



BUSINESS to BUSINESS

ALASKA CHAMBER

SEPTEMBER 2013

Message from the President:

It's Your Business, It's My Business, It's Our Business

By Rachel Petro

Not sure about you, but I've made it *My Business* to brag about how awesome living in Alaska has been this summer. As the weather cools and snow threatens reality is setting in again and it's time to refocus on *Our Business*.

Alaskans have much to be thankful for this year. In addition to a gloriously warm and sunny summer throughout most of the state, our overall economy in Alaska is healthy with great economic numbers in Anchorage continuing to bolster Alaska's overall economy.

Intuitively, Alaskans understand having a healthy economy is important. What is not often understood is what drives a healthy economy. A healthy economy is underpinned by sound policies. Whether its permit requirements or tax levels, local, state and national policies affect *Your Business* and our economy. To be sure, Alaska Chamber members understand this, but not every Alaskan

does. That's why we launched the "*It's Your Business*" public information effort.

The effort focuses on revealing the enormous importance of our most influential business sectors; fishing, mining, tourism, transportation and oil and gas in Alaska. The campaign radio ads hint, not so subtly, at the some of the policies or upcoming policy decisions that affect each of these business sectors. These issues are not just their business, they are *Your Business*.

It's important the average Alaskan understands how vital different business sectors are to our economy, our state and to each of us as individuals. Taken as a whole, the "*It's Your Business*" effort emphasizes that every Alaskan should care when a threat is leveled at any business sector.

The "*It's Your Business*" campaign lets everyone know that just because they aren't

involved in mining, it is still *Their Business*. Although they aren't involved in tourism it is *Their Business*. And, they may not be in or know anyone that works in the oil and gas industry, but it is very much *Their Business. It's Our Business*.

Building on the "*It's Your Business*" theme, the 54th Alaska Chamber Fall Conference is full of information important to your business with topics including the Affordable Care Act (ACA), workers' compensation, grassroots advocacy and small business best practices.

For example, even though many of the Affordable Care Act (ACA) requirements for businesses have been delayed, the implementation of other aspects of ACA will affect your bottom line this year.

Under the ACA, *It's Your Business* (actually required by law), to share information about the new Federally-Facilitated

Exchange (FFE) with employees since the requirement for individuals to purchase insurance has not been delayed. The FFE is just one example of the many ways ACA is transforming the health insurance market.

Due to these changes, some question whether there are any "market" tools left to insurers or employers. According to Andrew Sykes, Chairman of Health at Work, there are. He is a healthcare actuary and respected speaker with expertise on consumer-directed healthcare.

Is there a way to lower the cost of healthcare for your employees? Yes, says Mr. Sykes, who will discuss wellness as a business strategy.

Regardless of size, every business is affected by workers' compensation. At our Fall Conference you will learn the good, the bad and the ugly about workers' comp in Alaska. You will hear from Mike Monagle, the Director for Workers Compensation

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Petro

Message from the Chair: A transformed Chamber

By Renee Schofield

It is with a little bit of sadness, but a strong sense of accomplishment that I write this message. This will be my last message as the Chair of the Alaska Chamber, as a new Chair will be name at our upcoming board meeting on Sept. 16 in Fairbanks. That last sentence itself hints at one of the successes I have been fortunate to have been part of over my last two years as chair.

You'll notice I said "Alaska Chamber" rather than "Alaska State Chamber of Commerce." As many of you know and others will be hearing for the first time in an article in this newsletter, the Alaska Chamber recently completed a

rebrand that included among other things changing the name of the organization. In addition, the logo, logomark and color palette were also updated to reflect the new direction of the chamber and future I see for the organization.

It is timely that this transformation has taken place now; with all of the positive changes and new ideas the organization has developed.

During my time I saw the chamber develop a strong voice in advocacy as well as the Alaska business commu-

nity. Through the tireless efforts of chamber members, staff and our sister organizations we were able to realize success in a multi-year effort to positively impact

oil tax reform as well as many pro-business pieces of legislation including corporate tax reform, state agency audits, cruise ship wastewater discharge and others.

While the Alaska Chamber has always been, at its heart, a legislative advocacy organization, during my last two years we have started to expand into a more proactive pursuit of educat-

ing Alaskans about the positive impact of a healthy economy and the huge impact pro-business policies make.

One such example is the "It's Your Business" campaign we recently undertook to inform everyone in Alaska about the large part our state's biggest industries; mining, tourism, transportation, fishing and oil and gas play in our economy and the health of our state.

Time and time again, I realize when talking to my friends and neighbors how important it is for them to be aware of these industries as well as how policies, local and nationwide, affect their success. And subsequently, the success of the state through economic growth, jobs,

community and non-profit support as well as the state budget.

As these new endeavors succeed, I look forward to see what other resources and ideas the chamber brings to bear on its mission. I am sure that under the leadership of our soon to be chairman, Brad Osborne of Nana Development, we will continue to grow and succeed no matter what challenges lay ahead.

I am proud to say that I have had the privilege to grow with this organization as it expands to claim its rightful place as the "voice of Alaska business." Thank you for the opportunity to be part of an exciting time at the Alaska Chamber.

Here's where I drop the mike and walk of the stage right?



Schofield

Alaska Chamber unveils new logo and name

Strong imagery that is distinctly Alaska conveys the attitude and mission of the renewed organization and the energy with which it pursues its goals

By Ryan Makinster
Communications & Events Director

The Alaska Chamber recently launched its new brand identity, inclusive of a refreshed corporate logo, more accurate name, a new corporate color palette and logo mark.

The updated brand identity represents a shift in engagement, but not direction for the organization. Although legislative advocacy will remain an integral part of the Alaska Chamber's mission, the organization will also inform Alaskans on the importance of a vibrant and healthy business sector and

the instrumental role practical pro-business policies are in creating that environment.

Under the new brand identity, the organization dropped "State" and "of Commerce" from its name in all new marketing communications programs. This deliberate move better conveys the chamber's role in Alaska.

"Contrary to popular belief, the Alaska Chamber is not a state government agency," says Rachael Petro, President and CEO. She

goes on to point out, "Because of this incorrect assumption and the fact that many other state chambers of commerce include tourism promotion as one of their core missions, it was important for us to brand ourselves distinctly from the state and other chamber entities."

The organization felt it was important to change the logo and name at this time to more adequately reflect the expanded pres-

ence the Alaska Chamber intends to take in the state as well as the enthusiastic and energetic role it will play now and in the future.

"Over the last few years, the Alaska Chamber has gradually expanded its programs, its advocacy role and its position in the community. I am excited to see our new identity reflect the positive actions taken by our board and the staff to make this happen," says Renee Schofield, Alaska Chamber Board Chair.

The corporate logo has been modernized to reflect the new organization, yet maintains strong elements that point to its Alaska roots. Along with mountain and ocean imagery, the new logo also adopts a look that points to the road ahead and the possibilities that lie

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Seward Outreach Trip a success under beautiful skies

By Ryan Makinster
Communications & Events Director

On Monday July 8, over 30 Alaska Chamber members boarded a Princess Tours motor coach for a trip to Seward and the start of the 2013 Alaska Chamber Outreach Trip.

First up? Windsong Lodge. Alaska Chamber member CIRI Tourism has an efficient and understanding staff. Within minutes, we were settling in to their comfortable, rustic cabins before hopping another shuttle to the Alaska Sealife Center's welcome reception hosted by the Seward Chamber of Commerce.

Our chamber members on the peninsula know how to throw a party. The food was fantastic (and frequently wrapped in bacon!) and the locals brought us up to date on the issues facing Seward today. It was the perfect way to set the context for the outreach trip and a great opportunity for business leaders from across the state to network while enjoying all that the Alaska Sealife Center has to offer.

Tuesday morning showed up bright and warm. Ron Long, Assistant City Manager/Community Development Director, kicked the day off for us with a report from the city. Alaska suffers from a lack of infrastructure. We're a young state. We're big and it's difficult for us to get approval for development projects. Seward is no exception and Long walked us through their specific challenges. But there is good news to be found, too. Long shared a variety of positive business stories including the Alaska Sealife Center, the Alaska Vocational Technical Center (AVTEC) and the Aurora Energy Coal Terminal.

After breakfast, the group was spirited off to an event filled day with visits to the, AVTEC, the Icicle Seafood plant, the Dale Lindsey Intermodal Cruise Ship Terminal and Aurora Energy's coal facility.

At AVTEC, members were introduced to the successful culinary arts program as well a tour of the Maritime Academy, where attendees got the unique experience of driving and navigating commercial ships on their top-of-

the-line simulators.

The second tour of the day was hands down the slimiest of the trip. The crew at Icicle Seafoods showed off their plant by illustrating the beginning-to-end operations of salmon processing. We also heard of their need for more workers to deal with the large number of incoming fish. An enormous harvest is a great problem to have. It's a problem nonetheless and, according to the manager at Icicle Seafoods, one that Seward needs more workers to tackle.

Lunch was a mix 'n mingle hosted at one of our newer members, Chinook's. Seward knows seafood and Chinook's definitely did not disappoint. Seward Chamber members were able to discuss successes, challenges, and lessons learned with their counterparts from around the state before heading out for a post-lunch stroll around the Dale Lindsey Cruise Ship Terminal and a fantastic tour through the impressive Aurora Energy facility.

Alaska Chamber members don't often miss a chance to socialize and enjoy the beauty of Alaska. Under cloudless summers skies, we joined folks from Seward onboard the Kenai Fjords Tour to Fox Island. Days and trips like this are a rare thing and you couldn't dream of a better way to showcase this wonderful part of Alaska.

There's no such thing as too much seafood. To that end, we kicked day two off at the Alutiiq Pride Shellfish Hatchery (APSH). The Alaska spotlight might focus on salmon, but the world loves our geoducks, cockles, razor clams, littleneck clams, mussels, and scallops, too. APSH also sells seed product to Alaska Shellfish farms for commercial operations. The staff also performs research, including projects on the culture of king crab, development of hatchery technology, and the production of sea cucumber juveniles.

The local eateries had not seen the last of us. Just up the street from the Shellfish Hatchery is the Seward Brewing Company. In addition to having a fantastic



Photos by Frank Flavin

ABOVE: Chamber members enjoying the beautiful ride back to Anchorage on the Alaska Railroad after a fun and productive event.

MIDDLE: Carol Fraser; Millenium Alaskan Hotel; Miles Baker; Office of Sen. Lisa Murkowski; and Shelley Wright of Southeast Conference enjoying the trip back from Fox Island.

BOTTOM: Hal Ingalls, Denali Drilling, checks out the touch tank at the Alaska Sealife Center while an inquisitive, little explorer looks on.



set of craft beers, Seward Brewing has done an amazing job with their facility. There, Alaska and Seward Chamber members heard from Sen. Cathy Giessel on issues important to business and a preview of the upcoming legislative session. You should always feel encouraged to visit local businesses and, if you find yourself in Seward, definitely stop by and visit the brewery.

And with that preface for the coming legislative season, we adjourned back to the Windsong Lodge for a quick board meeting before boarding the Alaska Railroad for the trip back to Anchorage. Thanks to a generous sponsorship by the Alaska Railroad, Chamber members were able to network, socialize and enjoy the beautiful views on the trip from Seward to Anchorage. Appetizers provided by Nana Development and beverages from Denali Brewing Company were the perfect compliment to a uniquely Alaskan rail experience.

Annual Outreach Trips are an opportunity for Alaska Chamber members to interact with communities across the state and to meet

other members and new business partners in a fun, educational and productive environment.

If you're a member make sure to join us next summer for our Outreach Trip to Nome and if you

are not, sign up today.

Al Cramer
Membership Representative
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Petro Continued from Page 1

tion for the State of Alaska, Lela Rosin owner of the Duck Inn in Soldotna and ASRC. Lela will share how Alaska's high workers' compensation rates have cost her employees raises and delayed growth of her business. ASRC, the state's largest private employer, will also share how workers' comp costs in Alaska have affected them.

It's not enough to know workers' comp is a problem; it is the job of the Alaska Chamber and its members to support a solution to the problem. Gary Strannigan, Assistant Vice President of Public Affairs, with Liberty Mutual Group will share how other states have successfully transformed their workers comp systems — improving workers lives and livelihoods while making their states more competitive.

There will also be an opportunity for attendees to

participate in break sessions focusing on topics including public relations, cloud computing, social media, digital security and grassroots advocacy.

Conference will conclude with a celebration honoring great Alaskans — Alaskans who understand that it's *Their Business*. This years recipients of the William A. Egan Outstanding Alaskan of the Year, Bill Bivin Small Business of the Year and the Local Chamber of the Year will be announced during the Awards Gala which concludes the Fall Conference.

After conference, Alaska Chamber members will meet during our Legislative Policy Forum to add legislative positions to our advocacy roster and determine our top priorities for the coming year. Go online to register for the Fall Conference and/or the Legislative Policy Forum (members only) today at AlaskaChamber.com .

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there. The new logo also adds dimension and motion over previous logos, reflecting the organizations forward-looking mission and its ability to be an instrumental advocate for change.

The logotype is clean and powerful, underscoring the strength of the organization, while still retaining a distinct business look. The move to a more energetic color palette is indicative of the renewed energy in the organization and its mission.

Along with its new look, the Alaska Chamber will also take a more active role in promoting a positive business climate in Alaska through public education, community outreach and expanded marketing efforts statewide.

Alaska Chamber It's Your Business! Annual Fall Conference

54th Annual Fall Conference
Oct. 15, 2013
Fairbanks

Every year the Alaska Chamber gathers to discuss topics of importance to the Alaska business community.

These sessions include policy issues, the state of the economy and our anchor industries as well as better business practices and individual advocacy.

The conference offers attendees the chance to learn more about the Alaska Chamber, issues affecting business in Alaska and to interact with other business owners and members of the greater public.

In the following pages you will get a preview of topics to be discussed during the conference.

Conference Presentations

- It's Your Business Industry Updates — Fishing, Mining, Transportation, Tourism, Oil and Gas (See pages 4-5)
- The Affordable Care Act (ACA) and Your Business (See page 6)
- Healthy Employees — It's Your Business Keynote Lunch with Andrew Sykes

(See page 6)

- How Workers' Compensation Affects Your Business (See page 6)

Breakout Sessions

- Policy & Advocacy
 - o Grassroots Advocacy for Your Business
 - o Healthy Employees - It's Your Business
 - o How the ACA Will Affect Your Business
 - o It's Your Business; Let Legislators Know How a Bill Will Affect You
- It's Your Business – Best Practices
 - o It's Your Business; Tell The World About It
 - o Cloud Computing Can Save Your Business Time and Money
 - o Social Media Is Your Business Whether You Participate or Not
 - o Digital Security Is Everyone's Business

Register today for the conference at www.alaskachamber.com.

For Alaska Chamber members, please remember to login when registering. Contact Ryan Makinster at 907.278.2727 or rmakinster@alaskachamber.com for login information.



Photo by Frank Flavin

2012 Fall Conference attendees discuss business issues that tie the Pacific Northwest to Alaska.



Photo by Frank Flavin

Alaska Chamber members vote on a proposed policy position at the Legislative Policy Forum.

Alaska Chamber Legislative Policy Forum Oct. 16, 2013 Westmark Fairbanks

Make your membership count! The Alaska Chamber's process for adopting policies is unique among business associations. Most business association's board members develop and set the organization's priorities.

In contrast, every member of the Alaska Chamber has the opportunity to advance an issue of importance. Once adopted, these issues become the focus of the Alaska Chamber's advocacy program.

Participating in the Alaska Chamber's legislative policy formation provides an opportunity to advocate for changes in a collaborative atmosphere with fellow business owners.

While coming to agreement on some issues might be an interesting process, ultimately, there is tremendous power in the Alaska Chamber name once the position is set. Together we really can make a difference — and make Alaska the best place to do business!

The Legislative Policy Forum is taking place in just over a month and it is more important than ever to get involved and be heard. Do not miss the most important membership meeting of the year happening Oct. 16 at the Westmark Fairbanks.

Join Alaska Chamber Members, Board Members and Local Chamber Members in determining our 2014 Legislative Priorities and Positions.

Positions must have statewide impact and be consistent with the Chamber's mission. Each position submitted must have a representative available at the Policy Forum to make a presentation, which explains the reasoning and support for the position.

All priorities and positions that are adopted at the Policy Forum will be forwarded to the Board of Directors for ratification.

Register today at www.alaskachamber.com.

Keynote Luncheon

Unable to attend the conference, but still want to learn about wellness, healthy employees and your bottom line? Join us for the Keynote Luncheon with:

Andrew Sykes, Chairman,
Health at Work Wellness Actuaries

Oct. 15, 2013 Westmark Fairbanks
Register today at AlaskaChamber.com



Sykes

Alaska Chamber announces Top Business Award finalists

By Ryan Makinster
Communications & Events Director

The Alaska Chamber recently announced the finalists for the 2013 William A. Egan Alaskan of The Year, Bill Bivin Small Business of The Year, and the Local Chamber of Commerce of The Year awards.

"The 2013 finalists exemplify the positive traits that all Alaska Chamber members possess. They represent the best of the Alaska business community," said Rachael Petro, President & CEO, Alaska Chamber. "The Chamber applauds all of this year's finalists for their success and continued commitment to the Alaska."

Finalists for the William A. Egan Alaskan of The Year Award are Jim Doyle, Steve Borell and Margy Johnson. The celebrated and prestigious William A. Egan award is presented to individuals who have made substantial and continual contributions of statewide significance while working in the private sector.

Finalists for the Bill Bivin Small Business of The Year are Medical Park Family Care, The Wilson Agency and Madden Real Estate. The Bill Bivin Small Business of The Year Award, established in 1993, pays tribute to businesses that exemplify leadership, ethics in their profession as well as consistent community involvement.

Finalists for the Local Chamber of The Year Award are the Greater Fairbanks, Chugiak-Eagle River and Greater Palmer Chambers of Commerce. The award recognizes the consistent community involvement



Photo by Frank Flavin

Joseph E. Usibelli Jr. with his 2012 William A. Egan Outstanding Alaskan of the Year Award.

and excellent business reputation of the organizations nominated.

Winners of the annual Alaska Chamber awards will be announced at the Awards Gala on Tuesday Oct. 15 at the Westmark Fairbanks Hotel. For more information or to register to attend the Awards Gala visit AlaskaChamber.com.

About the Alaska Chamber

The Alaska Chamber, a private, non-profit corporation, operating since 1952, works to promote a positive business environment in Alaska. The Alaska Chamber is the voice of small and large business across the state with a Board of Directors comprised of 80 members representing all regions of the state. For more information, go to www.alaskachamber.com.

It's Our Business: Industry Overview

Value of fishing industry goes far beyond the docks

By Julianne Curry
Executive Director, United Fisherman of Alaska

As far as commercial fishermen go, we tend to put our head down and work. Too often while we are busy working, decisions are made that mean life or death for our fishing businesses. Elected officials, the regulatory process, and various other decision makers can all have the power to impact the fishing industry from all angles. Unfortunately, a significant number of these decision makers and many Alaskans lack awareness of the value of the seafood industry to the State.



Curry

This issue impacts fishermen, processors, communities and seafood industry support businesses throughout Alaska, which makes up a substantial portion of the general tax base of the State.

While there is a large harvest in Alaska's offshore waters by larger vessels, most commercial fishing operations are small family businesses. These small businesses all contribute to local and State economies with significant investments in vessels, equipment, permits, and years of community involvement.

When we read about the value of the Alaska Seafood Industry, it is typically attributed to the initial value vessels receive upon delivery at the dock, or the "ex-vessel value." This is the value upon which all state resource taxes are based. This value commonly represents less than 50 percent of the product value after it is processed, boxed and frozen in Alaska.

The general value that is added by processing seafood results in the "first

wholesale value," which approximates the export value of the product. At this point, the seafood "value" still does not include the assessment of additional jobs and income created in the process of transportation, distribution, wholesale, retail, and restaurant sales. Alaska's seafood exports were valued at \$2.5 billion in 2011.

In order to help promote the economic value of the seafood industry to Alaska, the United Fishermen of Alaska (UFA) has produced a set of "Alaska Community Commercial Fishing and Seafood Processing Fact Sheets" for major Alaska communities and boroughs to heighten fishery awareness.

To find the fact sheets, visit www.ufa-fish.org. UFA is a statewide commercial fishing umbrella association that represents 37 fishing associations and over 400 individual members. UFA works to promote and protect the fishing industry in Alaska by monitoring and acting on common issues that affect your fishing business.

These fact sheets are one tool that we can all utilize when talking to decision makers or educating the public on the importance of the seafood industry. If you are concerned that an elected official, decision maker or even members of your own community do not understand how much the fishing industry contributes, then you need to come to them with economic information to illustrate the industry's significance.

The 18 Community Commercial Fishing and Seafood Processing Fact Sheets are for Anchorage, Cordova, Dillingham, Homer, Juneau, Kenai, Ketchikan, Kodi-

ak, Petersburg, Seward, Sitka, Wrangell, Aleutians West Borough, Aleutians East Borough, Bristol Bay Borough, Kenai Peninsula Borough, Lake and Peninsula Borough, and Mat-Su Borough. Several of these areas are in the very top tier of national ports both in volume and value of seafood. In fact, nine of the top 20 landing ports in the U.S. are in Alaska!

UFA is a very diverse organization. Like any large trade group, UFA has a variety of opinions and needs that mirror the size of the membership. One thing that UFA members all agree on is the need to keep up with change, as everything from the economy, to the fishery resources and everything in-between continues to evolve.

Of the many levels that UFA works from, we have always focused on fresh ideas that will encourage development of new fisheries, support programs, research of all kinds, product and market development, and job creation within Alaska communities.

Our young fishermen are the next generation of the seafood industry. Also, those that buy and process our catch and new entrepreneurs are all part of the future and must be encouraged to advance this dynamic industry.

Any time new opportunity and value can be created the State is a primary beneficiary. Through UFA, we work together to accomplish these common goals by protecting the industry and the resource for future generations.

UFA also works to protect access to the resource and increase the value of the seafood industry. UFA is helping to create new opportunity and protect existing operations through better efficiency, modern regulation, world class marketing, and management. We

support the Alaskan seafood industry through direct interaction with the State Legislature, Governor's office, and the Congressional delegation.

One of our goals is to keep your gear in the water and to minimize government intrusion into the already high cost of your fishing business so you can continue to provide the public with Alaska's nutritious and sustainable seafood resources. As American food producers, the development of new fisheries through new products and expanded markets and better marketing is a constant focus of UFA.

Quality programs, new and diverse loan programs that are targeted at a specific area of needed investment and a consistent push for more marketing funding are areas of UFA focus and accomplishment.

Without investment in marketing and development, the industry is at the mercy of constant competition in the world protein market. For that reason, UFA is always ready, willing and able to take on the projects that will make things better in the seafood industry that is the largest private sector employer in the State of Alaska.

As it is with anyone or any organization that is so active, there are always those that want something else or want it a different way. UFA thrives on its diverse membership and if you like what you see or if you don't, join the organization and help make it happen.

You likely have an idea that will benefit the industry; but unless you bring it out in the open and examine it under the bright lights of the public process, the industry cannot benefit from your involvement. UFA works on your behalf, by joining the association you can not only help protect your own business, but you can help make it better.

Salaries, taxes and spending: Mining works for Alaska

By Deantha Crockett
Executive Director, Alaska Miners Association

We're so lucky to live in Alaska, thanks in large part to the responsible development of our natural resources. Mining provides Alaskans with good jobs, local and state government revenue, and Native Corporation revenue. What's more, recent research shows that the mining industry buys goods and services from more than 600 Alaska businesses. So there is a very good chance that you, or somebody you know, is in the mining business.

The responsible development of our abundant natural resources provided a compelling argument for Alaska to become part of the United States, and today, Alaska has one of the healthiest economies in the country.

Mining is a large piece of that equation, thanks to the exploration and development of our large deposits of coal, copper, gold, lead, molybdenum, platinum, silver, and zinc, as well as sand, gravel, and quarry rock.

Mineral production in Alaska accounts to about \$3 billion in gross value. However, the benefits of mining that stay right here in Alaska stretch far wider than you might think.

Jobs:

Mining equates to about 4,500 direct, or 9,500 total jobs in Alaska. These are some of the state's highest paying jobs — the industry average wage is \$100,000, more than twice the state average for all economic sectors. Mining provides mostly year-round employment for residents of 120 Alaskan communities, many of which are rural, where other economic opportuni-

ties are limited. We mean it when we say Mining Works for Alaska.

Government revenues:

While our friends in oil and gas make the largest contribution to State of Alaska coffers, the mining industry contribution to state government is not insignificant. In 2012, mining paid \$137 million to the state general fund through taxes, royalties, rents and fees, as well

as to other state entities including AIDEA, the Alaska Railroad, and the Alaska Mental Health Trust.

In addition, mining is a huge economic contributor to local governments, paying \$21 million in taxes and payments. The Red Dog Mine is the Northwest Arctic Borough's only taxpayer.

The Fort Knox Mine is the largest taxpayer in the Fairbanks North Star Borough. The Coeur Alaska

Kensington Mine and the Hecla Greens Creek Mine are the largest taxpayers to the City and Borough of Juneau. A number of other mines in Alaska present annual contributions to their unorganized borough or other form of local government, and all mines contribute to a multitude of charitable causes in their areas like school sports teams and

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It's Our Business: Industry Overview

Tourism impact reaches all corners of Alaska

By Sarah Leonard

President, Alaska Travel Industry Association

The Alaska tourism industry is one of the top three private industry employers in the state and has a far-reaching impact within Alaska's economy. The tourism industry brings economic, social and environmental benefits that expand beyond direct visitor activity and tourism businesses – it reaches every corner of the state.

Annually, over 1.5 million visitors come to Alaska and spend money on tours as well as public land permits, campgrounds, hotel stays, rental cars, food, laundry services, airline tickets, gifts, equipment and more. The tourism industry provides benefits to other service related businesses like transportation, accommodations, and restaurants. As well, tourism feeds industries that offer support services to both visitors and residents, such as accountants, lawyers, gas stations and grocery stores. This spending adds to a community's tax base, returns revenue back to the State of Alaska as well as contributes to our quality of life.

Annually, Alaska visitor spending supports large and



Leonard

small tourism businesses. In 2012, in-state visitor spending reached \$1.7 billion, not including dollars spent on transportation and other expenses to arrive in Alaska. Adding back in those expenditures brings the total in-state spending to \$3.72 billion in the same year.

At the same time, Alaska tourism businesses are putting people to work and providing business opportunity and growth. Alaska tourism employers provide over 28,000 full- and part-time jobs. Businesses that are indirectly-related to tourism add an additional 10,000 jobs. This employment by tourism businesses creates roughly \$860 million in labor income and an additional \$381 million in indirect spending. In 2012, 1 in 13 jobs were considered part of the visitor industry.

This overall economic activity helps bring benefits back to visitors and Alaska residents alike. Alaska's tourism industry generates \$179 million in state and municipal revenues through

a variety of taxes and other fees. In turn, this revenue helps support services and infrastructure benefitting residents and visitors. Alaska residents can see the benefits of the visitor industry in things like community port improvements to local trail enhancements to growth in small businesses offering

a variety of services and job opportunities.

Globally, the tourism industry is a bright spot in our national economy as it continues to see faster employment rates and growth compared to other industries. Tourism is continually a key driver in growing our nation's exports and employment numbers. For example, the travel industry's job rate is higher than other industries and has generated direct travel employment of 7.7 million. Last year, the travel industry posted a record \$50 billion in trade surplus, larger than those generated by other industry sectors including agriculture and manufacturing.

The same outlook can be translated to Alaska. While we have yet to know visitor numbers for 2013, the projection is positive as Alaska continues to see new and expanded public and private investments. These include \$16 million from the State of Alaska to support a successful tourism marketing campaign and new and expanded services from airlines and the cruise industry.

Investment in the Alaska tourism industry is working. Strong visitor numbers and visitor spending continue to support, directly and indirectly, large and small Alaska businesses. This, in turn, provides benefit to communities and ultimately the state. Additionally, these investments give Alaska the ability to compete as a quality travel destination in an increasingly competitive international marketplace.

Every Alaskan is in the oil business

By Kara Moriarty

Executive Director, Alaska Oil & Gas Association

It is difficult to overstate the importance of the oil and gas industry to Alaska's economy. In fact, no other state in the union relies as much on one industry to fuel its economy as Alaska does on oil and gas. With more than 90 percent of the state government's spending money coming from a single source (oil and gas revenues) it is not an exaggeration to say the state of Alaska runs on oil. In fact, all Alaskans are truly in the oil and gas business.



Moriarty

When you combine all the direct, indirect and induced jobs created by the oil and gas industry, the numbers are impressive: the industry in Alaska accounted for 44,800 jobs, and just under \$2.65 billion in annual payroll to Alaska residents in 2010. In other words, for each primary job held by an oil company employee, nine jobs are generated in the Alaska economy, and for each dollar earned by oil company employees, a total of three and a half payroll dollars are generated

in Alaska. No other private sector industry has that type of multiplier effect in the state.

What is striking about these numbers is that they do not include jobs and wages in Alaska created by the expenditure of oil-related taxes and royalties paid to state and local governments. Alaska economist Scott Goldsmith from the University of Alaska's Institute of Social and Economic Research estimates that when all direct, indirect and induced jobs, plus those created by the State's oil and gas revenues are added up, that 110,000 jobs—almost one-third—can be attributed to oil and gas.

Some have described Alaska's economy as a three-legged stool, with the three legs consisting of

oil and gas, federal government spending, and all other sectors (mining, tourism, timber, etc.). To put that into perspective, a full third of the state's economy relies on oil and gas. It goes without saying that it is in the best interest of Alaskans who have come to expect a certain quality of life to acknowledge the large and critical role the oil and gas industry plays in our daily lives.

Without the revenue generated by oil and gas taxes and royalties, the State would likely require its citizens to fund education; public safety; road and infrastructure development and maintenance;

healthcare; and recreational facilities to a much larger degree than many already do. Alaskans are among the least-taxed residents in the country, and many enjoy the additional benefit of receiving a yearly dividend from investments made using oil and gas revenues.

Although most Alaskans will never visit the North Slope or see a large-scale oil rig in action, it is in our collective best interest to make sure the industry remains viable for years to come. With one sector contributing as much to the economy as oil and gas does, we literally cannot afford to let it deteriorate.

Air, sea and rail form backbone of Alaska economy

By Bill Popp

President & CEO, AEDC

A crucial part of the Anchorage and Alaska economy is the transportation industry. Together, Ted Stevens Anchorage International Airport, the Port of Anchorage and the Alaska Railroad create the infrastructure for Anchorage and Alaska to thrive and succeed.

Being in such a unique and advantageous location – less than 9.5 hours from 90 percent of the industrial world – Anchorage is consistently in the top five for airport cargo throughput in the world. In the United States, Anchorage ranks second to Memphis, Tenn., for landed weight of cargo aircraft. Eighty-two percent of Asia air cargo bound for the United States transits through Anchorage, as does 71 percent of U.S. air cargo bound for Asia.

The airport's impact isn't just limited to moving cargo in and out of the state; it is a major employer as well. Approximately 15,500 jobs are related directly or indirectly to TSAIA, making one in 10 Anchorage jobs attributable to the Ted Stevens Anchorage International Airport.

Another pillar of the Anchorage and Alaska economy in the transportation industry is the Port of Anchorage. Ninety percent of consumer goods for 85 percent of Alaska arrive through the Port of Anchorage. Think about this the next time you are at the grocery store, shopping mall or dining out – 90 percent of what you are shopping for arrived through the Port of Anchorage.

The Port of Anchorage is a "landlord port," meaning that most of the machinery (trucks, tanks, ships, etc.) that make use of the Port are owned, operated or managed by companies doing business at the Port. Around 2,400 people work at the Port that are employed by companies conducting business there.

The third, and just as crucial, piece of the transportation infrastructure in Alaska is the Alaska Railroad. The Alaska Railroad has been in Alaska since 1903 and is the reason Anchorage came to be a city. Anchorage began as a railroad construction town along Ship Creek. Today the Railroad plays a crucial role in moving freight across Alaska, between Seward and Fairbanks. The Alaska Railroad moves around 6 million tons of freight each year.

While the airport, port and railroad fill a crucial role in moving freight through Alaska and the world, the transportation industry in Alaska plays double duty as an economic engine for successful tourism in Anchorage and Alaska. In 2013, the TSAIA will serve more than 5 million passengers. The Alaska Railroad hosted nearly 400,000 passengers during 2012 and appears on track for an even stronger 2013.

Transportation infrastructure is vital to economic growth for Alaska, now and in the future. The ability to move goods, materials and people are well served by these 3 key components of Alaska's transportation systems. It is vital that we maintain and invest in these foundational elements of the Alaska economy.



Popp

Mining Continued from Page 4

community centers.

Alaska Native corporation revenues:

In 2012, mining accounted for \$126 million in payments to Alaska Native Corporations. Because of the Alaska Native Claims Settlement Act 7(i) and 7(j) revenue sharing provisions, these revenues are shared with each Corporation, even with those whose lands do not have current mining activity. It is fair to say the economic benefits of mining touch every corner of our state.

Benefits of exploration spending:

By its nature, mineral exploration is a great contributor to Alaska's economy. Exploration frequently requires access to a deposit located in remote areas with no existing roads, power sources, or other infrastructure. This activity requires amenities from businesses like air taxis, camp services, lodges, and

more, and frequently those dollars spent remain in that area and in the state.

In fact, the most recent research conducted by the McDowell group and AMA concluded that the mining industry buys goods and services from over 600 Alaskan businesses. A whopping \$2.3 billion has been spent on mining exploration since the early 80's. While a number of factors impact the volume of exploration activity, Alaska's mineral deposits are world class.

Clearly, the economic benefit from mining in Alaska is something to be proud of and something we should all strive to maintain and grow into the future. I know I can speak for all of those in the mining industry when I say thank you to the Alaska Chamber for its efforts to promote mining in Alaska, and the public outreach being achieved with the "It's Your Business" campaign.



Crockett

Alaska Chamber Policy Overview

Lessons from lives lived well

By Andrew Sykes
Chairman, Health at Work
Wellness Actuaries

A taste of an upcoming talk by Andrew Sykes at the Oct. 15 Alaska Chamber Annual Conference.

Did you know that what your mother ate while you were in the womb has affected your food preferences into adulthood? More worryingly, if she suffered stress during her pregnancy (from the flu or a natural disaster as examples), you are more likely to suffer from higher rates of cardiac disease, diabetes and stroke into adulthood? Thanks, mom!

When you're walking through your office worrying about high and increasingly health care costs and thinking about wellness programs, your mind tends to focus particularly on how best to get the obese smokers that don't exercise and who have poor biometric screening results to change their habits.

However, if you are worried about claims in excess of \$400,000 per year, the bigger risks are the

perfectly healthy looking young women you employ who will be giving birth in the next 12 months. Yet, for many employers, maternal wellness programs are, at best, a nice afterthought while they instead focus on obesity and smoking.

Even after we are born the influence of our parents on our health remains strong. Yet that influence comes in the form of inherited poor health habits rather than (only or even mainly) a genetic inheritance. Many diseases run in families, but not all diseases that run in families are genetic. More often than not, what DOES run in families is shared habits and shared environments.

It is these things that cause the common health failures rather than, in most cases, poor genes. With this insight, progressive wellness approaches are now looking again at children, not to find the obese and "fix them," but instead to enroll them as agents of change for the health habits of their whole families. Food, tobacco and other retail companies have known for years how reliably children can be used

as influences over the consumption habits of the whole family.

Now wellness companies are starting to use that same insight to fight back and to create a new generation of students that will change (rather than inherit) their parents' health habits.

As these children grow up and enter the workforce, wellness programs will largely ignore them until they have a health failure or develop health risks. The common approach of wellness companies to focus only on those who are ALREADY at risk or unhealthy is inefficient on many fronts.

For one thing, people do not like feeling targeted as part of the problem. Instead, wellness programs that focus on good habits FOR ALL employees, regardless of risks, make their programs feel more inclusive and have higher engagement rates as a result.

More than that, however, isolating those with risks removes them or limits them from the positive influence of those with good health habits. Emerging evidence suggests that perhaps 70 percent of our health is

influenced by our habits and environment and in turn, 60 percent of our habits are strongly influenced by the habits of those with whom we work, live or learn. Being well really seems to take a village.

We spend 50 percent of our lifetime medical expenses in the last six months of life, and over 75 percent from the date of retirement until death. Our retired parents probably know a thing or two about the sick care system. It is worth listening to them and watching the experiences that they are having.

We tend to take our health for granted when we are young, but few people over 65 do (or can do) the same. The powerful impact of good health habits on our health during retirement has many lessons for younger generations. Lessons that should be taken to heart today, and not just when they themselves reach retirement.

In an upcoming talk at the Alaska Chamber, I will be sharing stories of lives lived well from every life stage. Some of the surprising insights touched on above will be explored in more detail to

see what lessons for wellness program design we can, and should, take into account if we're really serious about making America the healthiest country on the planet, and Alaska in particular a leader amongst states.

Why should we care? In my talk, I will share the data behind the argument that having the healthiest employees is a powerful and difficult to copy strategy that can provide sustained superprofits to a company, in an industry where the average business has relatively unhealthy employees. Indeed, healthy employees are a "competitive mountaintop" owned or claimed by very few companies around the world.

I invite you to come share with me how your company and the state of Alaska might change the future by adopting a grander vision of health. Come imagine with me (with good data, this is not idle dreaming) what the good health habits of employees, customers and citizens could do for you and for us all.

Top Five pressing health care reform issues

By Lon Wilson
President, The Wilson Agency

If you're like most people, you're probably feeling a bit overwhelmed by all the different provisions of the Patient Protection and Affordable Care Act, also known as health care reform, ACA or PPACA. The Act itself was enormous and has continued to be complicated by exclusions, interpretations and delays. Below is a summary of the most important parts of ACA at this moment in time.

1. Patient Centered Outcomes/Comparative Effectiveness/PCORI Fee. When you plan your budget for 2014, remember to include the additional PCORI fee that all health plans will have to pay. Regardless of your business status or size, if you offer health insurance to your employees, you will pay an additional \$1 per covered life in year one, \$2 per covered life in year two, and \$2 (adjusted for medical inflation) per covered life for years three through seven. If you're fully insured, your carrier will calculate this for you and will

likely pass on the cost. If you're self-insured, work with your Third Party Administrator and be sure to file the IRS Form 720. Also, if you have an FSA or HRA, fees are due on those as well for some of your employees.

2. Play or Pay Penalty Delayed to 2015. This provision requires employers with more than 50 employees to offer "affordable, minimum value" health insurance or pay penalties. While this delay has generated some relief, it's important to stay engaged with what this provision means. Understand the definitions of affordable and minimum value, and know how to count employees. Fulltime employees, by definition, now include 30-hour workers. Starting sooner will help you ease into this requirement next year with greater efficiency. Work with your current business vendors like your accountant, payroll and insurance advisor to figure out what you need to do. Or, if you don't have one, find one.

3. Individual Mandate. Whether you of-

fer health insurance to your employees or not, as individuals they will have questions for you about what this means. Even though the Employer Mandate was delayed, most individuals will still need to have insurance by January 2014 or pay a penalty in their taxes. If their household income is 400 percent of poverty or less and have no other access to coverage, they may be eligible for a subsidy. To get coverage, Alaskans can receive help from any current insurance broker, Certified Application Counselors, Community Health Center Outreach and Enrollment staff, or a Navigator.

4. Health Insurance Exchange or Marketplace. The federal government has required all states to have an online option from which individuals and small businesses can purchase insurance. Alaska has opted to have the federal government implement, manage and operate this exchange for our citizens. It is expected to be launched on October 1, 2013, and can be found at www.HealthCare.gov. As of this writing, it is anticipated that the federal government will announce the types of plans offered by Sept. 4, 2013. NOTE: Employers must provide written notice of available healthcare coverage

options to their employees by Oct. 1, regardless of whether the employer offers health-care coverage.

5. Medicaid Expansion. The Supreme Court ruling last year stated that individual states have the authority and freedom to determine whether or not to accept the provision in the ACA to expand Medicaid in their state. At this point, Alaska's Governor has paid for a comprehensive study to determine the economic and social impact this would have before he makes a decision. To our knowledge the study has been completed but the results and consequent decision about Medicaid have yet to be announced. We are watching for the announcement closely as the impact of this decision will have far reaching consequences on both individuals and businesses.

Since new information is continually being written in regulations and disseminated, it's important to find a trusted source that can help keep you up to date on newly released announcements, explain how it relates to your situation and answer questions. It's a lot to take in, but with the right resources you can prepare yourself for success.



Wilson

Workers' compensation — It's Your Business

By Mike Monagle
Director, Alaska Division of
Workers' Compensation

With few exceptions, every Alaska employer with one or more employees is required by state law to carry workers' compensation insurance. An employer who fails to carry workers' compensation insurance may be subject to stiff civil penalties of up to \$1,000 per uninjured employee per workday.

Employers bear the entire cost of maintaining workers' compensation insurance as Alaska law specifically prohibits employers from requiring employees to pay any portion of the cost.

The cost of workers' compensa-

tion insurance is based on an employer's industry, and the associated premium rate for that industry.

The premium rate is regulated by the Alaska Division of Insurance, based on actuarial loss cost data collected by the National Council on Compensation Insurance. Loss costs are generally categorized into two principle areas — medical costs and indemnity (wage replacement) costs.

Until 1990, indemnity costs were the leading loss-cost driver in workers' compensation, comprising 60 cents of every

dollar spent on workers' compensation. However, in the early 1990s the composition of loss costs began

to change, with medical costs emerging as the predominant cost driver. By 2012, 76 cents of every dollar spent on workers' compensation claims was for medical benefits. This change in the makeup of loss costs is a nationwide phenomenon.

To put the impact of rising medical costs into perspective, in 1990 there were 33,230 reported workplace injuries, with reported indemnity

costs of \$54.7 million and reported medical costs of \$43.2 million.

In 2012, there were 19,726 reported workplace injuries, with reported indemnity costs of \$59.3 million and reported medical costs of \$176 million. During this 22-year period, overall medical costs increased by \$132.8 million while overall indemnity costs remained flat.

How have rising costs impacted workers' compensation premium rates in Alaska? The 2012 Oregon Workers' Compensation Premium Rate Ranking listed Alaska as the state having the highest workers' compensation premium rates in the country. In 2000, Alaska was

ranked 28th in the nation and by 2002 Alaska had risen to 15th in the nation. Since 2004 Alaska has consistently been ranked as a state with one of the highest workers' compensation premium rates in the country.

Mike Monagle is director of the Division of Workers' Compensation in the Alaska Department of Labor and Workforce Development. He will present information about cost drivers, best practices in other states, factors driving up workers' compensation rates and what could be done to help lower Alaska employers' premium rates at the 2013 Alaska Chamber's Annual Fall Conference.



Monagle



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