



CHAMBER LAUNCHES INAUGURAL LEADERSHIP PROGRAM



Are you an emerging leader in our community?

Do you want to make a lasting impact on the Greater Eureka area?

Would you like to be inspired by connecting and activating with emerging and established leaders?

Is it important to you to further your career by being known to have graduated from the Inaugural Leadership program?

Throughout our country and the world Chambers of Commerce develop future leaders by having a strong Leadership program. Now the Greater Eureka Chamber of Commerce is bringing you this opportunity.

What is this program?

Through this highly competitive program, participants are introduced to and educated by the most prominent local champions of the region's key business sectors. Over the course of six months, the program's 15 classes grant exclusive inside access to many of the most influential businesses and organizations in the Greater Eureka Area. Each class focuses on a specific theme and includes educational lectures, site tours, leadership training, team building, and meals. Participants gain a deeper understanding of themselves while also more fully understanding our community at the level of deeply connected, experienced, and influential leaders.

If this is you, please [go to our website](#) to learn more and apply, apply below or call in to collect a brochure and application.

The cutoff date for applications is December 20th. We already have many strong applications, and we expect many more in coming weeks.

We are very excited to bring this dynamic program to our community.

[Apply Online](#)

[Printable Application](#)

[Printable Scholarship Application](#)

A MESSAGE FROM YOUR CEO

It is hard to believe that the Holiday Season has arrived. Even so, we are not slowing down one little bit.

This is the busiest time of our year, as we are working toward filling our Board with a strong, successful, well-respected and energetic group of community minded leaders to represent our diverse membership. You should have received your ballot in the mail and we wish to thank those who have stepped up to represent our members. We are looking forward to receiving your ballots soon..



In 2017 we surveyed the membership to assess our value to you, seek your input as to whether we are doing the things that you would like us to do and are headed in the direction you want us to be going. We heard you in 2017, we focused and actioned, and here we are now, 100% committed to supporting you as a business. Next week we will be surveying you again and it is important to hear back from you. We work for you, and this is one way that we can gauge exactly what your needs are in these changing times..

It is also a time to celebrate our businesses. We will be forwarding out request for nominations in a number of categories. Please vote. We love honoring those businesses that go the extra mile, and celebrate them at our annual dinner, this year being held on the 31st of January. Our annual dinner is also our major fund-raiser for the year. We ask you to assist in our efforts to continue funding existing programs and to create new ones, and for us to continue to advocate for trade, commerce, jobs and tourism. We are now looking for donations for the live auction and "Basket of Plenty" raffles aimed at promoting your goods and services while raising valuable dollars. Thank you in advance for your generosity.

We have enjoyed creating a new category of membership for our Home-Based, Sole Proprietors and Single owned LLC's at a discounted rate of \$175- per year. To launch this we hosted, along with the City and SBDC, an open house and information evening. It was a smashing success.

Now I could not be more excited to share with you the launch of a new program for 2020. LEADERSHIP EUREKA! In line with our mission and new direction we felt it imperative to create a dynamic leadership program to make a positive and lasting impact on the Greater Eureka area by inspiring, connecting and activating emerging and established leaders. It is an amazing program and the Inaugural Leadership Eureka program will be one not to be missed. To learn more and apply now to avoid disappointment, visit our [website](#).

Thank you for opening our new look newsletter, thank you for engaging with us. But most of all thank you for working so hard to build a stronger community.



NEW MEMBER SPOTLIGHT



OCTOBER MIXER AT COAST CENTRAL CREDIT UNION'S DOWNTOWN EUREKA LOCATION

By: Chris Nelson, Eureka Chamber Ambassador and Member Business Services Underwriter at Coast Central Credit Union.

Held at Coast Central Credit Union's busy 4th and F Street Member Services Branch in Downtown Eureka, the October 17th Eureka Chamber mixer marked the well-attended celebration of both International Credit Union Day and the eagerly anticipated release of Coast Central's annual calendar.

Hosts Colleen Toste, VP of Marketing & Communications, James Sessa, President/CEO of Coast Central and their team provided attendees with a warm and welcoming atmosphere.

Mr. Sessa provided the audience with the background on how International Credit Union Day has been celebrated the third Thursday in October since 1948 providing 200+ million members worldwide with "Local Service" and a "Global Reach" through 89,000 credit unions in 117 countries. He also highlighted that credit unions, as non-profit institutions, have often provided members with their first true taste of democracy through their one share=one vote as each member holds an equal share in voting how their credit union operates.

The evening's festivities also included the introduction of celebrated local photographer Kenneth Tinkham, selected by Coast Central for its latest 2020 monthly calendar titled "Behind the Redwood

Curtain, A Collection of Photographs by Kenneth Tinkham", who beamingly smiled, signed calendars and chatted with the many interested attendees excited to be able to take a calendar (or two!) home. The location's spacious lobby, which includes the original hardwood floors beautifully restored during the building's extensive renovation completed in 2018, allowed everyone plenty of elbow room to spread-out, chat and catch-up on all of the day's events while enjoying delicious hors d'oeuvres and dessert treats catered by Moonlight Catering before departing into the unusually warm pre-Halloween evening.

This is just one example of how monthly Mixers are a great way to get to know people and other business members within our community. We strongly encourage you to attend and get involved with your Eureka Chamber.

For more information on the Eureka Chamber or the Chamber's many upcoming events, visit the Chamber website at eurekachamber.com or their Facebook page. The only cost of admission to a traditional mixer is your business card. We hope to see you at our next event!



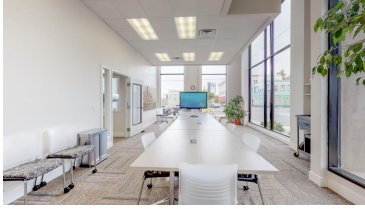
HOME BASED BUSINESS INFO FORUM AND BUSINESS HQ OPEN HOUSE

Did you know that the City of Eureka has over 800 home based businesses?

Thursday November 14th, in partnership with the City of Eureka and the North Coast Small Business Development Center (NCSBDC), the Chamber co-hosted the Home Based Business Information Forum & Business HQ Open House.

Home based business owners and attendees were invited to provide feedback to the City, receive business support information from NCSBDC, network, and tour the Chamber's Business HQ's cowork space and meeting and training rooms. It was a great collaboration with a few of our partnering agencies and a wonderful way to get homebased business owners more involved in Eureka's growing business community.

A huge thank you to the City of Eureka and NCSBDC for their collaboration and help in putting on this event.



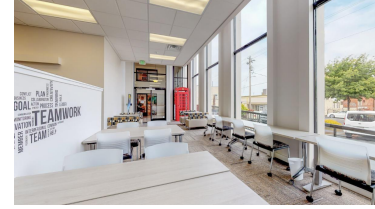
CONFERENCE ROOM

Fully interactive display board and hot desks that seats 30
This versatile room can be articulated into a boardroom style or workshop with separate hot desks.



MEETING ROOM

Seats 8 in the round and features a large flatscreen for presentations
Use our meeting rooms for presentations, interviews, client pitches or training for your company.



COWORKING COMMONS

shared space where you can work independently or collaboratively
A great place to collaborate and connect or work independently in this modern and open workspace.



Have you considered hosting a workshop or renting one of our spaces for a meeting? Here are some upcoming events in our beautiful HQ - Hope to see you there and we look forward to your next event!

[Learn More](#)



GROW WITH GOOGLE

Grow With Google - Using Data to Drive Growth, two sessions were hosted by the Eureka Chamber to help members learn best practices and analyze trends about how customers engage with your business online, then turn these insights into well-informed, actionable decisions.

In these sessions we learned:

-Identifying business goals and how you plan to use your online presence to achieve them

-Incorporating data into your marketing plan

-Selecting tools to help you find the answers you need

The workshop facilitator, Roberto Martinez, is a speaker for the Grow with Google partner program. He is also a Google Digital Coach and has over 12 years of experience helping companies better use digital marketing tools. He has led over 100 Google digital workshops and has trained thousands of entrepreneurs on how to use digital marketing tools.



This valuable marketing workshop was free to Eureka Chamber members, and due to great attendance at this and the previous Google Workshop, we can expect to have future similar workshops from Google!

CRAB FAIR



C.R.A.B. (Community Resource & Access for Businesses) Fair and CRAB Trap Business Pitch Competition

Solar Generators, Recycled Plastic Wearable Art, and Reflective Walking Gear were the stars of the first annual C.R.A.B. Fair, held Saturday November 16th at the Humboldt County Library's Eureka branch.

The County of Humboldt's Office of Economic Development, Humboldt County Library, the Greater Eureka Chamber of Commerce, and North Coast Small Business Development Center, in celebration of National Entrepreneurs day, invited Humboldt County residents with a

business idea to the C.R.A.B. Fair (Community Resource & Access for Businesses Fair). The C.R.A.B. Fair featured workshops on starting and growing a business, panel discussions of experts and local business owners, and exhibitor tables from local businesses, agencies, and organizations specializing in business related services.

The day concluded with the CRAB Trap business pitch competition. The CRAB Trap gave local entrepreneurs an opportunity to compete in front of judges for the chance to win prizes that would help them with their business venture. "Entrepreneurship is key in improving standards of living and fostering a strong sense of community. Our primary goal with the C.R.A.B. Fair is to provide a fun and risk-free educational opportunity for community members to learn about starting and growing a business", said Humboldt County Economic Development Director, Scott Adair.

The Chamber would like to thank the generous event sponsors, speakers, and exhibitors for making the C.R.A.B. Fair and CRAB Trap a huge success! The Chamber was honored to be a collaborator, sponsor, and exhibitor.

Get your business ideas - ready and we will see you next year!

[See more about this event](#)

THE WINE CELLAR HOLDS RIBBON CUTTING GRAND OPENING EVENT

The Eureka Chamber is pleased to announce the

grand opening of The Wine Cellar.

The Wine Cellar is a cozy and urban wine bar located in the heart of Old Town Eureka, making it a perfect hangout spot. The Wine Cellar features wines from around the world with a special emphasis on promoting local wines and local winemakers, giving them the exposure they have not had in the past and trying to really get more people to discover the amazing wines Humboldt County produces.

Beer and cider are served, as well as an array of charcuterie boards. Also available is a special "Gabriels at the Wine Cellar menu," where customers can also enjoy the delightful cuisine of Gabriels delivered directly to them at the Wine Cellar. Also featured at the Wine Cellar are regular special events, such as evening meet the winemaker occasions and live music.

Owner, Ammiel Tanski wants everyone to know, "The Wine Cellar is an enjoyable place to hang out and delight in local wines."

[Visit The wine Cellar's Facebook here](#)



RIBBON CUTTING AT MICHELLE YVONNE BEAUTY

A grand opening and ribbon cutting event was recently held for Michelle Yvonne Beauty. Owner Michelle Lafranchi is a licensed Esthetician, Certified DMK Skin Revision Therapist, Certified Lash Extension Artist, and is certified in sugaring and advanced waxing, including brows, Brazilians and full body.

Lafranchi has been passionate about the beauty and the skincare industry all her life. Dedicated to keeping up with the many exciting skincare trends and scientific advances, she started her own business to help share her wealth of knowledge. As your personal Esthetician, she will work with you to create a skincare regime that keeps your skin youthful and glowing with the goal of guiding you on a skincare journey to improve your skin and overall health.

[Visit Michelle Yvonne Beauty's website here](#)

SHENANIGANS "A PIZZA CAFE" IS OPEN IN EUREKA

Chamber and community members were on hand to join with the owners and staff of Shenanigans to celebrate the Grand Opening of Eureka's newest Pizza Cafe.

Shenanigans offers new refreshing pizza flavors, at a better size, and at an affordable price. Shenanigans' pizzas feature flavors that hit all the tasting notes you like, sweet, spicy, savory and salty. From Tikki Chicken with Indian spices, to a Sweet Chicken with fresh strawberries, they truly embody their goal to be Eureka's out of the ordinary pizza cafe.

Shenanigans is in the former Marcelli's building. It's been painted a bright Irish Green and updates to the interior make it stand out as a unique pizza venue. The restaurant sports a casual, serene atmosphere, and soon will feature a private lounge with comfortable reclining chairs to view sports on a big screen television.

[Visit Shenanigan's website here](#)





CHAMBER MEMBERSHIP DINNER

Chamber membership dinner set for January 31st

Members and friends of the Greater Eureka Chamber of Commerce are set to gather for the 129th Annual Membership and Installation Dinner on Friday, January 31, 2020.

The yearly membership gathering is intended as a celebration of the Chamber's efforts to improve business conditions and increase economic opportunities in the region. This year the event will be held at the Sequoia Conference Center and will again feature the exciting Gift of Plenty raffle and a silent auction of local products and services with our guest auctioneer Rex Bohn.

The Annual Dinner is also an opportunity to recognize outstanding Chamber members who have made noteworthy contributions to the local business community. Our members have spoken, nominating and selecting those Chamber members they believe honor best business practices, hold a high standard of professional conduct and are committed to community service. The 2019 award winners highlight those businesses and business people whose business practices and professional conduct contribute to Eureka and the surrounding communities.

Last year we once again hosted a sold out event as members and friends of the Eureka Chamber assembled to enjoy an evening of camaraderie, awards, updates and a review of accomplishments. Among the highlights was the introduction and swearing in of new members of the Board of Directors.

This event is an opportunity to extend a sincere 'thank you' to all of the members, friends, volunteers who contribute to making the Chamber a stronger voice for area businesses. It is the best occasion for area business leaders to come together in the spirit of unity and common interest in light of the challenges and opportunities of the upcoming year.

Additionally this year we are featuring a table decoration contest. Businesses and organizations may enter this fun element of the Annual Dinner with only a \$50 entry fee and their imaginations! Promote your organization in an unique and entertaining way. For more information or to participate contact Carole Crossley at 845 - 7243 or carolecrossleygifts@gmail.com.

The event begins at 5:30 PM. Tickets go on sale December 1, 2019 and reservations are required as space is limited.



YOUTH AMBASSADOR PROGRAM

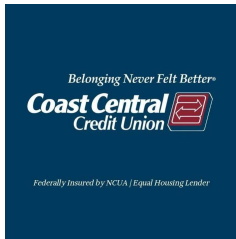
The Eureka Chamber of Commerce is pleased to announce the 2020 Rhododendron Youth Ambassador Program. This inspiring event sponsored by the Eureka Chamber and the Humboldt County Office of Education, matches local high school juniors with community minded business sponsors. The objectives of the program are to inspire a commitment to community service, introduce students to the local business community and to provide

scholarships for college-bound students.

As many as twenty high school juniors are expected to participate from those recommended by area high school counselors. Participating Chamber businesses will sponsor the Youth Ambassadors. A college scholarship fund will be awarded to the Youth Ambassadors who have been deemed to have made the greatest contribution toward a positive perception of local youth. While scholastic achievement is an important consideration for a student to participate other qualifications are taken

into account, such as community involvement, unique accomplishments, personal goals and aspirations and the ability to overcome barriers or obstacles.

The program kicks off in February 2020 with a series of fun and educational events including tours, Chamber events, business visits and speech and interview skills training. The program will culminate with a "Final Night" impromptu public speaking competition in May. Members may contact the Chamber at 442-3738 for more information on how your business can participate.



12 RECIPIENTS OF \$100,000

Coast Central's Dean G. Christensen Community Investment Program Announces 12 Recipients of \$100,000

Coast Central Credit Union President/CEO James Sessa announced that its Board of Directors has approved \$100,000 in grants to 12 local organizations for its second of two rounds of community giving this year. Coast Central also supports its communities through sponsorship, college scholarship, and employee volunteer programs. Fall recipients include:

Humboldt County

\$20,633: Sequoia Humane Society for 7 kennels for ill or stressed dogs
\$20,000: Dream Quest for a van for activities for 300 youth (also serves Trinity County)
\$13,429: Eureka Rescue Mission for new siding for its homeless shelter serving 120 adults
\$10,579: Toys for Tots for storage containers serving 8,000 children throughout Humboldt, Del Norte, and Trinity counties
\$6,000: Hoopa High School for music studio equipment serving 250 students
\$5,250: 2-1-1 Humboldt Info & Resource Center for clothing gift cards for 100 children
\$1,934: Pacific View Charter High School for a meal program refrigerator serving 60 students
\$1,299: Ferndale Child Care Center for a shade structure for 60 children

Del Norte County

\$5,876: Del Norte County Emergency Services for a trailer for disaster preparedness education benefitting 27,000 residents
\$5,000: Redwood Elementary School for the creation of a STEAM lab serving 500 students

Trinity County

\$5,000: Junction City Elementary School for Chromebooks for 20+ students
\$5,000: Trinity County Arts Council for software to promote tourism and 1,000 businesses

"With 50 deserving organizations applying for a total of \$610,000, our employee committee and volunteer Board of Directors certainly had a challenge in determining how to award \$100,000," stated Sessa. "We commend all applicants for making very positive impacts on our communities and congratulate our 12 deserving recipients. Sincere thanks goes to our 70,000 members, whose loyalty directly supports our giving programs, and to Humboldt Area Foundation for their expertise." For questions, please contact VP, Marketing & Communications, Colleen Toste, at 445-8801, ext. 309 or ctoste@coastccu.org.

Coast Central Credit Union is the largest member-owned financial institution in the area, with 70,000 members and 11 Member Services Branches throughout Humboldt, Del Norte and Trinity counties, including McKinleyville and Bayshore Mall, open seven days a week and evenings. Additionally, members have access to a network of 30,000 free CO-OP ATMs nationwide. Individuals can easily become members of the credit union as long as they live or work in one of the three counties served. More information can be found on its web site at coastccu.org and at facebook.com/coastcentral.

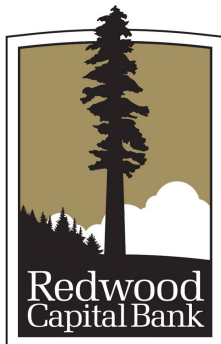


THIS SEASON I PLEDGE TO

SHOP SMALL
SPEND LOCAL
EAT LOCAL
ENJOY LOCAL

*and support the local
businesses that support me!*

#SHOPEUREKA



REDWOOD CAPITAL BANK EARNINGS RELEASE

EUREKA, CALIFORNIA – On October 30, 2019, REDWOOD CAPITAL BANCORP (RWCB.OB), the holding company for Redwood Capital Bank, announced unaudited consolidated financial results for three and nine month period ended September 30, 2019. The only locally owned and operated community bank holding company reported strong earnings and confirmed the continuation of its quarterly dividend payment during its thirteenth consecutive year of profitability.

John Dalby, President and CEO of the company, commented, “The Board of Directors and management team are encouraged by the continued progress of the bank. Despite the current challenges in the interest rate environment, to date, Redwood Capital Bank has been able to maintain strong margins. With shareholder value and community service as core values, Redwood Capital Bancorp’s strong performance and financial position continue to increase our ability to serve all of our stakeholders.”

Total assets as of September 30, 2019 were \$374.6 million; an increase of 4% over the June 30, 2019 and a slight increase of 1% from the September 30, 2018 reported figures. Total deposits stood at \$333.3 million as of September 30, 2019, an increase of 2% over the June 30, 2019 and a slight decrease of 2% over the September 30, 2018 figures. Total loans as of September 30, 2019, net of unearned income, were \$273.7 million, decreasing 1% from the prior quarter and as well as the quarter ended September 30, 2018.

CEO Dalby continued, “Being the only community bank serving Humboldt County, we are in a unique position to relate to and understand our customers – they are our friends and neighbors. Unlike out-of-area corporate banks, monies deposited locally stay here helping to strengthen our economy. Communities need a strong, engaged, local bank and Redwood Capital Bank is proud to be your local financial partner.” Net interest income for the three and nine months ended September 30, 2019 totaled \$3,472,000 and \$10,601,000 respectively, representing an increase of 2% and 8% over the three months ended June 30, 2019 and nine months ended September 30, 2018, respectively. The company also reported record net income for the third quarter of 2019 of \$1,257,000 while earnings for the first nine months of 2019 totaled \$3,296,000. The earnings represented a 9% increase over the

first nine months of 2018. Book value per common share, a common measurement of shareholder value, stood at \$15.78 as of September 30, 2019, a 4% increase over the previous quarter and a 16% increase over the September 30, 2018 amount.

CEO Dalby added, "In September, Redwood Capital Bancorp refinanced its holding company senior debt with subordinated debt. This refinance will provide enhanced security in the company's long-term capital structure while reducing the interest rate. There are no restrictions as to the prepayment of the debt."

Additionally, the Board of Directors declared a quarterly cash dividend of \$0.07 per share, payable on November 12, 2019, to shareholders of record at the close of business on October 28, 2019. The dividend payment is equivalent to an annual rate of \$0.28 per share or 1.66%, based upon a market price of \$16.87 per common share.

For more information regarding Redwood Capital Bancorp, please visit our website at www.redwoodcapitalbank.com, contact Renee Byers, CFO, at 444-9849, or stop by the headquarters and main office at 402 "G" Street, Eureka, CA 95501.

This press release may contain forward-looking statements that are subject to risks and uncertainties. Such risks and uncertainties may include but are not necessarily limited to fluctuations in interest rates, inflation, government regulations and general economic conditions, and competition within the business areas in which the bank is conducting its operations, including the real estate market in California and other factors beyond the bank's control. Such risks and uncertainties could cause results for subsequent interim periods or for the entire year to differ materially from those indicated. Readers should not place undue reliance on the forward-looking statements, which reflect management's view only as of the date hereof. The bank undertakes no obligation to publicly revise these forward-looking statements to reflect subsequent events or circumstances.

UPCOMING EVENTS

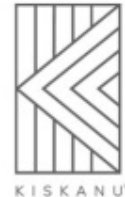
[Upcoming Events - Facebook](#)

[Upcoming Events - Website](#)

[Visit our Website](#)

WE APPRECIATE THE GENEROUS SUPPORT OF OUR

PREMIER MEMBERS



The Eureka Chamber of Commerce recognizes and thanks our Premier Members for their commitment to our organization and investment in the North Coast business community.

