

# Northwest REPORTS



Pearl Buck Center gives niche food producers an easy entry packaging option—and a way to contribute to the community

What once was a special education school in 1953 has evolved into one of the most innovative organizations in the Northwest. The non-profit **Pearl Buck Center (PBC)** in Eugene, Oregon continues its original mission of providing services for people with developmental disabilities and their families. But it has adopted an entrepreneurial strategy to help fulfill its organizational goals of providing employment services for its community. And that's where food processors fit into the story.



With public funds decreasing, Pearl Buck Center embarked on a new business model to reduce reliance on traditional funding. David Heggestad, the Chief Operating Officer, saw opportunity in the booming business of regional agricultural value-added products. The Center invested in commercial equipment and enlisted the expertise of John Whalen, Operations Specialist, who

commenced food handling training and good manufacturing practices. Now PBC has become what many small- to medium-sized food producers desperately seek: a place to get their products packaged without the high cost of scheduling a smaller run in a packaging house geared to large orders.



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# Message from the Chair

## ***Facing the tough issues together***

Greetings NWFPA members,

Every year I look forward to the Northwest Food and Beverage Manufacturers Expo and Conference, but this time, the reasons to attend were vastly different from previous years. Perhaps because there are so many important issues facing our industry. The rollout of the Food Safety Modernization Act (FSMA) has not only affected member businesses, but also the supply chain, top to bottom. For example, FSMA requires establishing a food safety culture, but my own company, Ever Fresh Fruit, is wondering what that means. What are the requirements, how is it measured, and what does it take to earn a passing grade?

As an industry, we are also faced with ongoing concerns for energy efficiency, continuous improvement in production systems, regulatory audits, workforce training and recruitment, and government affairs. These concerns are top of mind, all while running our companies and producing great Northwest food products.

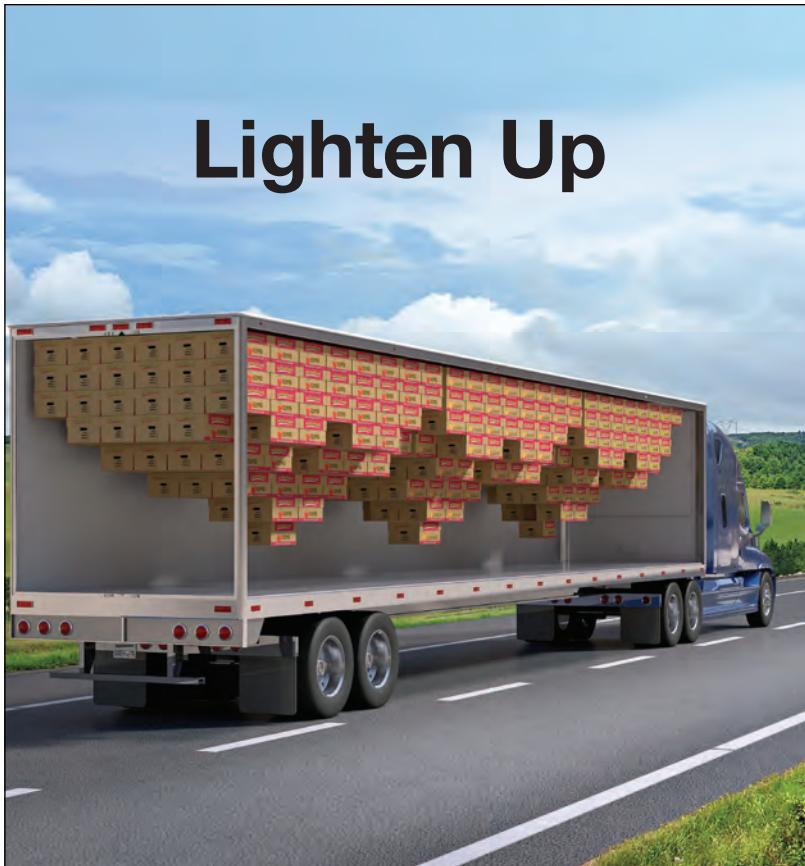
Don't get me wrong. I enjoy networking with colleagues at Expo, seeing friends, and hearing what our distinguished keynote speakers have to share. I love the Taste of the Northwest showcase and the Sample Display. But this year, I most looked forward to learning about how to understand and manage the new challenges facing food processors and manufacturers. The quality of speakers in the various tracks did not disappoint as many sessions were standing room only, and we expect the demand for quality speakers and dedicated tracks on Food Safety and Continuous Improvement to only increase. ■

***See you at next year's show – January 9-11, 2017!!!***

### **Kurt McKnight**

Board Chair, NWFPA

President, Ever Fresh Fruit Company



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# Letter from the President

Dear Partners,

Each year, the Northwest Food and Beverage Manufacturers Expo and Conference gets better and better—increased attendance and participation, more relevant content, higher profile speakers. And this year was no exception, with two well-known keynote speakers: Jeff Manning, creator of the famous “Got Milk?” campaign; and Frank Yiannis, Vice President of Food Safety at Walmart.

But something was different this year, and it brought lively “juice” to the event. We added the word “beverage” to the name of the conference.

Why did this make a difference in a substantial increase in early registrations? Two reasons:

One, because while the food processing industry is rapidly expanding in the Northwest, beverage manufacturing is growing by leaps and bounds. It's no longer just about processing fruits and vegetables; it's also about helping create value-added products that are made from fruits and vegetables.

Two, because beverage manufacturers face the same industry challenges as food processors, including the rollout of the Food Safety Modernization Act. They also have the same energy efficiency and workforce issues, and the desire to adopt continuous improvement practices on the production floor. All while trying to create new and improved products that are growing in demand.

The Expo in January 2016 offered a chance for more food and beverage companies — some attending for the first time — to meet and interact, learn from each other, and provide take-away solutions to common problems. ■

**David McGiverin**

President  
NWFPA



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# Why Join NWFPA?

## Top Reasons to Join NWFPA:

- Drive legislative policy and regulatory decisions
- Access technical and regulatory resources
- Support the industry
- Develop professional relationships and leadership skills
- Access education and gain insight to emerging industry trends
- Improve Profitability
- Promote overall safety and credibility of your business

Now is a perfect time to join or renew your membership in the Northwest Food Processors Association. Whether you are a first time or returning member, this is the time to make that membership decision to ensure the association's financial health. Joining NWFPA gives your company access to a host of unique growth opportunities.

In the last year, NWFPA has made great strides in our outreach program. We brought industry meetings to Bellingham, Puyallup, Boardman, and Quincy. We organized training courses in Tacoma, Portland, Salem, Tri-Cities, and Boardman-- to name a few. We held meetings in Portland to discuss the M&E tax in Oregon that brought legislators, lobbyists, and food processors together to examine the implications and impact of the tax on bakery companies. A similar meeting was held in Salem to include dairy processors, bakeries and egg processors. In early August a food safety summit was held regarding bio-security and the Avian Influenza issue rising in the industry. Be sure to check our event calendar for more information.

NWFPA offers your business four types of membership depending on your type of company:

- Northwest Food Processor
- Affiliate Food Processor
- Associate Food Processor
- Industry Supplier

See our website at [www.nwfpa.org](http://www.nwfpa.org) for engagement opportunities in Committees, PACs, Training Center, Northwest Reports, and Events. Partnership opportunities include a strengthened commitment to communication and development of resources including our outreach program, regulatory and legislative research, as well as significant contributions to energy programs that impact Northwest food processors. ■

Call **Tawnia Linde** at **503.327.2212** for more information or email [membership@nwfpa.org](mailto:membership@nwfpa.org).



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"We specialize in dry goods, such as products that are packaged in jars and plastic," said Christine Richman, Director of Leadership Giving at PBC. "We pack coffees, spices, oatmeal, dried fruits, and even facial products at our facility."



Richman says companies from all over Oregon rely on the Center's ability to provide low risk entry into new markets, and reduced lead-time to market. PBC can handle up to 50,000 pieces on a first run, and can easily adjust inventory

to product cycles. Customers are also pleased with the full-service shipping options—products are shipped to you, so need to arrange pick-up.

"We're a custom shop, not competing with global brands, and that's what many of the region's food companies like best about working with us," said Richman. "We can give our full attention to your small to medium brand."

Food safety culture is deeply ingrained at PBC. The facility is certified to handle organic products, and employees keep their skills up to date with frequent training in sanita-



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Continued from page 6 - PEARL BUCK CENTER

tion, safety and food handling, including the implementation of HACCP principles.

Richman cites another factor that customers find at Pearl Buck Center that often can't be found elsewhere.

"When you bring your business to the Center, you are helping a community of people who want to be self-sufficient while contributing a valuable service," she said. "You won't find a more enthusiastic crew to help bring your products to market."

Pearl Buck Center is located at 3690 W 1st Ave, Eugene, OR 97402. For more information, call 541-484-4666. ■

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## What advice would you give someone just entering the food industry?



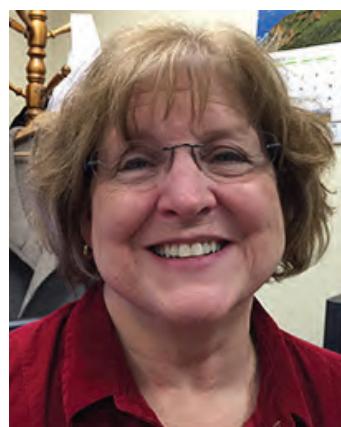
If you are making an active choice to enter the food industry, understand why, what motivates you, and whether you have a passion for the business. Evaluate yourself and your role regularly to see if what you're doing still motivates you. Nothing drives success, in any measurement, like motivation and passion.

Become an expert, and learn everything there is to know. Do what you need to do to become the go-to person on an important subject.

Take risks with your career. Don't wait to be asked—volunteer. The best opportunities often include some element of things you never pictured yourself doing.

Learn what happens upstream and downstream of your manufacturing process. The context of how your part fits in is essential to understanding how you can be most efficient. And lastly, when evaluating those pieces, don't hesitate to establish your own standard of excellence above and beyond the "requirement" from any of those stakeholders.

**TANYA PETERSON**  
**THE DANNON COMPANY**



My advice would be to get as much food safety education as you can before entering the field and as you go along.

The industry is changing rapidly and keeping up with the new regulations and requirements is challenging and an important part of being successful.

**LYNNE BARRA**  
**PARADIGM FOODWORKS**



Be honest—it's at the root of what we do. We can't get better without being honest about where we are falling short. It's about keeping each other safe, keeping our customers safe, and constantly improving.

Be curious—it leads to learning. The most successful people don't say, "I wasn't trained." They use their curiosity to get the most out of training opportunities and to teach themselves the rest, often by learning from the people around them.

Be friendly—it's about building the relationships that help you learn. Being friendly and curious makes you a more effective partner, and allows you to build on the work of those that came before you.

Your success in the food industry comes down to how effectively you work with people so be honest, be curious, be approachable, and be successful.

**JACK MULDER**  
**TILLAMOOK COUNTY CREAMERY ASSOCIATION**



As a startup you want to focus on what you do best, making the best product possible, which means finding partners who can handle other aspects of your new business is a great idea. We work with new businesses to develop a plan to warehouse and distribute your products locally and nationally.

BRETT JAMES  
HENNINGSEN COLD STORAGE



I always advise new start-up companies to seek the knowledge of industry professionals to share their experience on how similar products are packaged or processed. Know your packaging and product cost and what will be required to meet Food Industry Safety Requirements.

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First of all take pride in the industry you are working in, get to know it. Usually successful people have chosen a field and have stuck with it. Show up every day, do your best, and instill that philosophy in others.

DAN CHRISTENSEN  
IDAHO STEEL



I recommend that you set yourself up with the right people. Join every business group and attend every event—no one wants you to succeed more than the folks you'll meet there. Organizations like NWFPA provide the foundations for businesses to succeed.

JULIO CASTILLEJA  
444 BEVERAGES



Continued from page 5 - NEW MEMBERS



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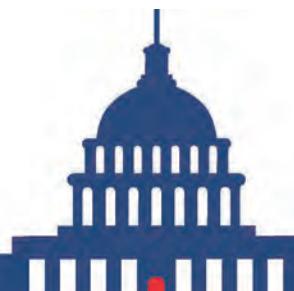




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# Autumn Assembly

NWFPA's annual fall meeting; Autumn Assembly of Committees was held on September 15 - 17, 2015. The two and a half day meeting began at the Sheraton Hotel - Portland Airport on Tuesday morning.

This year's AAC showed record numbers in attendance at the committee meetings, with nearly 100 representatives from processor member companies coming together to discuss important issues in the industry.

Energy, Sustainability and Environmental committee meetings were facilitated by Pam Barrow, Vice President of NWFPA and Josh Monifi, Policy & Communications Associate. In these three meetings, members discussed topics such as waste water reuse, energy efficiency goal tracking, and how to strengthen the Sustainability Committee's work.

The Poultry and GA Committees were managed by Ian Tolleson, Director of Government Affairs. Avian Influenza was discussed as ramifications on the poultry and bakery



industries is a topic of high importance.

The Workforce Development Sub-Committee and the Operations & Technical Affairs Committee met at AAC under the supervision of Brian Campbell, Director of Food Safety. Topic included the need for dedicated training networks in the more rural communities that are home to our members' facilities as well as the current work being done on Listeria and making sure NWFPA stays in front of this key issue.

Each of the committees worked on the development of a *Public Policy Book* for the association. This book will offer a high level snapshot of the current policies and regulatory issues NWFPA is focusing on and the impact these topics have on the food and beverage processing industry in the Northwest.

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## Check-In at Riverside



This year the golf tournament, presented by Kapstone Packaging & Grant Thornton LLP, was held at Riverside Golf & Country Club in Portland, Oregon. After three days of rain and threats of thunderstorms, tournament day dawned bright and sunny. One of our new Associate Processor members, Julio Castilleja from 444 Beverages provided delicious Chai teas at registration.

## Golf Tournament



The golf tournament hosted 132 golfers, 14 hole sponsors and a hole-in-one contest for a new car as the sun shined down on participants. The beverage cart, sponsored by Parker, Smith & Feek, was a welcome sight on the green as the temperature rose over the afternoon.

## Fishing was Prime



The fishing derby, sponsored by AKT, Unisea and Capacity Commercial, left shore before the sun broke through, but the catches were fine as more than 20 fish were caught by 32 anglers.

## Reception & Dinner



Victorious anglers and well shot four-somes returned to the Riverside clubhouse to snack on tasty treats at the reception sponsored by Trico Companies, before joining all attendees for the awards dinner sponsored by Fisher Construction Group. Awards were given for the top three catches as well as the 1st and 2nd net teams and 1st gross team in the golf tournament.

The annual awards dinner raffle was a huge success with over \$10,000 in prizes handed out to attendees. One lucky winner, Ray Noble of NORPAC Foods, Inc., took home 3 different prizes!

AAC was once again a rousing success for committee meetings & activity participants alike. See you this Fall!

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# To Transition Your Business to the Next Generation, Look Closely at Your Buy-Sell and Life Insurance

Buy-sell agreements are one of the most important elements in the planning for any business's long-term success. But for family-owned businesses they play an even more critical role in the successful transition of the business from one generation to the next.

## **Why Create a Buy-Sell Agreement?**

Buy-sell agreements control the ownership of a business when a triggering event occurs - an owner's death, retirement, or departure from the company. Whoever inherits a business owner's estate—be it a spouse, heir, or other potential beneficiary—may also inherit the deceased's ownership interests. For many businesses, that's not the desired outcome.

## **Funding Your Buy-Sell Agreement**

It's all well and good to create a buy-sell agreement that details how ownership should change upon an owner's departure or death, but unless that buy-sell agreement is funded, it's unlikely it'll be executed successfully.

There are a number of ways to fund a buy-sell agreement:

- Create a sinking fund. A business diverts a portion of its revenue into a savings account so liquid assets are available to buy the shares of an owner who leaves the business or passes away.
- Promissory note. Ownership interests pass into the deceased's estate, and the business or surviving owner purchases the deceased owner's share from the estate through installment payments, which should include interest.
- Use life insurance. If death is the triggering event, life insurance provides the cash to fund a buyout when it's needed. Using life insurance to fund a buy-sell agreement is a simple solu-

tion, but it may not be right for every business or owner.

## **Funding a Buy-Sell with Life Insurance**

### **Type**

There are different types of life insurance, and one size doesn't fit all. Owners and businesses must look to their desired goals in determining what type of insurance is most appropriate for them.

Will the owners retire, or will the business be sold to a third party in the future? If either of these situations is a possibility, then term insurance may be the best option. There's a specified period during which the need for insurance to fund a buyout exists. However, if the owner plans on participating in the business indefinitely—with no intention of ever retiring—then a permanent policy may be more appropriate.

### **Structure**

When using life insurance to fund a buy-sell agreement, the two common arrangements are cross-purchase and entity-owned arrangements. Each arrangement defines how the life insurance will be owned and how the buyout will occur.

How you choose to structure your life insurance policies carries tax implications as well. In a cross-purchase arrangement, the business generally distributes money to owners to cover premiums. Owners usually recognize these distributions as additional income. In other words, it's more money that can be taxed—and that may be especially undesirable if premiums vary substantially between owners.

## **Review Your Plan Regularly**

As your business grows, ownership interests evolve, long-term goals shift, and the value of your business

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Continued from page 18 - LIFE INSURANCE

continues to increase. The business value you've based your buy-sell funding on can become outdated quickly, and with it, the amount you'll need to buy out a departing owner. In addition, it's important to consistently review your insurance. Life insurance should be handled like any other investment: The timing of premium payments, term periods, and policy performance can all have an effect on the success of your strategy.

This brings us to another piece of the puzzle: valuations. Unless you know the value of your business, you can't know how much it'll cost to buy out a deceased owner's share. Having a clear, definitive, and independent valuation method that is appropriate to your business will help reduce conflicts and keep the buyout process moving forward.

Most important, work with all of your advisors—together—to create and review your buy-sell agreement, estate plan, and other related documents. As a best practice, always review your buy-sell agreement, life insurance, and estate plan:

- At least every five years, though insurance should be reviewed annually
- When there's a relevant regulatory change
- When there's a life-changing event, such as a marriage, children, divorce, or change of ownership
- When there's a significant change in the value of your business



AIMEE KWAIN  
ADVISOR  
Moss Adams LLP

Aimee Kwain is an insurance and estate planning advisor. A practicing attorney since 1999, Aimee incorporates her legal background in the life insurance industry into her work reviewing and consulting on life insurance and estate planning for high-net-worth families. Amy can be reached at (310) 295-3727 or [aimee.kwain@mossadams.com](mailto:aimee.kwain@mossadams.com).

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NORTHWEST FOOD PROCESSORS ASSOCIATION

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This symposium will explore all of these topics and consider the new economics of food processing by-products, solid waste and waste water. Participants will be asked to strategize how NW food processors can work together to develop more sustainable waste management systems while mitigating the economic impacts of new regulations.

For more information, visit our website at  
<http://bit.ly/NWFPASustainabilitySummit2016>

