May Chan-Stan, Shannon Foti, Bill Galvani, Mike Gormley, Dee Herzog, Francis Jacobson, Mac Kennedy, Lorens Mulholland, Evellyn Reed, Matt Rothe, Lee Stearns, Patricia Webber, Pamela Williams, Marnee Wodruff, Jonah Rapp.

### \*Newsletter Advertising Rates\*

Business card-sized ad \$40/month

Newsletter inserts \$75 email PDF to the Chamber

See deadlines below.

More info: [betsy@bainbridgechamber.com](mailto:betsy@bainbridgechamber.com)

**Article Submissions:** We are looking for content about your industry that would be interesting to others. If you would like to contribute an article of 150 to 500 words about important things happening in your field, or share knowledge that would be of benefit to the membership and community, please contact Betsy Leger, [betsy@bainbridgechamber.com](mailto:betsy@bainbridgechamber.com). Our editorial board will review all submissions. We reserve the right to edit articles and to schedule them according to the needs of the publication.

### BAINBRIDGE ISLAND CHAMBER OF COMMERCE

395 Winslow Way East, Bainbridge Island, WA 98110

Phone: 206-842-3700/Fax: 206-842-3713

Email: [info@bainbridgechamber.com](mailto:info@bainbridgechamber.com)

Website: [www.bainbridgechamber.com](http://www.bainbridgechamber.com)

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**NEWSLETTER DEADLINES:** Business News is published monthly by the Bainbridge Island Chamber of Commerce and is distributed to its members.

**Deadlines for October 2013 Business News: For ads, articles and press releases: Fri. Sept 27. For inserts: Fri. Sept 27.** Call to reserve space. For inserts we will need a PDF copy emailed to us, and payment online or bring in a check by the deadline. Submit articles in text format. Questions? Contact editor Betsy Leger at the Chamber office, 206-842-3700, or [betsy@bainbridgechamber.com](mailto:betsy@bainbridgechamber.com).