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Sunriver Owners Association Kicks off North Pool Renovation

by RONNI WILDE — CBN Reporter

Sunriver property owners and their guests have something nice to look forward to: a renovated North Pool complex! The Sunriver Owners Association (SROA) is in the process of renovating its North Pool complex (former family lap pool and toddler wading pool) on the north end of Sunriver, located at 17900 West Core Road, close to the Woodlands Golf Course.

The project is being undertaken because the existing aquatic facility — which opened in the summer of 1982 and was built by Sunriver Resort to give some breathing room to the existing South Pool — has reached the end of its useful life as a 38-year-old structure, said Keith Kessar, assistant general manager, CMCA, of Sunriver Owners Association. The South Pool was located in the current Sunriver Resort core area and was owned by SROA, and in 1994, SROA acquired the North Pool from Sunriver Resort in a land trade. In 2015, SROA made some small upgrades to the facility's amenities, but not to the actual pools themselves, he explained. "In 2018, the process of informing Sunriver property owners about the condition of the North Pool and the future options for the facility began. After multiple communications and in-person meetings with homeowners, the Sunriver property owners voted in the summer of 2019 to upgrade the facility rather than replacing the North Pool complex in a like-for-like fashion," he said.

SROA hired a well-respected architectural company, Mackenzie, based out of Portland, to handle all structural and landscape design aspects of the newly proposed facility. The new facility will include two new pools — a 4,700-square-foot, leisure/lap pool with accessible ramp and a 2,500-square-foot family pool with zero-depth entry and an adjacent water slide and water wall — and a new 160-square-foot hot tub. The facility will also feature multiple landscaped lounging areas, a large shade trellis and a new 1,244-square-foot welcome building.

Amenities in the complex will include gas barbecue islands with stainless steel sinks and concrete countertops; a 1,568-square-foot pool equipment building with an electrical room, equipment room, pump pit, chemical storage rooms, enclosed storage room and a covered exterior storage area.

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CrowdStreet Passes \$1 Billion Milestone

Online Investment Platform Hatched in Bend Delivers Over \$100 Million in Returns

by SIMON MATHER — CBN Feature Writer



CROWDSTREET, INC. | PHOTO COURTESY OF CROWDSTREET, INC.

Home-grown success story CrowdStreet, which has pioneered a path for individual investors to band together and acquire prime commercial real estate assets nationwide, has passed a staggering \$1 billion milestone in total online investments.

Stemming from that level of activity, the platform's investors have received over \$100 million in returns since the marketplace concept, fostered by Central Oregon's

supportive entrepreneurial ecosystem, was first launched in 2014.

In six years, CrowdStreet has created a community where more than 90,000 investors and 193 real estate operators and developers have had the opportunity to fund commercial real estate projects across a wide variety of asset types, from multifamily to office to industrial.

As momentum has accelerated, 2019 proved to be a

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COVID-19 Forces Nonprofits to Turn to Online Fundraising

by RONNI WILDE — CBN Reporter

While the fallout of the COVID-19 pandemic is certainly being felt by everyone on the planet, one segment of the population that is especially struggling with the revenue-related challenges is nonprofit organizations. These groups rely on events and activities to raise funds, and many of these fundraisers typically take place in the spring. Sadly, without the needed money, crucial services that these organizations provide to those most desperate are hindered.

Here in Central Oregon, nonprofits are scrambling to stay afloat, and are looking to virtual fundraising to get through. "The effect on KIDS Center is two-fold," said Robin Antonson, director of development at KIDS Center, which is dedicated to the prevention, evaluation and treatment of child abuse. "The COVID-19 pandemic has forced us to shift our annual Healing Hearts fundraiser to a virtual campaign. While virtual campaigns can be effective, it is extremely difficult to create the same kind of energy and connection that we do in person. Additionally, the timing of our fundraiser coincides with the height of the pandemic, so even the most loyal supporters may lack the focus and capacity to consider the importance of



PHOTO | COURTESY OF KIDS CENTER

continuing their support at this time."

KIDS Center is not the only nonprofit whose fundraising event has been affected by the COVID-19 pandemic: Deschutes Children's Foundation also postponed its largest annual fundraiser, Ripples, which is the cornerstone fundraiser of the year for the organization. "Ripples provides a large portion of our operating funds and is crucial to our success," said Amy

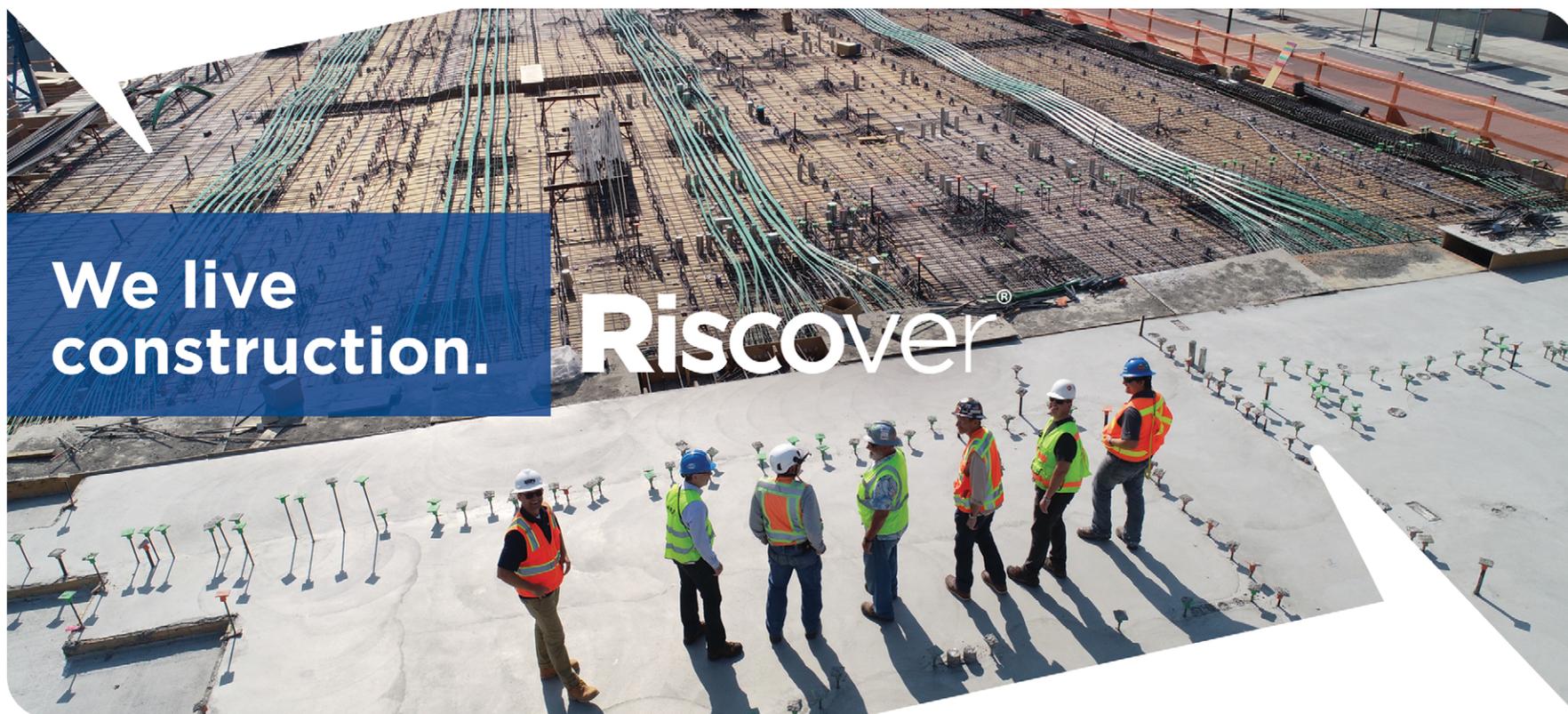
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RECENT TRANSACTIONS

Broker **Dan Kemp, CCIM** of **Compass Commercial Real Estate Services** represented both the buyer, **Toney Properties, LLC**, and the seller, **Richard Carpenter Rev Living Trust**, in the sale of Juniper Avenue and Canyon Drive in Redmond. **Peter May, CCIM** of **Compass Commercial Real Estate Services** also represented the seller. The 1.89 acres of commercial land sold for \$650,000.

Compass Commercial Real Estate Services broker **Joel Thomas, CCIM** represented the

Continued on Page 30 ▶

Redmond's State of City Address & Central Oregon Business Expo & Job Fair Rescheduled

The Redmond Chamber of Commerce & CVB has made the difficult decision to cancel both the State of the City Address and the Central Oregon Business Expo & Job Fair, based on the mandate issued from Governor Kate Brown. It's in the best interest of the community, our exhibitors, sponsors and our staff. This situation has developed rapidly; we have been watching it closely to understand the risk to all involved and ultimately that

risk is too severe for us to hold these two beloved functions. We have rescheduled the State of the City and the Business Expo & Job Fair to take place after the Governor's mandate has expired, assuming that the threat from the COVID-19 virus has passed. The new date for these events is September 30, 2020.

Follow the event online to stay up to date at cobusiness-expo.com.
visitredmondoregon.com

Mosaic Medical Opening First Retail Pharmacy in Prineville Clinic

Mosaic Medical, a nonprofit community health center, is opening a retail pharmacy on March 30 in its Prineville Clinic at 375 SW Beaver Street. All Mosaic patients and members of the community are welcome to use the Mosaic Pharmacy.

"We are looking forward to helping to provide greater access to an important service in the Prineville community," said Albert Noyes, PharmD, CDE, BC-ADM and director of Pharmacy Services for Mosaic. "Being able to fill and receive prescriptions quickly and safely is especially important during a pandemic

situation, and we are ready to serve."

To help slow the spread of COVID-19, the Mosaic Pharmacy will offer curbside pickup of medications and mail delivery of some prescription medications. To learn more about these options, please call 541-323-3865.

Crook County is one of a handful of counties in the western region of the U.S. that have the lowest number of pharmacies per person. Increasing access to pharmacy services promotes

Continued on Page 30 ▶

The Small Business Guide to the CARES Act

The programs and initiatives in the *Coronavirus Aid, Relief, and Economic Security (CARES) Act* that was just passed by Congress are intended to assist business owners with whatever needs they have right now. When implemented, there will be many new resources available for small businesses, as well as certain nonprofits and other employers. This guide provides information about the major programs and initiatives that will soon be available from the Small Business Administration (SBA) to address these needs, as well as some additional tax provisions that are outside the scope of SBA.

Go to cascadibusnews.com/small-biz-guide-to-cares-act to read *The Small Business Guide to the CARES Act*.

Midtown Yacht Club Project Will Provide Laid-Back Neighborhood Hangout

by **RONNI WILDE — CBN Reporter**

Bend's Midtown district is a charming neighborhood in the blocks roughly between Pilot Butte and the Bend Parkway north of Franklin Avenue. On maps, the area is similar to the region known as the Orchard District, a lovely older pocket of Bend appreciated for its larger residential lots, mature landscaping and eclectic blend of housing, shops and eateries near Third Street.

A master plan for redevelopment of the NE Third Street corridor in the west part of Midtown is in the works, and with



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it will come a mixed-use neighborhood with streets that are suitable for bicycles and pedestrians, and an urban atmosphere where locals can walk or

Continued on Page 30 ▶

F*Cancer 2020 Designs are Here!

Silver Moon Brewing says it is taking the F*Cancer program to new and exciting places: This year, our campaign is built around the question of "What does F* Mean to You?" For our nonprofit partners, it may mean "Fundraising." For those battling cancer it may mean "Fight." For those of us who hate the disease with all of our fiber, it may mean "F*ck."

We are honoring all the F*s that people relate to and resonate with. We are all in our own fight and have different outlooks on the way we approach life's challenges. Regardless of our standpoint, we stand together. One group of craft beer-loving, community-supporting cancer haters.

Continued on Page 30 ▶



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new reservations for tourist accommodation, and should only book reservations needed for health, safety or employment or other permitted essential travel.

This order does not apply to reservations for stays longer than 30 days or residential stays of any length for people without permanent homes who are staying at a lodging facility through a voucher or other program.

The order remains in effect until April 28

unless extended by the City Manager. If non-essential travel persists or increases, the City could consider other measures prohibiting non-essential travel within the City, including penalties for violation.

Furthermore, the Deschutes National Forest closed its campgrounds through May 8, and has also discouraged travel for recreation. Oregon State Parks are closed. And, Bend Park and Recreation District closed playgrounds, sports courts, exercise equipment, skateparks and recreational facilities.

FROM THE LEGISLATIVE DESK

BEND

◆ With Bend being a significant destination for tourism and vacation travel, Bend City Manager Eric King is issuing a strong advisory temporarily discouraging recreational or vacation travel here during this COVID-19 emergency. The order can be viewed at bendoregon.gov/Home/ShowDocument?id=45975. It supports Governor Brown's "Stay Home, Save Lives" orders to minimize non-essential travel to reduce exposure to and spread of COVID-19, novel coronavirus.

Many would-be travelers already canceled plans for this Spring Break period. The order discourages all stays in Bend hotels, motels, inns, bed and breakfasts, RV parks, short term rentals and all other temporary lodging options, unless for reasons of health. Owners and operators of temporary lodging facilities should not book any

OREGON

◆ Small businesses in Oregon and across the country have been hit incredibly hard by the coronavirus crisis. Sen. Merkley has fought hard to ensure that congressional action would provide significant support for small businesses during this unprecedented time.

The third coronavirus relief package provides significant funding and new programs to support small businesses across the country. This includes:

- **\$349 billion** in forgivable loans through the *Paycheck Protection Program*, with no personal guarantee or collateral required.
- **\$10 billion** for SBA economic injury disaster loans (EIDL), which provide grants of up to \$10,000 or loans of up to \$2 million to qualifying small businesses. See further details below.
- **\$17 billion** for SBA to cover six months of payments for small businesses with existing SBA backed businesses loans. This is six months of total relief from payments for existing and new applicants, though collateral is required. New applicants have six months

from the signing of the legislation to apply through SBA's Lender Match Portal, with six months of relief for both principal and interest.

- An Employee Retention Tax Credit.
- Employee retention tax credit of 50 percent of wages for each employee, capped at \$10,000 in wages.
- The tax credit is available to small businesses who do not participate in the Paycheck Protection Program, and businesses of all sizes who had to fully or partially suspend operations at the direction of the government due to the COVID-19 outbreak or have gross receipts that are 50 percent less than the same quarter the previous year, until they reach 80 percent of their gross receipts.
- This is a refundable payroll tax credit, and the IRS will provide employers with methods to request advance refunds to get the money back faster.

Go to cascadebusnews.com/weathering-the-storm to read further details and FAQs for The *Paycheck Protection Program*.



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Hope for the Best, Prepare for the Worst

by **JEFF MARTIN** — Cascade Business News CEO/Publisher

Let me start with saying THANK YOU!! to all of our medical professionals and front line folks working to save lives, while putting their own at risk. Their sacrifices are enormous even during regular times — they are certainly a shining light during this pandemic. There are many others who continue their work to make our lives better; from truck drivers to store clerks and so on. THANK YOU!

While our friends in the hospitality industry — from hotels and guide companies to restaurants and retail — are getting hit hard, the economy shutdown trickles into every sector. Everyone is touched in one way or another. Make no mistake, the Coronavirus is part of our lives for now and the foreseeable future. We will have to find new ways to do business in many cases. The silver lining in this is that the entrepreneurial spirit is charged up in times of crisis: New ideas and products — possibly even new industries — will be created. Someone that is laid off may use the extra time to come up with a grand new idea.

Hood Avenue Art in Sisters is now using Real Estate technology to give customers a virtual tour of the art gallery. If a customer wants to buy, they can do it with safe social distancing. If your company is doing something different to stay safe yet still

keep your “doors” open, we’d love to hear about it and help spread the word!

Many people have asked if we plan to keep publishing, and my answer for now is yes! I asked some of our paid subscribers what they thought, and overwhelmingly they encouraged me to keep it rolling. Then I asked a few of our advertisers, and most were still on board. So, as long as we have advertisers and stories to tell, we’ll keep going. I have no timeline, but I’m prepared and I’m hopeful.

If your company is in need of financial assistance, we’ve been sending out info via our E-Headlines and you can find resources on our website CascadeBusNews.com. On page 3 of this CBN, you’ll find a link to The Small Business Guide to the CARES Act that may be helpful. For more info, feel free to call us at 541-388-5665. We are working remotely, so leave a message if we don’t answer.

We’ll get
through this with
a little help from
our friends!

Please, stay home as much as possible, and practice social distancing.

Author date March 30, 2020 JM

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Nonprofits

Continued from page 1

Ward, Deschutes Children's Foundation executive director. "We look forward to bringing the community together for our event once again; it will just be a little later in the year." The fundraiser, which was scheduled for April 18, provides support to 25 area nonprofit organizations that serve children and families. The auction has been rescheduled for Saturday, September 19, 2020.

On top of the concerns about a reduction in donations due to rescheduling fundraising events, Antonson said KIDS Center also receives approximately \$550,000 in program revenue through insurance reimbursements for performing child abuse evaluations. "Services lead to revenue," she said. "If we don't see kids, we don't get the insurance reimbursement revenue. Our current services are being limited to highly acute, urgent cases, which greatly reduces the number of children we can serve until the COVID-19 pandemic subsides," she said. "All of this comes at a time when the risk of children experiencing abuse is at its highest given increased life stressors due to COVID-19. Social distancing and sheltering in place make at-risk children harder to identify."

As for a solution to the problem, Antonson said it's easy to suggest simply placing fundraising efforts on hold and postponing events until fall, but, unfortunately, KIDS Center's work to serve at-risk children continues regardless of the COVID-19 situation. "Therefore, our expenses continue as well," she said. "It's likely we will see an influx of referrals once children return to school and other activities such as sporting events, religious activities, etc., which will require a full staff ready to receive referrals and perform life-

changing evaluations, family advocacy and therapy services."

Staffing is another piece of the puzzle that's challenging, Antonson said. "We don't have the luxury of losing staff. We can't just lay them off and bring them back, because this is a specialty field. We have forensic interviewers and medical examiners; these people are not easily replaced. If we are unable to retain staff, the time it will take to rebuild it will only further prolong the time it will take to be able to serve the at-risk children and families."

Antonson said there are lots of webinars offering information about how to conduct a virtual campaign. "But no one knows how to solve the challenge of engagement and giving at a time when most everyone is overwhelmed and afraid," she said. "At KIDS Center, we are doing our best to share our need and ask for the continued support of our community while also recognizing that every one of us is facing our own challenges, both at work and home. In the coming weeks, we will continue to think creatively about how to shift and be effective within this new reality."

So far, the virtual campaign is helping, but to date, has only raised about ten percent of what is needed. "We generally receive approximately 520 gifts at an average of \$250 per gift at the Healing Hearts Luncheon. Since shifting our Healing Hearts Luncheon to a virtual campaign on March 16, we have received 61 gifts raising approximately \$15,000 of the \$150,000 budgeted revenue."

Sadly, Antonson said this situation doesn't even begin to address the challenges KIDS Center will face if the COVID-19 pandemic extends into the summer, when the Cork & Barrel fundraiser — the primary event that raises an additional \$500,000 — is scheduled to take place. Should the stay-at-home order be extended over the summer, nonprofits throughout the area will be forced to reschedule events for the fall. Traditionally, Antonson said the organizations try to be mindful of one another's fundraising events to avoid scheduling them at the same time. Given the current circumstances, that might be impossible.

For now, Antonson said that if people want to help, the best thing they can do for the moment is share the virtual donation drive with others. "Even if people can't donate money, they can still share our efforts on social media. Crowd funding would help; lots of smaller gifts add up too."

Despite the dire financial and tangible burdens the COVID-19 crisis has wrought on charitable organizations, there are programs quickly being enacted to help offset some of the challenges. Every Child, in direct partnership with the Oregon Department of Human Services, is launching a comprehensive statewide emergency response to the fast-growing needs of children and families in Oregon's foster care system. The initiative — My NeighbOR — launched at 7pm on Sunday, March 22. My NeighbOR is a 36-county decentralized community mobilization effort designed to match community goods and services with foster families and youth in foster care who need them.

"Those staying at home in fraying situations are going to need help. We need each neighbor in Oregon to consider how they can step forward safely. My NeighbOR will bring us all together," said Ben Sand, CEO for The Contingent, Every Child's parent organization. There are more Oregonians on the internet right now than during any other moment in human history, he said. Leveraging this, Sand said My NeighbOR is



NONPROFITS SUCH AS KIDS CENTER ARE HAVING TO POSTPONE OR CANCEL FUNDRAISING EVENTS, OR CONVERT THEIR FUNDRAISERS INTO ONLINE CAMPAIGNS | PHOTO COURTESY OF KIDS CENTER

deploying a two-pronged approach: 1. Staff receives needs from families, and utilizes social media, online affinity groups and targeted ads to invite Oregonians to respond. 2. When goods and services are offered, My NeighbOR will either use pre-screened drivers to deliver, or will invite community members to drop off goods at designated "Community Anchor Sites," which are highly local, public locations where items can be dropped off and picked up. (If you are an Oregon foster family or a youth in foster care, share your need at everychildoregon.org/need/. If you want to meet a need for foster families, visit everychildoregon.org/myneighbor/.)

Online efforts are indeed quickly popping up to help people connect during a time when face-to-face is not permissible. The Oregon Office of Emergency Management (OEM) and the State Emergency Coordination Center have established a webpage where Oregonians can submit requests to donate services or supplies, or volunteer to support those in need through the development of a relationship with the state. (oregon-coronavirus-geo.hub.arcgis.com)

"We need to rely on our resources and skills to get through this together, and we appreciate people and businesses stepping up to help out in response to this crisis," said Andrew Phelps, OEM director. "This site better enables the state to accept the appropriate donations, services and volunteers to help meet the needs. It is a difficult situation, but I am proud of the way Oregonians have come together to support each other and our state."

Though these online initiatives are the best defense during this time of COVID-19 quarantining, Antonson said KIDS Center will continue to reassess fundraising efforts in the coming weeks. "Fundraising is never easy, and at a time when people are struggling, we understand the ripple effect. Times are hard financially for everyone. We understand that. What we want is the support to be able to continue services, whatever anyone can do. It's not about the money; the money is a means to caring for kids in need."

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Smart Homes

Dive In or Avoid Like the Plague?

Part 2 of 2

TECH TRENDS

by PRESTON CALLICOTT — CEO of Five Talent Software, Inc.

The last column covered how smart homes work, the most common protocols and an overview of a good number of smart device types. In this article we'll touch on the remaining device types and wrap up with advice and recommendations and a glimpse into the future of smart homes. Hello Smart by Nest is considered one of the best out there.

Doorbells

One of my favorite smart devices is my Ring doorbell with built-in live webcam. It's easy to install into existing doorbell wiring and connects to several hubs such as my Wink hub. I get motion alert notifications, so I know when someone's coming or going. It did stop a package thief several years ago. Good to have if you're out of town and your teenager decides to pull off the party of the century. I also pay a small subscription fee to record all video clips of the alerts so I can view them later, like the clip of the police shutting down all the fun.

Thermostats

Surprisingly, this is one of the easiest in-wall devices to install. I chose the Nest thermostat, but there are plenty of choices depending on the hub you choose such as the Ecobee4, which works with both SmartThings and Wink. One irritating thing about Nest is its learning algorithm, which detects our usage patterns and then automatically sets one. With two teenagers, our house was a chaos of activity, which makes for an interesting temp schedule. Nevertheless, it's good and saves us money.

Cameras and Security Devices

Webcam prices have dropped to as low as \$20-\$30 with features commonly found in higher-end devices. They're easy to install and the monitoring software is simple to use. My favorite is the Wyze Cam Pan, which has all the features I want for just \$30. This cam has a long list of features including 1080p HD resolution, Alexa and Google Assistant voice support, motion alerts, sound detection with smoke and carbon monoxide alarm detection, person alerts, motion detection zone, 14-day free cloud storage, microSD card slot, 110-degree field of view, night vision, two-way audio via a built-in speaker and microphone and time-lapse. That's incredible for the price. Some higher-end models have facial recognition, which can work with your smart door locks to automatically unlock as you approach the door, but that's not enough to justify much higher price tags.

Smart security devices abound with or without monitoring service, which integrate with several common smart hubs. SimpliSafe is the best do-it-yourself smart security system with monthly monitoring for only \$15 to \$25 per month. For \$25 a month you also get mobile app controls and voice-enablement with either Alexa or Google Assistant.

Smart security systems will be covered by its own dedicated article in the coming months. The breadth and depth of available systems and services is just too broad to cover in a couple of paragraphs.

Audio/Video

According to a report from NPR and Edison Research, more than 60 million people in the U.S. own a smart speaker. The average household had an average of 2.6



devices. Some are smarter than others, such as Alexa-enabled Echo, and Google Home speakers such as the Google Nest Mini. These are very good speakers for the price, and satisfy most users. Higher-end speakers such as the \$200 Sonos One have the best-rated sound quality and let you pair units for multi-room and stereo sound.

My recommendation for voice-enabled devices are Amazon Alexa-enabled smart devices such as Echo Dot. They are by far the most advanced in voice recognition, and currently integrate with most audio/video (AV) equipment.

The frustrating downside: the sheer number of combinations of TVs, receivers, cable boxes and other devices to control prevents using voice-enabled devices, hubs or remotes for a seamless AV experience. If this is important, then choose a tightly integrated set of components, such as Apple TV and HomeKit, Sonos-enabled devices or Alexa-enabled.

The goal of one-device-to-rule-them-all is still elusive and requires a lot of patience and MacGyver skills to setup a Rube Goldberg way to seamlessly control a mishmash of AV components. If you have a complex setup, call up a reputable AV company to set it up for you. It'll save you from pulling your hair out.

Another downside: I'm apparently the only one in the house who can do the AV magic, which leads to answering calls from a frustrated family member asking for help. Set up a couple of training sessions with the family to share the knowledge... and the pain.

Your Car

Most current auto/truck models offer mobile apps with many remote features. Most have created Alexa skills, accessible in the Alexa app that works with your car app, to allow you to start your car remotely.

Automakers like Audi, BMW, Lexus and Toyota have recently added Alexa-enabled vehicles to their line-ups and GM announced both Alexa and Google Voice will be coming to millions of new and existing GM vehicles in 2020/2021. After-market brands like Garmin, iOttie and Nextbase are releasing new products with Alexa built in. Check out what options your hub or voice-enabled devices offer with compatible auto mobile apps.

Yard

Home automation extends to your landscaping as well. There are robotic lawnmowers that range from \$500 to \$4,000. The Husqvarna Automower 450X, on the pricier side, can handle a three-quarter acre and the mobile app allows you to accurately map the yard and to set up zones to avoid. The Worx WR140 is on the low-end of the price range, which is great for small yards but has a less robust mobile app and requires mag-strips to mark the off-limits lawn areas.

There are several smart watering systems on the market. One such smart device is

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Become a Positive Influencer

by ANN GOLDEN EGLÉ, MCC

It's no secret that things are changing at cyclone speed these days — for you, your business, family and friends. Just two months ago my *CBN* article centered on the power of human connection at work, and now you're likely not physically at work, so what do you do with this information? As with all information, you use it in different ways as your life changes.

You can use the very same seven tips from my February *CBN* article to create updated connections from the comfort of your home office. In doing so, you'll take it up a notch by becoming an actual influencer.

You may not realize that at this very moment you could have the opportunity to influence the thoughts, moods, words and actions of those with whom you communicate, regardless of whether your communication is one-to-one or mass media.

You may be all by yourself reading this, wondering what the heck I'm talking about. As you look around your home office, you see no one to influence.

You have influence over far more people than you imagine. Your positive thoughts, words and actions will elevate people beyond your immediate sphere. All you need to do is turn off the TV, step away from the constant overflow of news and decide what you want to create.

You've observed many different types of behavior in individuals over the past few weeks, ranging from fear-based, grief-stricken, to those who can talk of nothing other than the declining market or coronavirus. Do you gravitate toward these people or do you cut conversations short to find more positive outlets?

You can be this positive outlet. Become an influencer. What is an influencer? A business or social marketing influencer is someone who has the power to affect the purchasing decisions of others because of his or her authority, knowledge, position or relationship with his or her audience.

Note, influencers possess the 'power to affect the decisions'. The first step is to decide whose decisions you'd like to affect. Then go to work. Our world and your world need positive influencers now more than ever before. This is your opportunity to make a difference.

Influencers become influencers through specific activities. Whether you intend to influence those immediately around you — your co-workers, family and friends — or seek to impact a larger segment, the steps are similar.

Keep growing and learning. Never settle for the status quo. Continually expand your knowledge. It seems that the world is at a standstill, all conversations limited to three items—financial market, coronavirus and politics. Initiate new conversations and invite others to do the same. True influencers never stop learning or sharing their new insights.

How to do this? Find and share articles from good news outlets, as goodnewsnetwork.org, msn.com/en-us/news/good-news, elle.com/culture/career-politics/g31813228/happy-news-stories-2020.



With the extra time you likely have on your hands these days, make it a point to learn more about various aspects of your products, services or profession. Personal and professional development is always the influencers' priority. Make this a goal and schedule time to pursue and share.

Help others. Don't wait for them to ask. Your ability to read people and situations sets you apart from those with less influence.

How to do this? When you see co-workers becoming more negative, fearful, irritable and less patient, gently single them out. We rarely see the downward spiral we've entered, but with the help of an astute influencer who shows that they care, our spiral turns upward. We are then in a position to help others. Start a movement within your business to help others by selecting an entity such as the Bethlehem Inn or someone who needs group donations. Get creative with the specific expertise of your industry, such as making masks or reaching out to those most in need of a pleasant voice or food or prescription delivery.

Lead by example. Especially in uncertain times, influencers stay true to who they are at their core — their personal set of values and their vision of who they are, what they stand for. Your inner strength is a gift to those around you who may be feeling less certain of themselves. Bring people up to your level, don't sink to theirs.

I believe that people need positive influencers. We are too often influenced by the wrong people, so need to be careful. For example, in teaching workshops on how to network socially in business settings, I used to open the workshops with a simple question. "What is one word to describe networking?"

It was always fascinating to see what happened next. If the first person said something negative like 'scary' or 'waste of time,' all participants then followed with a similar negative theme that's been set. However, if the first person answered the question more optimistically with 'fun' or 'intriguing' or 'opportunistic' the energy level of the room elevated, and people were far more engaged. Without giving it much thought, workshop participants were influenced by whoever spoke first. Which theme was more beneficial to those who came to learn how to strengthen their business networking skills?

We all have an influence on those around us. With this article, I urge you to step more powerfully into the influencer that you already are. Give serious thought to how you are influencing those closest to you. Elevate your skills, be the influencer who enhances people's lives, not the opposite. Help others see when they are too easily influenced by misleading sources.

Begin today, influence someone by sharing and discussing this article along with how you intend to become a stronger, more positive influencer. As always, I love hearing from you. Let me know your additional thoughts on becoming a positive influencer.

Executive and Leadership Coach Ann Golden Eglé, MCC, has steered highly successful individuals to greater levels of success since 1998. Ann is President of Golden Visions & Associates, LLC, can be reached at 541-385-8887, ann@gvasuccess.com or GVAsuccess.com. Subscribe to Ann's internationally acclaimed 'Success Thoughts' e-zine on her website.

Is Your Pet Your New Co-Worker?

Tips for Working at Home with Your Furkid

Having your furkid as a co-worker can be an added bonus when you're working from home. Working with your pet can be very therapeutic — helping you to better cope with the daily stressors. However, your pet + work doesn't always equal harmony. Here are some tips on staying focused and productive while working alongside your new furry co-worker.

Plan for Distractions

Since you're working from home, your pet will likely think you're all his. From engaging in play, to pawing and whining... your pet will do his best to get your attention. Rest assured that even if your home office space is not a spot where your dog normally likes to hang out, he will be in there now that you're in there.

One way to temper his attempts to distract you is to tire him out before you start your workday. A long walk or run, an interactive game or fetch in the backyard usually does the trick. Before you clock-in, be sure to have some entertaining (non-squeaky) toys in your workspace to keep him occupied. Kongs and lick pads work great.

Another tip is to let him go outside to take a bathroom break whenever you get up to take yours, or vice versa. Also, if you can work with your pet on your lap, great! Otherwise, be sure to place your pet's bed in the room so he can nap.

Stay on Track with a Daily Routine

Pets need a regular routine to keep them even-keeled. Like many humans, they can get anxious if they're not

on their usual schedules. It's very important to stick with a consistent routine, for your pet to be happy and for you to have the highest level of productivity. Make sure you both wake up at the same time each morning, and start the day with the usual morning rituals. When it's time for you to report in for work, be sure to be at your desk and have your pet situated — ready for the day ahead.

Maintain Your Willpower

Don't look now, but here come those puppy dog eyes! You know what I'm referring to — that look that says, "Pleeeeeease pet me now!" If you're not careful, you'll be down on the floor in two seconds flat, snuggling up with your furkid. Although tempting, do your best to not succumb to giving those belly rubs. Save the extra love and affection, and perhaps a quick stroll or some playtime, for a designated time like your lunch break.

No Time for Chit Chat

When you're on the phone, or participating in a video conference, the last thing you want is your "chatty" pet chiming in. If you have a pet that likes to "chit chat," you can introduce him to your other co-workers and clients at the start of the meeting, to keep it light and let them know he may try to participate, too. If that option is not the best, given your particular circumstances, you can always move your pet to



PHOTO | PEXELS

another room during your phone calls or meetings.

Other ways to cut down on your pet's loud chatter include putting a halt to door knocking and the doorbell ringing. If you're expecting packages, you can place a sign on the front door stating, "Please don't knock or ring the doorbell — leave packages at the door." Again, bring out the entertaining toys to keep your pet distracted, especially when you need quiet surroundings.

Be sure to enjoy your time working from home with your furkid, aka the best co-worker ever!

TripsWithPets.com

Climate Resilience Planning Impacts to Local Development

by **ARMAND RESTO-SPOTTS, Attorney & STEVE SHROPSHIRE, Attorney — Jordan Ramis PC**

The attorneys and staff at Jordan Ramis PC wish everyone the best during these difficult times. We are very aware of the difficulties that the COVID-19 outbreak is causing for wide swaths of our friends, clients and economy. Although the following article does not address this outbreak, we are doing our best to serve our clients and drive our economy forward. To that end, we offer this article on an emerging topic that has long-term societal importance.

In early March 2020, Oregon Governor Kate Brown issued an executive order requiring state agencies to take significant steps to reduce greenhouse gas emissions. The executive order came in the wake of the 2020 Legislature's failure to pass Senate Bill 1530, which was the majority Democrats' cap-and-trade proposal. The order mandates emissions cuts that are more significant than those in SB 1530, but without the same structure and planning contained in the bill. Instead, Oregon agencies will now need to embark on extensive rulemaking processes to implement the mandated cuts. This, of course, means a great deal of uncertainty for Oregon businesses in the short term.

One possible indicator of how Oregon agencies may approach emission reductions is Washington's Plan for Climate Resilience (Plan), recently published by the Washington Department of Natural Resources (DNR). DNR's Plan is a proactive planning model that outlines myriad recommendations, from legislative changes to practical implementation measures, that the agency believes will help mitigate the impacts of climate change.

With respect to urban land development, the Plan proposes several local implementation measures that may address local climate change impacts. Those measures include reassessing road and critical infrastructure, "encouraging" climate-informed design and "exploring responsible development" in transit-accessible locations.

As in Oregon, Washington administrative agencies are ramping up efforts to address climate change specifically in the context of local development review. DNR's Plan is indicative of that clear political shift toward a statewide regulatory approach to addressing climate change consistently at a local level.



Armand Resto-Spotts



Steve Shropshire

In the coming years, local jurisdictions will only continue to emphasize the need for sustainably designed urban development. This may be through specific conditions of approval requiring a certain amount of units to be built with particular materials or serviced through particular energy sources. Municipalities could encourage this locally by reducing impact fees applicable to a project.

Impacts on transportation will continue to be a significant point of emphasis in local review. Ideally, with greater state and local collaboration, including funding mechanisms, municipalities will have greater flexibility to incentivize a project proponent to design urban development that does not exacerbate traffic or act as a further stressor on road infrastructure.

Further, all residential, commercial and industrial developers should expect to see continued incorporation of climate change impacts into environmental reviews and decisions. As science is further tailored to address specific aspects of development, such as transit or land conversion alone, it is only a matter of time before local governments begin to employ climate-change related development criteria to land use decisions.

With Washington out in front of Oregon on these issues, it is possible that Oregon's agencies will look to our northern neighbor for ideas on how the Governor's executive order should be implemented. Ideally, a statewide approach should avoid a patchwork of new climate-related local regulation. Without that coherent overarching regulatory approach, however, the development community may be in for a long period of uncertainty.

Armand Resto-Spotts and Steve Shropshire are attorneys in the Jordan Ramis PC land use/development and environmental practice groups. Contact them at armand.resto-spotts@jordanramis.com, steve.shropshire@jordanramis.com or 503-598-7070.

The information contained in this article is for the general interest of the reader and should not be regarded as legal advice. If you have questions, or to obtain more information on this topic, please contact an attorney in our land use and development practice group.

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Tech Trends

Continued from page 7

Rachio, which grabs weather data for my area from the internet to adjust the watering amount and schedule. It also considers the yard zones' details: sun exposure, grass, flower beds or shrubs. Setup is relatively simple and doesn't require deep-tech skills.

Appliances

I'm not a fan of "smart" refrigerators, microwaves or washer/dryers. They aren't smart enough, and their huge price tags are for the novelty of it and don't offer a corresponding increase in convenience or features. Connection security is minimal, and your usage may be captured and sold to the highest bidder. My recommendation is to skip on the internet-enabled appliances for now.

What the manufacturers should focus on is quality, not smart features. Built-in obsolescence and minimal product life are not production failures, they're part of manufacturers' business plans to get you to buy more often to replace the piece of crud they sold you. The only reasonable appliance I've seen is the Amazon Basics Microwave, which sells for under \$60 and has Alexa built-in, but I don't think the voice features are that useful.

Just Plug In and It Works... Yeah, Not So Much

As an early adopter, it was ugly. Since I chose to install smart switches and outlets, wiring was an issue. A single switch setup was easy, but two-way and three-way were not. The terrible documentation that are common from companies like Lutron, GE and Leviton, are still written for electricians, not consumers. When I called the manufacturer to get help, I found out there was small print in the docs that said the device I had was the controller switch and the other switches required a different model number. Since my home's wiring wasn't color-coded correctly, they couldn't provide any wiring assistance due to legal liabilities.

Hubs worked with certain versions of devices and not for others. Updating the hub's software often caused some devices to stop working.

Customer service hasn't improved much since then, but the reliability of devices and their required software has. Most basic installations of hubs and the devices they support mostly work the first time now. My recommendation is to choose a popular hub, such as SmartThings or Wink, and use the most common brands of compatible devices. In other words, avoid products or services offered from Kickstarter campaigns or new startups. Let them prove themselves first with the early adopters (i.e. crazies) like me for a couple of years.

Unless you're adept at wiring, stay away from smart power outlets and stick to smart power plugs. No need to go through the hassle. I like smart light switches, but smart bulbs may be a better choice for the not-so-handy folks.

One last thing, the list of commands you need to remember can be daunting. For example, Alexa has over 40,000 skills, which sounds awesome. However, most require you to memorize a succinct, precise request.

Take Alexa and the MyChevrolet app as they work today, for example I easily added the Alexa skill, but Alexa won't start it unless I specifically say, "Ask Chevrolet to start my car," after which it prompts for the PIN I created in MyChevrolet. I've done it enough times to remember, but we practically need a cheat sheet to remember the exact phrases each skill requires. I wish Alexa's underlying AI could handle it if I simply asked, "Alexa, start my

car." I'd hope she could tell it's my voice, so no pin required, asks which car if more than one brand/model are Alexa-enabled and prompts me for when to start it. AI will smooth this experience over time, but all my fellow Alexa users out there are familiar with the limitations of using skills.

Who Can Help?

I suggest using a bonded Home Automation company to assist in the setup. Make sure they are rated by the Better Business Bureau, and check out their reviews on AngiesList.com and HomeAdvisor.com. The best ones will sit down with you to create a custom smart home plan and will assist on the many options and tradeoffs.

What Does the Future Look Like for Smart Homes?

We have enough connected devices and appliances. What we'll see over the next few years are better user experiences in the apps that control them all. AI will get smarter, the number of things to remember will decrease and standards will narrow down to the most used (remember Betamax?), which will reduce the complexity and make the smart home easier to interact with.

Imagine Alexa listening and prompting, "John, I don't hear any cooking activity. Do you want to order some food?" That's totally doable with today's devices — creepy, but doable. For now, Amazon has chosen to make voice-enabled devices passive, but, since they are always listening, I expect the next big wave of use could be proactive prompts. I'd like to have Alexa respond to our dogs while we're away and keep them entertained or tell them to stop barking.

One notable exception that shows the promise of active voice-enabled devices is Amazon's release of a new setting in your Alexa app called Guard. It will notify you if it detects the sound of smoke alarms, carbon monoxide alarms or glass breaking. Guard can also arm/disarm compatible security systems such as Ring or ADT and turn connected smart lights on and off to make your home look occupied.

Bottom Line — Dive In or Avoid Like the Plague?

I say go for it with a caveat: Be prepared for the learning curve. Start off with a smart voice-enabled speaker from Amazon or Google that are easy to setup and use. For a deeper dive, I highly recommend hiring a smart-home professional installer and focus on the most commonly used devices such as Amazon Echo Dot, Ring doorbell, Schlage Sense door locks, Nest thermostats and smoke/carbon-monoxide detectors, Wyze cams and Phillips Hue lighting.

Be prepared to be the smart home technician for your family and, most importantly, make sure your significant other or roommate is onboard. I may have forgotten that last one...

Next Month's Column: 5G Tech — How Will It Improve Our Lives and Are They Hazardous?

5G represents a massive technology leap in cellular communication and data rates, but many are worried about potential health risks for humans. We'll dive into the muck surrounding this controversial topic and get to the facts. No tin foil hats required.

Find Out More

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Preston Callicott is CEO of Five Talent Software, Inc. based in Bend. His hope is writing articles such as this one will allow his mind to stop waking him up at 4am with "aha's" and "oh-my's" about the massive impact tech has on our collective future.

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Oregon Employers' Strategy Plan for Families First Coronavirus Response Act Compliance

by **STEPHEN M. SCOTT** — Fisher Phillips

Wednesday was a busy day for Oregon employers — both from a federal and local level. In Washington, D.C., President Trump signed into law the Families First Coronavirus Response Act, introducing an emergency expansion of the Family and Medical Leave Act (FMLA) and federal paid sick leave, among other things. Back here in Oregon, the Commissioner of the Bureau of Labor and Industries (BOLI) issued an emergency rule amending OFLA's sick child leave as it relates to school closures, which is relevant considering Governor Brown's March 17, 2020 executive order closing schools through April 28, 2020.

Many Oregon employers were left wondering how to navigate the interplay between the new federal leave law and Oregon's Sick Leave law and OFLA. This article will attempt to help you guide you through the complexities in an easy-to-understand manner.

Oregon Sick Child Leave Rule Amended

To understand the interplay between the state and federal laws, it is important to know that BOLI Commissioner Val Hoyle announced an emergency rule amending OFLA's sick child leave rule on March 18. The new emergency rule amends OAR 839-009-0230 to specifically include leave to care for a child when schools have been closed due to a public health emergency. The relevant portion of the emergency rule states:

Sick child leave is leave taken to care for an employee's child suffering from an illness, injury or condition that requires home care but is not a serious health condition.

- Sick child leave includes absence to care for an employee's child whose school or place of care has been closed in conjunction with a public health emergency declared by a public health official.
- An employer is not required to grant leave for routine medical or dental appointments.

BOLI has stated that it is relying on the word



"condition" in the existing statute — that mandates leave to care for a child of the employee who is suffering from an illness, injury or "condition" that requires home care to give them this authority. This appears to be Governor Brown's basis for her pre-emergency rulemaking position that OFLA applies to closed school situations. Although the early interpretation might be a stretch, the new emergency rule (that applies through September 13, 2020) removes any such discrepancy related to whether an employee is entitled to OFLA leave due to the current school closures.

Considering these developments, the following questions remain: How do OFLA and the emergency FMLA leave interact? And can we reduce our prior sick leave in light of the new Emergency Paid Sick Leave?

Interplay Between Emergency FMLA Leave and OFLA Leave

The new emergency FMLA leave and the emergency rulemaking related to OFLA significantly overlap. We have asked BOLI for guidance on how it will interpret the emergency FMLA law and how it will interact with OFLA, and will update you accordingly.

Generally speaking, for employers with 500 or more employees, the new OFLA rule is instructive on how to handle employees' leave for school closures (as these employers are specifically carved out of the emergency FMLA law). To the extent an employee qualifies for OFLA, employers should grant an employee's request for OFLA leave "to care for an employee's child whose school or place of care has been closed in conjunction with a public health emergency declared by a public health official."

For employers with 1-499 employees, the FMLA emergency leave is instructive on how to handle the leave for school closures. Unlike OFLA, the emergency FMLA leave is partially paid as follows. First, the first ten days of Emergency FMLA may be

unpaid. During this ten-day period, an employee may elect to substitute any accrued paid leave (like vacation, PTO or sick leave) to cover some or all the ten-day unpaid period.

Second, after the ten-day period, the employer generally must pay full-time employees at two-thirds the employee's regular rate for the number of hours the employee would otherwise be normally scheduled. Finally, the new federal law limits this pay entitlement to \$200 per day and \$10,000 in the aggregate per employee.

Upon an employee's return from leave, employers with 25 or more employees will have the same obligation as under traditional FMLA/OFLA. You will have to return any employee who has taken this leave to the same or equivalent position upon the return to work.

Employers with fewer than 25 employees (who admittedly may be unfamiliar with FMLA/OFLA job restoration requirements) are generally excluded from this requirement if the employee's position no longer exists following the Emergency FMLA/OFLA leave due to COVID-19. However, this exclusion is subject to the employer making reasonable attempts to return the employee to an equivalent position and requires an employer to make efforts to return the employee to work for up to a year following the employee's leave.

As noted above, we will provide additional information should BOLI clarify the interplay between the emergency FMLA leave and OFLA.

Interplay Between Emergency Paid Leave and Oregon's Sick Leave Laws

Bearing in mind the new Emergency Paid Sick Leave, many employers are wondering if they still must provide protected sick leave as required in Oregon. As a reminder, Oregon law requires employers with ten or more employees (six or more

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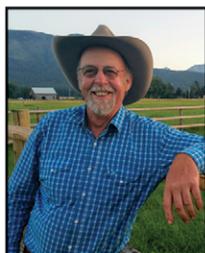
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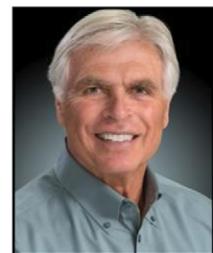
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CrowdStreet

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record year for CrowdStreet, with \$511 million invested through the platform into 111 offerings — which was more than the prior five years combined.

Some \$58 million in distributions was returned to investors last year, which represented more than double the total amount distributed back to investors on the platform since its launch.

Co-founder and tech entrepreneur Darren Powderly recalled his “light bulb moment” for the crowdfunding* idea came after the passing of the Jumpstart Our Business Startups (JOBS) Act of 2012, during which time he was working as a commercial real estate broker in Bend.

Forms of syndication for the purposes of investment had existed “offline” for centuries, but U.S. securities regulations had mandated that such offerings be conducted privately.

Following the JOBS statute — enacted to stimulate economic activity in the wake of the Great Recession — syndication could now be organized more publicly and in an online format, including the pooling of people to invest jointly in an offering that few individuals could afford to invest in alone.

Fusing his real estate expertise together with his previous background as a software specialist in San Francisco, Powderly realized the door had been opened to the possibility of an online investing marketplace for institutional-grade commercial real estate, which had hitherto been primarily the preserve of institutional buyers.

Instead of having to buy into Stock Exchange-sanctioned shares, bonds or a publicly-traded real estate company that owns dozens of properties, or a mutual fund with an assortment of different real estate companies, investors could come together to acquire a stake in specific properties that they chose.

Powderly said, “I started to develop the concept in Bend in 2012, and this was a real ‘kitchen table’ story of working nights and weekends trying to think entrepreneurially and building a business plan over two years to perfect the model.

“Coming out of the ‘Great Recession’ we saw systemic problems exposed, especially in relation to retirement investment vehicles. Options were somewhat limited to publicly traded stocks and bonds rather than alternative asset classes, and real estate is the third largest asset class.

“After the act passed, I had the lightbulb moment that there could be another way to invest, online, in a customized scenario, allowing multiple individuals to come together.

“Previously, it was more common to buy stocks in publicly-traded Real Estate Investment Trusts (REITs) to buy interests in larger real estate investments, but through CrowdStreet we provided a path for individuals to own fractionalized



Darren Powderly

interests in specific commercial real estate property, rather than a stock that is repriced on a minute-by-minute basis and subject to volatility.

“As a real estate investor myself with a particular passion for helping individual investors, I saw a better business model offering better forward outcomes and more options, in a highly scalable, transparent, digitized process.

“During the business plan evolution, I also recognized the need to hire an executive with the depth of tech experience to take the company further, and I was fortunate to meet Tore Steen who came on board as CEO and Co-founder in January 2014 to help realize the vision.”

Since its inception, CrowdStreet has continued a mission to offer access to a large volume of vetted commercial real estate deals, both equity and debt, and a fee-free platform for investors.

Every sponsor and investment opportunity applying for inclusion on the platform is subjected to a “rigorous, objective vetting process”. Only two percent of all applicants successfully pass the requirements and appear on CrowdStreet’s marketplace.

Powderly said the company provides access to deals investors would otherwise have no knowledge of or ability to invest in. And investors aren’t limited to investing locally; they can select the specific property type, the location and the “sponsor” that best suits their investment strategy and objectives, anywhere in the nation.

{In commercial real estate, the sponsor is a company in charge of finding, acquiring and managing the real estate property on behalf of the partnership. The sponsor is usually expected to invest anywhere from five to 20 percent of the total required equity capital. They are then responsible for raising the remaining funds and acquiring and managing the investment property’s day-to-day operations.}

At the same time, sponsors can now just as easily accept an investor from across the country as from across town, which has spurred interest in developing a national, rather than regional, investor base.

The average funding amount for a deal on the CrowdStreet Marketplace has grown exponentially since its early days. Some of the top deals of 2019 include:

- 425 investors committed \$27 million within a few hours (\$1 million every 4.5 minutes) on the platform for an office-to-residential redevelopment of a 208,000-square-foot 12-story office tower in Alexandria, Virginia., sponsored by D.C. real estate investment firm PRP;
- 436 investors committed \$25 million within a few hours (\$1 million every seven minutes) for an Opportunity Zone redevelopment in Atlanta. The project was sponsored by Parkway Property Investments, LLC;
- 407 investors invested \$14 million overnight for a new 163,000-square-foot office building in downtown Milwaukee, sponsored by J. Jeffers & Co.;
- 200 investors invested more than \$10 million for the redevelopment of a historic downtown Chicago property into a dual-branded hotel, with a 135-room Hilton Garden Inn and a 214-room Canopy by Hilton, sponsored by Phoenix

Continued on Page 13 ►

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CrowdStreet

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Development Partners.

Powderly added, "The bar is set high regarding the quality of projects we get involved with, and we only work with 'best in class' real estate sponsors.

"CrowdStreet's salesforce, with both outside and inside sales people leveraging third party resources, prospects directly in each of the top 50 markets nationally, so we have a good grasp of where opportunities may exist.

"We look at growing economies and key business metrics for geographic investment targets, including, for example, Austin, Texas, which has been identified by the Urban Land Institute as the number one real estate market in the U.S. right now.

"We are also known as a thought leader in the industry and prioritize educating individuals on how to be more savvy real estate investors."

Powderly moved to Bend in 2003 and worked with leading North West brokerage Compass Commercial Real Estate Services, including a stint as company president, before founding CrowdStreet.

He said, "During the CrowdStreet concept development and start-up phase, I found a great supportive ecosystem here in Central Oregon.

"I joined the business accelerator Founders' Pad and leveraged Economic Development for Central Oregon (EDCO) relationships as well as utilized other robust resources available locally to promote entrepreneurship.

"I was really confident that I had a 'big idea' and the act of brainstorming with mentors was critical during development of the concept.

"Dino Vendetti, founder of the Bend-based Seven Peaks Ventures early-stage venture capital group, helped me generate the business model and arrange seed funding to get things off the ground. Dino remains active as the chairman of the board today.

"It has been quite a journey starting a local business that has created something entirely new, and I am personally honored to represent the Central Oregon community on a national stage.

"In any market, when efficiency, scalability and

choice arrive, consumers typically win, and we have delivered on performance returns.

"We had great timing and execution with creating one of the first online real estate investing marketplaces, I feel very fortunate to have built a community of 90,000 individual investors who are seeking to build diversified real estate portfolios in a modern, digital format."

Following the original launch, CrowdStreet moved its main headquarters to Portland, Oregon, where it now has a workforce numbering over 100 employees.

Commenting on the platform surpassing \$1 billion invested, repeat Marketplace investor David J. Fishman, who is based in New York City, said, "It's exciting but not surprising at all.

"Savvy investors are quickly figuring out that diversifying and investing in commercial real estate makes sense and what CrowdStreet offers in terms of deal flow, insight into the offerings and ease of investment and tracking is the best option available today."

Tore Steen, CEO added, "Crossing the \$1 billion mark for equity invested is a significant milestone for CrowdStreet and for the commercial real estate industry overall.

"As real estate sponsors continue to move their fundraising operations and investment management activities online, and as more investors expect more online investing options, supply and demand are feeding off of each other.

"As sponsors allocate more investment opportunities to CrowdStreet, and more investors select to participate in the deals, even more sponsors see the value in bringing their deals to the Marketplace.

"It's a virtuous cycle that's resulted in CrowdStreet having one of the largest and most diverse online Marketplaces for developers and operators to raise capital, and for individual investors to diversify their investment portfolios."

*Crowdfunding is defined as the practice of funding a project or venture by raising many small amounts of money from a large number of people, typically via the Internet.

crowdstreet.com

CrowdStreet Makes Forbes Best Startup List

CrowdStreet has announced that it has been recognized by Forbes as one of "America's Best Startup Employers" for 2020.

More than 10,000 companies were initially considered for the recognition, and of those companies, 2,500 qualified for more in-depth analysis and only 500 are being recognized.

The prestigious award is presented by the renowned US business magazine and Statista Inc., the world-leading statistics portal and industry ranking provider.

Forbes and Statista analyzed more than seven million data points to identify the top startup employers. In particular, three aspects of each company were assessed during the evaluation, including:

- Employee Satisfaction. Extensive research was conducted on average length of employment, employee ratings and quantity of ratings;

- Employer Reputation. A measurement of social media success; company-specific information was algorithmically extracted from social media channels such as news sites, micro-blogs, blogs and social networks;

- Company Growth. Extensive metric calculations were evaluated including website traffic, job openings, headcount information and funding information.

CrowdStreet Chief People Officer Gaylyn Sher-Jan commented, "Members of the CrowdStreet team represent some of the most talented and passionate individuals in the business, all committed to helping drive the democratization of investing in commercial real estate.

"We prioritize our people and ensure that as the business grows we are able to maintain the culture that so many of our employees sought out when they joined our team. We're honored to accept this award and look forward to the continued growth of our team and business."

CrowdStreet currently has 110 employees, growing over 160 percent from 2018. The company is continuing to expand its team in 2020 across several departments, including: Capital Markets, Engineering, Finance & Operations, Investments, Legal, Marketing and Marketplace services.

crowdstreet.com/careers/#job-board

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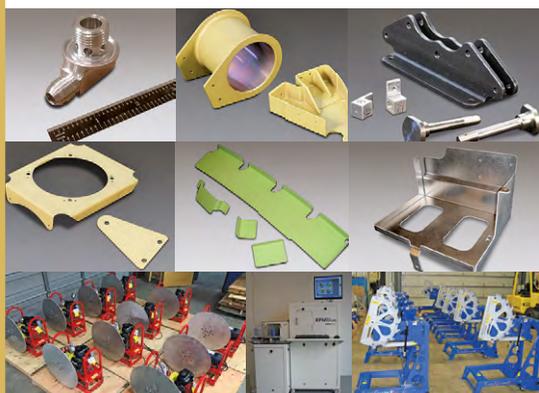
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The pool deck will have an integrally colored and microetched “sand” finish, and the deck area will have a 90-foot-long fabricated steel trellis shade structure. A new ornamental iron fence will enclose the site.

“The entire facility will be landscaped with many plantings and natural areas that will blend in with the Sunriver environment, and the structure is designed to have minimal impact on the environment,” said Kessar. “The welcome building will serve pool guests and tennis players alike, as it is adjacent to SROA’s nine-court tennis complex (North Tennis).”

Pacific Construction and Development has been selected by SROA as the general contractor for the new North Pool renovation project. Scott Wolf, VP with Pacific Construction and Development, along with Abe Kats, Pacific’s project manager, will be onsite to oversee all aspects of the project, Kessar said. Anderson Pools will work with Pacific Construction and Development to build the pools themselves. Construction costs for the total project are \$4,700,000.

“We are looking forward to working with Scott and his team from Pacific Construction and Development to bring this project to life this year,



NORTH POOL RENOVATION

RENDERING | COURTESY OF SUNRIVER OWNERS ASSOCIATION

in light of current events related to the coronavirus pandemic,” said Kessar. “The current timeline for opening day will be early fall 2020, if all aspects of the

project proceed as planned. Fingers crossed.”

sunriverowners.org

Remote Meetings Are the New Normal

Here Are 16 Ways to Make Them a LOT More Effective

With COVID-19 here for the unforeseeable future, businesses are rethinking everything. More and more employees are working from home, which means people who once met face to face must now meet virtually. The good news is, platforms like Zoom and Google Hangouts make it easy to hold these meetings. The bad news, says Howard Tiersky, is that leading virtual meetings requires a skillset many people don’t have.

“Remote meetings are inherently different from in-person meetings, and this means they are often poorly run,” says Howard Tiersky, coauthor along with Heidi Wisbach of *Impactful Online Meetings: How to Run Polished Virtual Working Sessions That Are Engaging and Effective—Zoom|Webex|GoToMeeting|Skype|Google Hangouts* (Spiral Press, 2020, ISBN: 978-1-734-41533-9 (eBook), \$99). “That’s a serious concern even in normal times, but in times like these, it can be disastrous. It’s crucial that leaders get meetings right, right away.”

Another bit of good news (which we need plenty of right now) is that well-run online meetings can be *extremely* beneficial, says Tiersky. According to the *Harvard Business Review*, online meetings can be *even more effective* than in-person meetings when done right.

In his book, Tiersky offers a wealth of tips for making online meetings as impactful as possible. He also refers readers to his website, impactfulonlinemeetings.com, so they can be notified of book updates and also access other helpful supplemental resources.

A few tips for making your meetings more impactful:

Don’t underestimate the socialization factor. There are various reasons to hold meetings: sharing information, brainstorming solutions, coordinating activities and so forth. But one big reason is socialization. Remotely located teams need to build social bonds in order to work better together. Right now you may need to hold more meetings than in “normal” times because so many people are feeling isolated and disconnected.

“The more you can build a sense of community right now, the better for everyone’s emotional health and work performance,” says Tiersky. “A well-run meeting can actually be a bright spot in an otherwise dreary and depressing day.”

Establish the mood up front. Meeting attendees will likely be coming from a wide range of emotional “spaces” when they arrive (many of them negative). Take control of their mindset and mood by facilitating casual conversation before the official start time. Don’t let it be awkwardly silent or dominated by a side conversation between just a few of the many people on the line.

“In normal times, you’d start out by chatting about sports or vacation plans, but of course these aren’t normal times,” says Tiersky. “You can’t *not* acknowledge the pandemic — that wouldn’t be authentic — but keep topics around it as positive as possible. Don’t let it overrun everything. You might ask if anyone has a funny story to share, or if they’ve seen a creative way their community is pulling together or giving back.”

Know your purpose ahead of time and keep it front and center during the meeting. Before you hold a meeting, try to identify your “why” and stay on message. You might say, “Today’s goal is to finalize the form we will use for the performance management process. This is *critical* because it’s a tool that will help facilitate thousands of conversations between employees and their supervisors, and many of those conversations will be turning points in those employees’ careers. When we get this right, we can really impact employee morale and productivity and reduce attrition.”

Make introductions. Introductions are necessary when people at a meeting

don’t all know each other. Instruct individuals to share their name, department, role and give a brief fun fact. Slack reported that a study found that workers who shared a funny or embarrassing story about themselves with their team produced 26 percent more ideas in brainstorming sessions than workers who didn’t.

“If participants already know each other pretty well, encourage team members to give a 60-seconds-or-less verbal ‘tweet’ on what the headline in their life is right now,” suggests Tiersky. “This can be an interesting exercise, especially in extraordinary times.”

Keep the cameras on. Expect a 200 percent-plus improvement in the effectiveness of online meetings if everyone has their cameras on, turning an audio call into a video conference. This keeps people engaged because they know what they’re doing is visible to everyone else. These days, most of your participants will have sufficient bandwidth, and nearly all computers have cameras, so any barriers are largely matters of habit.

Be strategic about sequencing of activities and announcements. The first item on your meeting agenda should be a restatement of the purpose of the meeting. After that, strategize on the sequence of your activities. For example:

- If there are any “elephant in the room” topics, deal with those early or they will be a distraction.
- If you have some sort of fun or exciting announcement, you may want to hold it for the end, letting the participants know that it is coming but keeping the outcome a surprise to create suspense.
- If an agenda item may be intense or create some heated discussion, put it in the middle — get people warmed up and feeling productive first, then hit them with the challenging topic.

Find creative ways to keep people engaged. For example:

- **Polls.** Many online meeting platforms have the ability to issue multiple-choice polls and then show a graph of participant responses. The same can be done with chat questions.
- **Presenters.** Make everyone a presenter — even if you simply ask them to read a slide to the group.
- **Breakouts.** A breakout workshop allows more participation, because people break into smaller groups to do work. Several of the major online meeting platforms including Zoom and Google Hangouts now offer breakouts.

Try to give everyone a task. It’s possible for one person to present content, facilitate questions, ensure the meeting stays on time and take notes, but why? Usually there are others who can take on some of these responsibilities. Seek to distribute the roles of facilitator (responsible for running the agenda), presenter (responsible for sharing specific units of content), timekeeper (watches the clock and alerts facilitators and presenters how to adjust their speed and content) and the notetaker (documents the meeting) among the participants.

“If you have a standing meeting, it can be rewarding to rotate these roles to different members of the team for each meeting,” says Tiersky. “Or, you may find someone ‘finds their home’ with a particular role and wants to play it on an ongoing basis.”

Gear up with a good headset. If you will be participating in or leading online meetings with any regularity, it is highly recommended that you

Audio Visual Bend Offers Solutions to Teleconferencing Needs

Tony Sprando of Audio Visual Bend believes in community. “Though sometimes we can’t be in the same room, we can be together online. Live Streaming your events and church services are not a new thing, but it may be important for you and we are ready to set you up. Need an install or daily rental? We are happy to help.”

“I have chosen Audio Visual Bend to take over our AV systems for the City of Madras including the council chambers, Community Workroom, Police Training Room and the Airport,” said Nick Snead, City Manager. “Crestron AV 2 Control System, several microphones and the high-end video system are just a few of the systems they are maintaining and upgrading, in addition to adding a Digital Signage Solution to our entry. We chose Tony and his company over the competition for his ability to service us locally and with competency. Audio Visual Bend was not the least-expensive option, but they are worth every cent. It’s nice to have someone that can take care of us in a timely manner, for we are dependent on our AV systems to function every time; we are a critical service to our community.”



Tony Sprando



PHOTOS | COURTESY OF AUDIO VISUAL BEND



About Audio Visual Bend

Sprando says he will take the time to get to know your business so that his team can present a comprehensive Audio Visual solution to solve presentation challenges. “The bottom-line is your bottom-line. Around here, it really is all about you and the AV solutions provider (AVSP) 10 standards of excellence. We can install in any shape or size commercial structure in the state of Oregon.”

AV Solutions Provider Standards of Excellence

These ten standards of excellence were developed in collaboration with industry experts to emphasize the best practices of AV businesses. The AV Solutions Provider (AVBend) adheres to the following standards:

- 1) **Complete Solutions** — The AV Solutions Provider (AVBend) works to provide a comprehensive AV system that meets the client’s communications needs.
- 2) **Informed Advice** — The AVBend pursues



VIDEO CONFERENCING

a collaborative relationship with the client to understand the needs and recommend solutions to achieve complete customer satisfaction.

- 3) **Best Value** — The AVBend seeks to give the client the best possible value and return on investment.
- 4) **On-Going Technical Support** — The AVBend provides on-going support for the AV system through warranty and maintenance programs to ensure the system’s usability and the client’s satisfaction.
- 5) **Systems Compatibility** — The AVBend designs or provides a seamless operational interface for components used in a rental environment or permanent installation to create a stable and viable system.
- 6) **Scalability** — The AVBend designs and integrates AV systems that promote ease-of-use, long-term cost-effectiveness and upgrade-ability.
- 7) **Clear Scope of Work** — The AVBend specifies in the proposal and quotation all the necessary components and services required to create the AV system and clearly calls out and discusses any exceptions.
- 8) **Appropriate Documentation** — The AVBend provides appropriate and complete documentation of the system as specified in the vendor’s proposal and quotation or the consultant’s specification.
- 9) **Expert Technical Staff** — AVBend staff are in programs to become industry certified, to maintain their certification and to keep current on new developments in AV technology.
- 10) **Training Support** — The AVBend is a source of professional training services to help the client become proficient in using AV technologies and systems and to advance their communications goals.



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Remote Meetings

Continued from page 14

purchase a headset that you plug into your device’s “aux” port. A good headset will make your voice sound both clearer and richer and will eliminate more of the background noise. Furthermore, if you are using a laptop and plan to type at all during the meeting (for example to take notes), microphones embedded into laptops amplify typing noise, and it can be distracting to those on the call (and make it sound like you are multitasking even if you aren’t). This problem is largely eliminated with a headset.

Keep your background visually clean and professional. Pay attention to what is behind you in the shot. Ensure the background is neat and professional. Alternatively, some tools such as Skype for Business will blur the background or allow you to automatically insert a substitute background, hiding the environment around you. Also, avoid very bright areas of the background, such as a window on a sunny day, as this may put you into shadow.

Dress professionally. You should consider dressing as you would if you were meeting in person. Cultures and situations vary, but remember that you will be judged by others based on your attire and grooming. Jeans and a sweatshirt might be fine for a meeting of your direct reports, but for an executive call, Tiersky suggests dressing in office attire — whatever that means in your industry.

Take care not to accidentally share sensitive documents (or a messy desktop). “If you are going to be sharing your screen, close extra open applications, confidential documents, email or other material you would not want to be accidentally seen,” says Tiersky. “If you have one of those desktops with 10,000 random icons on it (like me), either clean that up or maximize the presentation screen so the audience will not see that mess.”

Sharpen your presenting skills. Here are a few to remember:

- *Use story.* People tend to snooze when people start talking in bullet points, so try to find a way to make your content into a story.
- *Keep it brief.* Look to the meeting outcomes to determine what the audience

really needs to know, and present only that.

- *Vary your tone.* Change up your pitch, rhythm and volume. It will make your presentation more interesting to listen to.
- *Use body language.* This can help you tell your story.

Record your meetings. One highly valuable capability of web conferencing platforms is their ability to automatically record meetings for playback later. This is useful for participants who may have to miss the meeting or for project managers who want to be sure they have correctly captured all the action items and want to be able to replay. “I often listen to missed meetings at 1.5x speed on playback for greater efficiency,” says Tiersky.

Use “chat” to help facilitate discussion. The “chat” function on your online meeting platform can serve as a queuing system when people need to speak. Ask people to type “I have a question” and wait to be recognized by the facilitator. This allows the facilitator to see how many people wish to comment (as can everyone).

Wrap things up with a polished completion. Leave time in your agenda for at least a two-minute “ending” to the online meeting. As part of the ending, remind everyone what the objectives of the meeting are and measure progress against the objectives. If the team fell short, indicate what the plan is to address the remainder. Thank the participants and especially anyone who presented or made a particularly big contribution and ask the rest of the group to thank them as well. Applause is perfectly appropriate.

“Thanks to the coronavirus, the concept of ‘business as usual’ has gone out the window for most organizations,” concludes Tiersky. “But this is a great time to learn to hold better virtual meetings, which will ultimately strengthen your organization in the long run and prepare it for the future.”

Howard Tiersky, along with Heidi Wisbach, is the author of *Impactful Online Meetings: How to Run Polished Virtual Working Sessions That Are Engaging and Effective* — Zoom|Webex|GoToMeeting|Skype|Google Hangouts. He is a successful entrepreneur who has been named by IDG as one of the 10 Digital Transformation Influencers to Follow Today and by Enterprise Management 360 as One of the Top 10 Digital Transformation Influencers That Will Change Your World.

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Environmental/Ecological Services *(Listed Alphabetically)*

Company / Address	Phone	Fax	WebSite/Email	Contact	Staff	CO Year Est.	Services
Alpine Abatement Associates, Inc. PO Box 1557 Bend, OR 97709	541-388-2672	541-385-8134	www.alpineabatement.com Service@AlpineAbatement.com	Jack Billings	6	1989	Hazardous material removal. Asbestos, PCB & lead abatement. Mold mitigation.
Bend Area Habitat for Humanity ReStore 224 NE Thurston Ave. Bend, OR 97701	541-312-6709	N/A	www.restorebend.org restore@bendhabitat.org	Robin Cooper Engle	14	1998	Bend Area Habitat for Humanity provides affordable housing for hardworking local families & individuals. The ReStore is a used & surplus building supply outlet, offering a huge selection of building material, appliances & furniture at 50-75 percent off retail prices. Proceeds from the ReStore benefit Bend Area Habitat for Humanity.
Botanical Developments 100 NE Hawthorne PO Box 6326 Bend, OR 97701	541-617-5926	541-617-0443	www.botanical-developments.com ron@botanical-developments.com	Ron Kidder	40	2000	Landscape architecture, construction, maintenance & habitat restoration company committed to ecologically sound landscape practices.
Brilliant Environmental Building Products 327 NW Greenwood Ave., Ste. 100 Bend, OR 97703	541-317-0202	541-550-2230	www.brilliantmaterials.com info@brilliantmaterials.com	Jorden Swart	2	2008	Specializing in sustainable building materials for the interior of a home such as wool carpet, cork flooring, bamboo, counter tops, paints, stains & more.
Deschutes Land Trust 210 NW Irving Ave., Ste. 102 Bend, OR 97701	541-330-0017	541-330-0013	www.deschuteslandtrust.org info@deschuteslandtrust.org	Brad S. Chalfant	14	1995	Conserving land for wildlife, scenic views & local communities.
E2 Solar, Inc. 20784 NE High Desert Lane PO Box 6663 Bend, OR 97701	541-388-1151	541-388-1165	www.e2solar.com sales@e2solar.com	Kelli Hewitt	9	2005	Installing custom-designed solar electric systems, a reliable & affordable energy solution for homes & businesses.
Elemental Energy Bend, OR 97701	541-316-5786	N/A	www.elementalenergy.net hello@elementalenergy.net	Laurel Hamilton	35	2010	Solar installation, renewable energy consulting.
Energy Trust of Oregon 421 SW Oak St., Ste. 300 Portland, OR 97204	866-368-7878	503-546-6862	www.energytrust.org info@energytrust.org	Susan Jowaiszas	100	2002	Cash incentives & technical assistance for energy efficiency improvements & renewable energy systems.
Friends of the Metolius PO Box 101 Camp Sherman, OR 97730	N/A	N/A	www.metoliusfriends.org friendsofthemetolius@gmail.com	N/A	0	1990	Dedicated to the protection & preservation of the Metolius Basin, with its unique qualities of water, forest & wildlife, its diversity & its spiritual values, for future generations. Works with & advises federal, state & county agencies on land use, forestry, ecosystem & water quality management issues & monitors ecological criteria such as water quality, provides educational & interpretive services, & promotes an informed, positive response to land use issues.
Green Pressure Wash, LLC. 1532 S Hwy. 97 PO Box 6102 Redmond, OR 97756	541-815-1506	N/A	www.greenpressurewash.com calvin@greenpressurewash.com	Calvin Andrus	5	2012	Providing Central Oregon's only clean & green pressure washing service. Commercial, industrial & specialty cleaning is our passion. Specialize in "water reclaim" pressure washing, concrete sealing & repair, decorative overlays & specialty coatings.
GSI Water Solutions 147 SW Shevlin Hixon Dr., Ste. 201 Bend, OR 97702	503-239-8799	N/A	www.gsiwatersolutions.com	Dave Livesay	46	2000	Provides answers to the water supply, environmental & water rights problems facing municipalities, water districts, farmers & industry.
HM3 Energy 500 SE Butler Rd. Gresham, OR 97080	503-674-3380	503-669-3512	www.hm3energy.com	Hiroshi Morihara	5	2008	Proprietary process to turn biomass into clean fuel to replace coal in coal-fired powerplants; torrefied biomass briquettes can be burned in existing coal plants without any plant modification.
Macdonald Environmental Planning, PC Parks Community Bend, OR 97701	541-383-1895	N/A	www.mep-pc.com lmacdonald@mep-pc.com	Laurel Macdonald Bonnell	3	2000	Landscape architectural design for all project scale - commercial to residential, community/recreation planning & healing environment planning & design.
Miller Conservation Consulting PO Box 6376 Bend, OR 97708	541-389-9115	N/A	goosemiller@msn.com	Marilyn Miller	1	1965	Protect, defend & restore the quality of the natural environment & maintain integrity of ecosystems educate the public the need to understand & support these objectives - study, explore & enjoy wildlands.
Oregon Natural Desert Association (ONDA) 50 SW Bond St., Ste. 4 Bend, OR 97702	541-330-2638	N/A	www.onda.org onda@onda.org	Ryan Houston	17	1987	Protects, defends & restores Oregon's high desert for present & future generations.
Oregon Wild 2445 NE Division St., Ste. 303 Bend, OR 97703	541-382-2616	N/A	www.oregonwild.org info@oregonwild.org	Erik Fernandez	2	1974	Works with the public to protect remaining forests, deserts, wilderness areas, rivers & wildlife.
Parametrix 150 NW Pacific Park Lane, Ste. 110 Bend, OR 97701	541-508-7710	855-542-6353	www.parametrix.com bjohnson@parametrix.com	Barry Johnson	29	2015	Civil engineering, environmental planning & documentation, surveying.
PBS Engineering & Environmental Inc. 390 NE Emerson Ave., Ste. 201 Bend, OR 97701	541-388-9290	866-727-0140	www.pbsusa.com bend@pbsusa.com	Alex Fischer	10	1998	Phase I & Phase II site assessments, environmental remediation & monitoring, regulatory compliance, stormwater permitting & sampling, natural resources & wildlife services, industrial hygiene & health & safety including indoor air quality, exposure monitoring & asbestos, lead & fungal services.
Redmond Habitat for Humanity ReStore 1242 S Hwy. 97 Redmond, OR 97756	541-548-1406	541-504-5485	www.redmondhfh.org sbrown@brhabitat.org	Scott Brown	12	2005	Offering quality donated building materials, appliances & furnishings in support of affordable housing.
Solar Store, The 184 NE Kearney Ave. Bend, OR 97701	541-388-3637	Same as phone	www.TheSolarStore.com info@thesolarstore.com	Michael Ridder, Samantha Larrance	3	2004	Local service with online pricing for Solar systems & components.
Sprecher Group 2445 NE Division St., Ste. 300 Bend, OR 97703	541-306-3709	N/A	www.sprechergroup.com terrysprecher@sprechergroup.com	Terry Sprecher	1	2008	Environmental site assessment, remediation; soil & groundwater sampling; dry well (UIC) registration, assessment, remediation, & decommissioning; underground storage tank DEQ-licensed supervisor; water rights consulting.
Sunlight Solar Energy, Inc. 50 SE Scott St., Bldg. 13 Bend, OR 97702	541-322-1910	N/A	www.sunlightsolar.com sun@sunlightsolar.com	Sun Nguyen	16	1988	Full-service, turn-key solar design & installation of grid-tied photovoltaic (PV) electric systems for homes & businesses throughout Oregon. Provides battery storage solutions, EV chargers & solar pre-wire services.
The Environmental Center 16 NW Kansas Ave. Bend, OR 97703	541-385-6908 ext. 10	N/A	www.envirocenter.org marianne@envirocenter.org	Marianne Pyott	14	1989	Educate & empower Central Oregonians to advance a sustainable future, for people & the planet.
The Trust for Public Land 15 SW Colorado Ave., Ste. 100 Bend, OR 97702	541-322-0133	N/A	www.tpl.org oregon@tpl.org	Nelson Mathews	1	1972	Creation & conservation of parks, gardens, historical sites & natural areas. Green-space planning, fundraising & park design.
West Coast Eco Block LLC 8915 NW 19th St. Terrebonne, OR 97760	541-385-7888	N/A	healthydesigns@yahoo.com	Melonie Rose	1	2007	AAC has been used widely around the world for 80 years, made with natural products, energy efficient, sculptural, fire resistant, sound absorbing & easy to build with. AAC is a green building material.
WinterCreek Restoration LCB #7338 63405 Deschutes Market Rd. PO Box 1543 Bend, OR 97709	541-948-0661	541-382-1227	www.wintercreekrestoration.com Rick@wintercreekrestoration.com	Rick Martinson	11	2000	Ecology based landscape design. Native plant landscapes. Sustainable design. Restoration planning & design. Land management analysis, planning & design. Commercial & Residential. LCB #7338
Zamp Solar 63255 Jamison Rd. Bend, OR 97703	541-728-0924	N/A	www.zampsolar.com support@zampsolar.com	Conor Miller	45	2010	Zamp Solar specializes in 12-volt solar charging systems for off-grid, RV, marine, agriculture & other applications. Offer a variety of portable & hard mounted solar kits made right here in Bend, OR, USA.

Are you a Waste Master or Are You a Wishful Recycler?

by ANI KASCH — Rethink Waste Project Manager

It's tough to figure out how recycling works: what is recyclable, where can you recycle, where do your recyclables go after they leave the curb? Here are the answers to your burning questions.

1. What does the chasing arrows recycling symbol really mean? The recycling symbol with the number inside is the way the plastics industry identifies what type of plastic an item is made out of. They tell us about its past, not its future. Some communities decide what plastics they accept based on the number, but here in Deschutes County, we do not use numbers. Here we can recycle plastic bottles, tubs and jugs. Instead, use the numbers on the bottom to see if the plastic is safe for reuse.
2. Did you know the following things are actually **not** recyclable in Deschutes County's mixed curbside collection? Disposable coffee cups, plastic clamshells, plastic bags of any kind (keep your recyclables loose in the cart!) plastic cups of any kind. It's better to leave it out than to be a "wishful recycler."
3. Although curbside recycling is relatively limited, there are many items that are recyclable elsewhere in Deschutes County. You can check out the drop-down menu tool at RethinkWasteProject.org/find-a-recycler-or-reuser. Find out where to take batteries, corks, computers, tires and more.
4. Do you compost? Ok, you got me: compost is not exactly what we think of as recycling. But composting does take waste (in the form of food) and turn it into something new and usable. So isn't that recycling? You can compost raw fruit and veggie scraps, eggshells, coffee and tea in your backyard or with worms. And if you live in Bend city limits, you can now compost **ALL** food scraps in your yard debris bin including bones and meat, leftovers, cheese and dairy.



THE UNIVERSAL RECYCLING SYMBOL TELLS YOU WHAT THE MATERIAL IS MADE OF BUT DOES NOT INDICATE WHETHER OR NOT AN ITEM IS RECYCLABLE IN DESCHUTES COUNTY | PHOTO COURTESY OF RETHINK WASTE PROJECT

If you have questions about recycling, waste reduction or composting, contact ani@envirocenter.org or visit RethinkWasteProject.org. Kasch is available for presentations on any of these topics — even virtually, in the times of COVID-19. Rethink Waste is an Environmental Center program that works in partnership with the Deschutes County Department of Solid Waste to provide waste reduction education to all people in Deschutes County.

RethinkWasteProject.org

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RECYCLE : FACTS & FIGURES

WHAT NOT TO RECYCLE

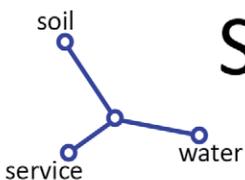
Rethink about it! Remember that you can't recycle to-go, frozen food or styrofoam boxes, clamshells, plastic bags, straws, lids or disposable cups. Once you know, you can make it a habit! Visit our website for more about what you can and can't recycle curbside and elsewhere in Deschutes County.

RethinkWasteProject.org



RETHINKWASTE
an environmental center program 

Terry Sprecher RG, CWRE
Registered/Licensed Geologist in OR, WA, ID, AK
Environmental Consultant
CWRE in OR



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Bend, Oregon 97703
terry.sprecher@sprechergroup.com
www.sprechergroup.com



Industries Meet High State-Local Environmental Qualities Standards

by **TIM CONLON — Conlon Consulting Group**

Long term, Central Oregon will have more businesses that affect the quality of the air, water and land in a region nationally recognized for its natural beauty.

The mountains and rivers draw visitors and new residents to the ski runs, trails and waterways. The region's economy is no longer based on tourism and outdoor recreation. In fact, the city of Redmond is focused on attracting advanced manufacturing and industrial businesses that pay employees "family-wage" compensation.

Residents are naturally asking: "Can we have both? — The environment we love and the jobs we need."

Recent interviews with representatives in government, commercial real estate and environmental control businesses attest that local manufacturing jobs and a clean environment can co-exist.

John Roberts, deputy city manager, City of Redmond, explains his oversight on industries, "As part of the permitting process and/or acquiring a business license, all new businesses are required to complete a Wastewater Discharge Report that describes their business and their wastewater discharge characteristics."

He continues, "This preliminary survey determines whether further environmental controls are required such as pretreatment equipment and/or becoming part of the City's Industrial Pretreatment Program..."

More than 45 years ago, Federal law created the U.S. Environmental Protection Agency. And Oregon, among states, was an early developer of mirror EPA laws to guarantee that the state's irreplaceable natural resources were protected. Today the state's Department of Environment Quality declares: "Our mission is to be a leader in restoring, maintaining and enhancing the quality of Oregon's air, land and water."

Redmond and Deschutes County in environmental quality control oversight on business



REDMOND WASTEWATER TREATMENT PLANT | PHOTO COURTESY OF CITY OF REDMOND

Storm Waters Captured & Treated to Keep High Desert Pollution-Free

by **TIM CONLON — Conlon Consulting Group**

Central Oregon sits on a high desert. Residents and industries are blessed with clean air, water and contaminant-free land. Rain and snow waters aren't everyday pollution worries what with 14 inches of rainfall annually.

And Storm Water Services (SWS), Redmond, is a resource to keep the communities worry free. It provides technology and personnel to prevent toxic storm waters from endangering the region's rivers, creeks, aquifers and reservoirs.

Dennis Collins, SWS' vice president of operations, says, "A rainstorm or melting snow on industrial plants and paved surfaces collects toxins as it flows to the stormwater drains. Mandated containment processes capture the pollutants from runoff, but not all sites have these processes. Our on-site hydro-excavation and vac-trucks remove the pollutants from the stored storm water controls. And our decant facility in Redmond accepts contaminated storm water debris from our trucks so the sediments and fluids can settle and dry."

Collins explains that businesses are required to capture and treat storm water runoff before it is injected to the subsurface.

He says, "SWS follows the regulations involved with storm water underground injection. The staff manages a site's storm water controls with routinely scheduled maintenance and record keeping. We offer site specific management such as removal of build-up sediments or other potentially contaminated pollutants."

SWS's decant facility employs an environmentally safe process that is monitored and tested for compliance with state regulations.

The facility is available to the public on an appointment basis, and SWS will quote the fee for usage of the facility.

Collins adds, "Storm water containment, removal and treatment is a daily requirement if our neighbors are to be assured their drinking and recreational waters are free from harmful pollutants."

stormwateroregon.com



STORM WATER SERVICES TRUCKS

are guided by DEQ's rules and regulations.

County Environmental Health Supervisor, Todd Cleveland, says if a business has an incident in the environment, "I don't know of legal responsibility to notify the county. Likely, the facility has either an air quality or industrial wastewater permit through Oregon DEQ. Usually, DEQ is to be notified and reported on corrective actions..."

Cleveland talks about environment-impacting incidents, "I cannot think of one in which the County was involved in the last three years. Again, most of these will fall under state responsibility. When we have had sewage discharges, County staff worked with local partners to make a public notice regarding potential sewage health hazards in waterways or drainage areas. Thankfully, such incidents are rare."

Bruce Barrett, Redmond-based commercial real estate broker and president of REDI (Redmond Economic Development Inc.), says he hasn't met a client or property owner who isn't concerned about limiting environmental hazards. In fact, Barrett clarifies that REDI's recruitment efforts focus on environmentally friendly, traded-sector businesses that will fit the standards set by local, state and federal guidelines.

Oregon is a national leader in having strict environmental control laws and local government authorities and businesses understand and obey those laws. The fourth party to assure that Central Oregonians have clean air, water and land are businesses dedicated to monitoring and remediating pollutants, toxic wastes and effluents. See companion article in this issue about Storm Water Services, Inc.

The Wallace Group, Inc., an earth science and engineering practice firm, is based in Bend. It provides clients with environmental studies and environmental permitting guidance.

Shane Cochran is the project geologist and says his firm's principal environment study issues center on asbestos containing materials and in the instance of a client project impacting wetlands.

"Decommissioning underground storage tanks (USTs) play a large role in our environmental work scope to verify/remediate soil/groundwater contamination. The assessment of wetlands plays a large role in our environmental work scope to determine if wetlands (natural or manmade) require permitting for development, mitigation or redevelopment," Cochran explains.

The quality of Central Oregon's environment can only be assured if government, business and specialized monitoring/compliance professionals continue to work together as they have to balance a healthy economy with a healthy region.



PHOTOS | COURTESY OF STORM WATER SERVICES

OSU Research Paves Way to Improved Cleanup of Contaminated Groundwater

by STEVE FRANZEL — Oregon State University

Beads that contain bacteria and a slow-release food supply to sustain them can clean up contaminated groundwater for months on end, maintenance-free, research by Oregon State University shows.

The hydrogel beads, which have the consistency of gummy candy and are made with an ingredient used in processed foods, hold the promise for sustained cleanup of groundwater contaminated with dangerous and widely used volatile organic compounds; many of the compounds are listed by the Centers for Disease Control and Prevention as likely human carcinogens.

At multiple locations around the country, the chemicals are present at concentrations that far exceed state and federal standards for safe drinking water.

Among the contaminants addressed in the study are 1,1,1-trichloroethane, cis-1,2-dichloroethene and 1,4-dioxane — degreasers commonly used by industry and the military. The chemicals can infiltrate groundwater through leaky underground storage tanks or runoff, or by simply being dumped on the ground as they were in past.

The new decontamination method, developed through a collaboration between the OSU College of Engineering and North Carolina State University, works because the microbes produce an enzyme that oxidizes the toxins when groundwater contaminants diffuse into the beads.

The result is a transformation of the contaminants into harmless compounds.

“We’ve created a process called long-term aerobic cometabolism, which is an enclosed, passive, self-sustaining system for groundwater remediation,” said OSU’s Lew Semprini, distinguished professor of environmental engineering and principal investigator on the study. “The beauty of this is that everything happens inside the beads.”

Current practices, Semprini explains, call for gaseous growth substrates such as propane and methane to be added directly to the subsurface. The substrates nourish indigenous microbes, which in turn produce enzymes that transform the contaminants to non-toxic byproducts.

Often, however, the growth substrates chemically compete for those crucial enzymes, which significantly inhibits the transformation process.

The new system eliminates that competition, freeing all of the enzyme to oxidize contaminants.

“We’ve flipped the paradigm on its head by putting the right microorganism inside hydrogel beads and supplying it with a slow-release food source,” Semprini said. “To my knowledge, this is the first time it’s been done.”

The study appears in *Environmental Science: Processes & Impacts*.

Semprini and his research team co-encapsulated the bacteria culture *Rhodococcus rhodochrous* and a slow-release growth substrate within hydrogel beads that they produced in the lab. The cylindrical beads, made of gellan gum, a common ingredient in processed foods, are 2 millimeters long.

As groundwater flows by the beads, the contaminants diffuse into the beads, where the slow release substrate reacts with groundwater to produce alcohol that sustains the *Rhodococcus* bacteria. The bacteria contain a monooxygenase enzyme that transforms the contaminants into harmless compounds, including carbon dioxide, water and chloride ions.

The purified water and the byproducts then diffuse out of the beads and rejoin the groundwater plume.

In bead-filled test columns supplied with a continuous flow of contaminated water, the system functioned continuously for more than 300 days (and counting) on the original growth substrate.

Semprini found that the beads remove more than 99 percent of the contaminants, and their concentrations declined from several hundred parts per billion to less than 1 part per billion.

The system’s longevity will depend mainly on how long the bacteria live, which is a factor of how long the growth substrate lasts. That has yet to be determined.

“It’s a question for future research,” Semprini said. “How do we make beads that last many years, or how do we develop systems that can easily be replaced?”

Current cometabolic remediation methods require regular additions of growth substrates to ensure that key microorganisms flourish, and that necessitates regular site monitoring, biochemical adjustments and related costs.

The next step is to scale up the system and conduct pilot studies in the field.

Semprini envisions several possibilities for deploying the beads. One option is mixing beads directly into contaminated subsurface material. Another is to dig a trench in the path of groundwater flow and fill it with beads, creating a



(L-R) LEW SEMPRINI AND MITCHELL RASMUSSEN IN THE LAB WHERE GROUNDWATER-PURIFYING HYDROGEL BEADS ARE MADE | PHOTO COURTESY OF STORM WATER SERVICES OSU COLLEGE OF ENGINEERING

permeable reactive barrier. A third possibility is packing beads into reactors, a simple form being mesh bags, that can be placed in wells.

“Everybody favors sustainability in this type of system: Can we just have something working in the subsurface without much maintenance?” Semprini said. “I think we’ve achieved that.”

The study was funded by the Department of Defense. oregonstate.edu

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Recycled Products & Services *(Listed Alphabetically)*

Company / Address	Phone	Fax	WebSite/Email	Contact	Staff	CO Year Est.	Services
B&R Auto Wrecking 64154 Hwy. 97 Bend, OR 97701	541-382-1987	541-389-6299	www.autowrecking.com/locations/bend sales@autowrecking.com	Dan Gilder	7	1978	Complete auto recycling, selling used auto parts.
Bar Seven A Recycle 1060 SE Lake Rd. PO Box 890 Redmond, OR 97756	541-548-4747	541-548-0460	www.barsevena.com admin@barsevena.com	Brian Skidgel	27	1967	Wood recycling. Portable crushing. Portable grinding. Excavation. Commercial excavation.
Bend Area Habitat for Humanity ReStore 224 NE Thurston Ave. Bend, OR 97701	541-312-6709	N/A	www.restorebend.org restore@bendhabitat.org	Habitat For Humanity	14	1998	Bend Area Habitat for Humanity provides affordable housing for hardworking local families & individuals. The ReStore is a used & surplus building supply outlet, offering a huge selection of building material, appliances & furniture at 50-75 percent off retail prices. Proceeds from the ReStore benefit Bend Area Habitat for Humanity.
Bend-Redmond Habitat for Humanity ReStore (Redmond) 1242 S Hwy. 97 Redmond, OR 97756	541-548-1406	N/A	www.restorebend.org spaez@brhabitat.org	Sophie Paez	6	2005	Bend Area Habitat for Humanity provides affordable housing for hardworking local families & individuals. The ReStore is a used & surplus building supply outlet, offering a huge selection of building material, appliances & furniture at 50-75 percent off retail prices. Proceeds from the ReStore benefit Bend Area Habitat for Humanity.
Brilliant Environmental Building Products 327 NW Greenwood Ave., Ste. 100 Bend, OR 97703	541-317-0202	541-550-2230	www.brilliantmaterials.com info@brilliantmaterials.com	Jorden Swart	2	2008	Specializing in sustainable building materials for the interior of a home such as wool carpet, cork flooring, bamboo, counter tops, paints, stains & more.
Cascade Office Supply 63011 Plateau Dr., Ste. 1 Bend, OR 97701	541-382-6688	541-389-1762	www.cascadeoffice.com orderdesk@cascadeoffice.com	Bill Rosen, John Savory	9	1969	Sells a wide-range of office products; supplies, furniture & specialty items such as recycled office products, cleaning & sanitation products as well as breakroom supplies.
Crook County Landfill 300 NE Third St. Prineville, OR 97754	541-447-2398	541-416-1283	www.co.crook.or.us Jacquie.Davis@co.crook.or.us	Jacquie Davis	8	1979	Landfill & standard recycling depot. Selling wood chips. Recycling facilities for corrugated cardboard, container glass, newspaper, small plastic containers, motor oil & car batteries, antifreeze, aluminum & tin cans & magazines.
Deschutes Recycling 61050 SE 27th St. Bend, OR 97702	541-388-1910	541-322-2194	www.deschutesrecycling.com sbaker6@republicservices.com	Kristin Steiner	12	2001	Knott Landfill recycling depot. Recycling of computers, refrigerators, appliances, tires, scrap metal, glass, cardboard, etc. Composting facility for disposal of yard debris & sales of SoilBuilder, BioFine & ReGrow compost.
Fagen Trees & Chips 151 SE Second St. Bend, OR 97702	541-382-9470	541-382-9470	www.bendoregontreeservice.com treesandchips@gmail.com	Wade Fagen	4	1986	Certified Arborist, land clearing & tree services, wood chip bark mulch supplier, snow removal.
Northwest Sign Recycling LLC 1415 NW Murphy Ct., PO Box 2424 Redmond, OR 97756	541-279-0386	541-383-2072	www.nwsignrecycling.com tory@nwsignrecycling.com	Mark McCallum, Penny Eddington, Tory Allman	5	2004	Hydrostripping & refurbishing aluminum highway signs for cities, counties, states, other agencies & private sector.
Opportunity Foundation of Central Oregon - Bend 275 NW Second St. Bend, OR 97701	541-322-0297	541-389-2084	www.opportunityfound.org info@opportunityfound.org	Susan Klampe	335	1965	Designated drop site for electronic waste recycling. Thrift store.

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Upcoming Appointment Dates:

- April 10th & 24th
- May 8th & 22nd
- June 12th & 26th
- July 10th & 24th
- August 14th & 28th
- September 11th & 25th

Deschutes County Department of Solid Waste
61050 SE 27th Street, Bend, OR 97702
Phone: (541) 317-3163 Fax: (541) 317-3959

www.deschutes.org/sw

To request this information in an alternate format, please call (541) 317-3163 or send email to solidwaste@deschutes.org



Recycled Products & Services *(Listed Alphabetically)*

▶ CONTINUED FROM PREVIOUS PAGE

Company / Address	Phone	Fax	WebSite/Email	Contact	Staff	CO Year Est.	Services
Opportunity Foundation of Central Oregon - Madras 1412 SW Hwy. 97 Madras, OR 97741	541-475-6961	541-475-6971	www.opportunityfound.org info@opportunityfound.org	Kirstin Nilles	335	1965	Designated drop spot for electronic recycling. Thrift store.
Opportunity Foundation of Central Oregon - Redmond 835 E Hwy. 126, 3294 S Hwy. 97 PO Box 430 Redmond, OR 97756	541-548-5288	541-504-2115	www.opportunityfound.org info@opportunityfound.org	Marti Rasmussen	335	1965	Designated drop site for electronic waste recycling. Thrift store.
Printer Resources & Recycling, LLC 2669 NE Twin Knolls Dr., Ste. 205 Bend, OR 97701	541-318-5211	541-382-7882	www.myprinterresources.com frank@myprinterresources.com	Jason Blodgett, Mark Giltner, Frank Patka, Mickey Meszaro	5	2000	Printer, multifunction, copier, plotter service & supplies. Discounted quality toner & inks, smart phone repairs, E-waste recycling services - printers, faxes, desktop copiers, computers, monitors, toners, inks, cell phones, IT services.
Redmond Habitat for Humanity ReStore 1242 S Hwy. 97 PO Box 692 Redmond, OR 97756	541-548-1406	541-504-5485	www.redmondhfh.org sbrown@brhabitat.org	Scott Brown	6	2005	Offering quality donated building materials, appliances, & furnishings in support of affordable housing. Bend-Redmond Habitat for Humanity provides affordable housing for hardworking local families & individuals. ReStores are used & surplus building supply outlets, offering a great selection of building material, appliances & furniture at deeply discounted prices. Proceeds from the ReStores in Bend & Redmond support Bend-Redmond Habitat for Humanity operations.
Republic Services (formerly SecureShred) 20835 NE Montana Wy. Bend, OR 97701	541-382-2263	541-383-3640	www.bendgarbage.com sbaker6@republicservices.com	Kristin Steiner	2	2003	Complete on-site document destruction. Serving all of Central Oregon.
Schnitzer Steel 110 SE Fifth St. Bend, OR 97702	541-382-8471	541-382-3893	www.schnitzersteel.com sdoyle@schm.com	Scott Doyle	5	1971	Scrap metal recycling.
Sisters Habitat for Humanity ReStore 254 W Adams PO Box 238 Sisters, OR 97759	541-549-1621	N/A	www.sistershabitat.org sharlene@sistershabitat.org	Sharlene Weed	3	2007	New & used building supplies, home furnishings & appliances.
Swift & McCormick Metal Inc. 3192 NE Sedgewick Ave. Redmond, OR 97756	541-548-4448	541-548-4061	carol.smmetals@yahoo.com	Dan McCormick	11	1987	Scrap metal recycling.
The Broomsmen 827 SE Business Way, Ste. M Bend, OR 97702	541-213-1131	N/A	www.thebroomsmen.com info@TheBroomsmen.com	Phillip Torchio	7	2015	Zero waste events, wedding services: event setup & cleanup, by appointment only. We work with your event team to ensure your waste & recycling is managed in a sustainable manner, whether planning a small fundraiser or a large music festival.
Tire Disposal & Recycling PO Box 177 Prineville, OR 97754	541-447-5121	541-416-9339	www.tiredisposal-recycling.com	Kevin Dehart	12	1988	Disposal of tires.

CBN has made every effort to ensure that all information is accurate and up-to-date. We cannot, however, guarantee it. Please contact us immediately if you know that certain information is not correct or you would like to be added to a list, 541-388-5665 or email cbn@cascadebusnews.com.

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Company / Address	Phone	Fax	WebSite/Email	Contact	Staff	CO Year Est.	Services
Aspen Landscape Development 61944 SE 27th St. Bend, OR 97702	541-330-9577	N/A	www.aspen-bend.com info@aspen-bend.com	Jarrod Levin, Brandon Reese	20	1996	Landscape design, irrigation & landscape installation & maintenance & water features, rock-scapes, patios & decks.
Bend Pine Nursery 19019 Baker Rd. Bend, OR 97702	541-977-8733	N/A	www.bendpinenursery.com 977treequeen@gmail.com	Fred Swisher	2	1990	Specializing in plantscaping for privacy, screening & creating natural structure on bare (or empty) sites.
Butch & Troy Landscaping Inc., LCB 7158 19384 Seminole Cir. Bend, OR 97702	541-385-0839	N/A	www.bendoregonlandscaping.com bandtland@hotmail.com	Troy Butolph	5	1979	All phase- landscape install, water features, irrigation, maintenance commercial & residential, snow removal & deicing. The new organic weed control system. No poison used pet & kid friendly.
Carlseng Designs 2843 NW Lolo Dr., Ste. 200 Bend, OR 97703	541-610-6961	N/A	www.carlsengdesigns.com info@carlsengdesigns.com	Tanya Carlsen	1	2006	Offers landscape design & consultation blending form, function & sustainability for a site & client specific design that honors our local environment.
ECO-SCAPES 22160 NE Butler Market Rd. PO Box 205 Bend, OR 97701	541-389-5296	N/A	www.eco-scapes.com edbartz@eco-scapes.com	Ed Bartz	3	1993	Natural landscape maintenance.
Evergreen Plantscapes LLC 20729 SE Carmen Ip., Ste. 110 PO Box 84 Bend, OR 97702	541-382-3841	N/A	www.evergreenplantscapes.com evergreenllc@bendcable.com	Mike Hull	6	1981	Interior plant design, installation & maintenance.
Great Basin Nursery & Design 63635 Deschutes Market Rd. Bend, OR 97701	541-848-7703	N/A	www.greatbasinnursery.com info@greatbasinnursery.com	Andria Truax	1	2019	Wholesale native plant nursery, planting design & consultation.
Homeland Design LLC 2337 NE Eighth St. Bend, OR 97701	541-312-2141	541-312-2141	www.homelanddesignllc.com joey@homelanddesignllc.com	Joey & Becky Shaw	3	2009	Full service custom & residential home & landscape design, remodel design irrigation design, builder/permit set drawings, onsite DIY consultations, computer renderings, study scale models, construction administration & bid review.
Landscape Elements, LLC, LCB #7256 PO Box 1878 Bend, OR 97709	541-312-2680	541-312-2690	www.landscapeelements.net parker@bendbroadband.com	Parker MacDonald	15	1999	Custom design/build landscape & irrigation services.
Millsite Landscape Services LCB# 8364, CCB#153527 15 SW Colorado Ave., Ste. 1 Bend, OR 97702	541-382-2756	541-388-5414	millsitelandscape.com Mike@millsitelandscape.com	Mike Bjorvik	30	1998	Landscape maintenance, landscape construction, irrigation services, arbor care, seasonal color, snow & ice management, building maintenance & event services throughout Central Oregon. LCB# 8364 CCB#153527
Sculptural Landscapes, LCB #6008 19019 Baker Rd. Bend, OR 97702	541-382-5188	Call First	www.bendpinenursery.com info@bendpinenursery.com	Fred Swisher	1	1970	Design consultation & construction. Bend's only two landscape books, <i>55 Myths, Tips + Secrets: Bend's Essential Guide to Landscaping</i> & <i>Ultimate Simple Landscaping: A Life long High-Desert Landscaper Reveals How to Do More for Less</i> . Newest book in 2014 - <i>Simple Landscaping + Landscape War: 10 Traps You Must Avoid</i> .
Valorie Lukins Landscape Design Bend, OR	541-330-5700	N/A	www.vlukinslandscapedesign.com val@vlukinslandscapedesign.com	Valorie Lukins	2	1980	Specializing in landscape design for residential & commercial properties & therapeutic gardens.
WinterCreek Restoration LCB #7338 63405 Deschutes Market Rd. PO Box 1543 Bend, OR 97709	541-948-0661	541-382-1227	www.wintercreekrestoration.com wntcrkrest@me.com	Rick Martinson	11	2000	Ecology based landscape design. Native plant landscapes. Sustainable design. Restoration planning & design. Land management analysis, planning & design. Commercial & residential. LCB #7338

CBN has made every effort to ensure that all information is accurate and up-to-date. We cannot, however, guarantee it. Please contact us immediately if you know that certain information is not correct or you would like to be added to a list, 541-388-5665 or email cbn@cascadebusnews.com.



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Landscape Architects (Listed Alphabetically)

Company / Address	Phone	Fax	WebSite/Email	Contact	Staff	CO Year Est.	Services
Botanical Developments 101-179 NE Hawthorne Ave., PO Box 6326 Bend, OR 97701	541-617-5926	541-617-0443	www.botanical-developments.com ron@botanical-developments.com	Ron Kidder	40	2000	Landscape architecture, construction, maintenance & habitat restoration company committed to ecologically sound landscape practices.
Dappled Earth - Designs to Nurture Life PO Box 97, Powell Butte, OR 97753	541-350-7436	N/A	www.DappledEarth.com eileen@DappledEarth.com	Eileen Obermiller	1	2007	Landscape architecture, land use planning & design of residential & commercial, resort, park & neighborhood properties.
David Evans & Associates, Inc. 320 SW Upper Terrace Dr., Ste. 102 Bend, OR 97702	541-389-7614	541-389-7623	www.deainc.com tam@deainc.com	Todd Marcum	2	1986	Engineering, surveying, planning, landscape architecture, natural resources management, construction engineering services.
Katrina Langenderfer Landscape Architecture 48 SE Bridgeford Blvd., Ste. 220 Bend, OR 97702	541-749-8526	N/A	www.KLLandArch.com info@KLLandArch.com	Katrina Langenderfer, PLA, ASLA	1	2012	Comprehensive & integrated master planning & design services for park & recreation facilities, trails, transportation corridors/urban streetscapes, commercial, institutional, residential & environmental site development. Services include master planning/site planning, site design & more.
Macdonald Environmental Planning, PC Parks Community, Bend, OR 97701	541-383-1895	N/A	www.mep-pc.com lmacdonald@mep-pc.com	Laurel Macdonald Bonnell	3	1982	Landscape architectural design for all project scale - commercial to residential, community/recreation planning & healing environment planning & design.

Landscape Contractors & Suppliers (Listed Alphabetically)

Company / Address	Phone	Fax	WebSite/Email	Contact	Staff	CO Year Est.	Services
Ascending Landscape Developments, LCB#8653 65514 Old Bend Redmond Hwy., Bend, OR 97702	541-948-2081	541-389-1025	ascending@bendbroadband.com	Jay Webb	5	2007	Landscape design, installation, renovation & certified arborist.
Best in the West Inc. 565 SE Lake Rd. Redmond, OR 97756	541-548-5748	541-548-5805	www.bestinthewest.biz bitwop@gmail.com	Dustin Alderman	5	1992	Supplies for landscaping such as cinder rocks, fir & hemlock bark, bark nuggets, soils, garden mixes, mulch. Bark blowing available.
Blooming Desert Design + Build, LCB # 9613 CCB #204362 Powell Butte, OR 97753	541-897-9094	N/A	www.bloomingdesertdesign.com shannon@bloomingdesertdesign.com	Drew Lester, Shannon Lester	2	2010	Landscape & irrigation design, paver installation, backflow assembly testing, exterior project management, D.I.Y. hourly consultations.
Butch & Troy Landscaping Inc., LCB 7158 19384 Seminole Circle, Bend, OR 97702	541-385-0839	N/A	www.bendoregonlandscaping.com bandtland@hotmail.com	Troy Butolph	5	1979	All phase- landscape install, water features, irrigation, maintenance commercial & residential, snow removal & deicing. The new organic weed control system. No poison used pet & kid friendly.
Complete Irrigation Services, LLC LCB# 8952 PO Box 1226, Bend, OR 97709	541-815-9623	N/A	www.cisbend.com trevor@cisbend.com	Trevor Varcoe	3	2010	Irrigation startups, repairs, upgrades, installs, winterizations, backflow testing & more.
Cornerstone LLC Landscape Maintenance 1576 NW Fresno Ave., PO Box 1908 Bend, OR 97709	541-280-3523	N/A	Cornerstonelogan@gmail.com	Drew Logan	1	2004	Installation of residential colonial crossbars; commercial signs for land/acreage, offices; commercial street signs.
Deschutes Environmental Services, Inc., LCB 5144 17255 Spring River Rd., PO Box 3232 Sunriver, OR 97707	541-593-2424	541-593-2426	www.desenvser.com info@desenvser.com	Joe & Jenney Lymp	10	1971	Residential, commercial design, installation, maintenance, irrigation systems, landscapes, low voltage lighting.
Eastside Gardens, Inc., LCB 12966 61780 SE 27th St., Bend, OR 97702	541-383-3722	541-317-8529	www.eastsidegardens.org	Chester Cocco	18	1989	Full landscape nursery, sales & installation.
Everist Irrigation 2660 Hwy. 20, Ste. 610-101 Bend, OR 97701	541-362-1389	N/A	www.everistirrigation.com jerry@everistirrigation.com	Jerry Everist	5	2011	Irrigation, landscape construction, landscape maintenance, backflow testing & snow removal. LCB#9018
Fagen Tree & Chips, CCB #100453 151 SE Second St., Bend, OR 97702	541-382-4997	N/A	www.bendoregontreeservice.com treesandchips@gmail.com	Wade Fagen	4	1995	Certified Arborist, land clearing & tree services, wood chip bark mulch supplier, snow removal.
Green Thumb Landscaping, LCB 8644 - Redmond 148 SE Deschutes Ave., Redmond, OR 97756	541-548-2194	541-548-0134	www.gtlandscaping.com greenthumbind@hotmail.com	Dana Oppenlander, David Krajczynski	35	1999	Commercial & residential design, construction, maintenance, irrigation, water features & lighting.
Instant Landscaping, #74728 63160 Nels Anderson Rd. Bend, OR 97701	541-389-9663	N/A	www.instantlandscaping.com joe@instantlandscaping.com	Tim Larocco, Joe Owens	11	1980	Distribution for McPheeters turf & fertilizer. Deliver bark, turf, screened topsoil, enriched topsoil & soil amendments, gravel, drain rock, pavers, wall block & flagstone. Large selection of pre-packaged lawn products & fertilizers.
Landmark Landscaping, LLC, LCB 8209 Bend, OR 97701	541-420-1770	Please call first	www.landmarklandscaping.net william@landmarklandscaping.net	William Blair	3	2005	Landscape construction & maintenance.
Landscape Elements, LLC, LCB 7256 PO Box 1878, Bend, OR 97709	541-312-2680	541-312-2690	www.landscapeelements.net parker@bendbroadband.com	Parker MacDonald	15	1999	Custom design/build landscape & irrigation services.
Landsystems, LCB 5082 21336 E Hwy. 20 Bend, OR 97701	541-382-7646	541-389-5982	www.landsystemsnursery.com info@landsystemsnursery.com	Gary English	25	1978	Full service nursery & garden center irrigation, full design, pavers, decking, water features, sodding, landscaping, bark blowing & maintenance.
McPheeters Turf, CCB #96163 2019 SW Park Ln. Culver, OR 97734	541-546-9081	541-546-2953	www.mcpheetersturf.com mcturf@cbbmail.com	Brenda Potampa, William (Butch) McPheeters, Jason Potampa	7	1979	Quality lawns, Advantage turf, classic blend, trees & shrubs, fertilizer. All types of turf lawns, trees, shrubs, native plants & grasses.
Millsite Landscape Services LCB# 8364 CCB#153527 15 SW Colorado Ave., Ste. 1 Bend, OR 97702	541-382-2756	541-388-5414	www.millsitelandscape.com Mike@millsitelandscape.com	Mike Bjorvik	30	1998	Landscape maintenance, landscape construction, irrigation services, arbor care, seasonal color, snow & ice management, building maintenance & event services throughout Central Oregon. LCB# 8364 CCB#153527
Oregon Grounds Management Inc., LCB 5813 AKA: Artisan Outdoor Living Landscapes 780 NW York Dr., Ste. 205, Bend, OR 97703	541-383-2551	541-383-2991	www.artisanbend.com kevin@artisanbend.com	Kevin Schaffer	15	1989	Design/build. Residential outdoor living & landscape. Outdoor kitchens & pergolas. Masonry pavers, fireplaces & fire pits. Water features. Irrigation installation & maintenance.
Schultz Landscapes LLC, LCB 8043 4805 SW Tomahawk Ave., Redmond, OR 97756	541-330-9696	N/A	www.schultz-landscapes.com info@schultz-landscapes.com	Scott Schultz	5	1997	Landscape design, construction, water features, pavers, irrigation, maintenance & snow removal.
Sculptural Landscapes, LCB 6008 19019 Baker Rd. Bend, OR 97702	541-977-8733	Call first	www.bendpinenursery.com info@bendpinenursery.com	Fred Swisher	1	1970	Design consultation & construction. Bend's only two landscape books, 55 Myths Tip + Secrets: Bend's Essential Guide to Landscaping & Ultimate Simple Landscaping: A Life long High-Desert Landscaper Reveals How to Do More for Less. Newest book in 2014 - Simple Landscaping + Landscape War: 10 Traps You Must Avoid.
Springtime Landscapes & Irrigation, LCB 6044 62990 Plateau Dr., Bend, OR 97701	541-389-4974	541-389-3621	www.springtimeirrigation.com info@springtimeirrigation.com	Bill Shumacher, Joe Davies	33	1980	Landscape irrigation, design, construction & maintenance.
Vern Sampels Landscaping, LCB 8092 1986 SW Canal Blvd., Redmond, OR 97756	541-548-8416	Same as phone	www.sampelslandscaping.com sampelslandscaping@hotmail.com	Kiley Sampels, Carla Sampels	30	1971	Full phase landscaping. Authorized dealer of Rainbird Systems.
WinterCreek Restoration LCB #7338 63405 Deschutes Market Rd., PO Box 1543 Bend, OR 97709	541-948-0661	541-382-1227	www.wintercreekrestoration.com wntcrkrest@me.com	Julia Brynn, Rick Martinson	11	2000	Native plant landscapes, xeriscaping, restoration, fire prevention, wildlife habitat. Commercial & residential. Wholesale native plant nursery. LCB #7338

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Being Responsible with Credit Now will Benefit Borrowers When New FICO System is Implemented

by **SANDY WAGNER** — Central Oregon Regional Manager, SELCO Community Credit Union

Whether your credit report is pristine or has a few blemishes, your credit score could soon change. Fair Isaacs, a data analytics company that focuses on credit scoring services, recently announced that it will be making some significant changes to its FICO system, the best known and most widely used credit scoring system in North America.

Lenders, including SELCO Community Credit Union, rely on this score to determine the creditworthiness of anyone who applies for a loan, whether it be for a home or a car, or for a credit card or debt consolidation loan.

We have received many questions from our members about what these changes mean for them and what they can do to improve their scores by the time those changes go into effect, which will be as early as this summer. About 80 million Americans will see a change in their credit score of more than 20 points, and many more will see smaller shifts, the company estimates. Some will see their credit scores rise. Others will see a decline. But before considering what you need to do to ensure that the FICO 10 system works for you, a little background on why these changes are being made.

Fair Isaac's new FICO 10 system, and the alternative FICO 10 T, is aimed at trying to minimize what it calls credit score inflation. One of the major changes will be the separation of personal loans into their own category. The old system often rewarded borrowers who used these loans to consolidate credit card debt, regardless of how they managed that debt. The new system is aimed at helping creditors better identify borrowers who use those loans responsibly and others who run up more credit card debt even after securing a debt consolidation loan.

In addition, FICO 10 is designed to weigh increasing and decreasing debt levels more heavily than in the old system by using 24 months of "trended data." For instance, a borrower with a history of paying off their credit cards every month who then begins to carry higher balances will have their FICO score negatively affected more than in the past. Delinquent or missed payments are also expected to be more harshly judged than before. Conversely, those who



have late payments in the past but have built a more recent record of making payments on time are likely to see a score bump.

It is important to remember that if you already have good financial habits — you pay your credit cards off every month, are never late on your payments and generally manage your loans well — the new system should reward you. For others, a more proactive approach to managing your debt might be needed to ensure that the new FICO system ends up benefiting you. What actions should you take?

- Don't be late on a payment. Even those who typically manage their debt well, but forget a payment, will be negatively impacted by the new system more than in the past.
- Reduce your credit card debt. Keeping your balances low is a good strategy regardless of the FICO system changes. But showing a consistent record of paying down debt, month after month, should give you a boost over the previous system.
- Using personal loans to consolidate credit card debt is still a good financial strategy to help pay down debt. But borrowers should be smart about how they use those loans. Acquiring a personal loan and then running up more credit card debt will negatively impact your credit score more than ever before.
- Check your credit report now and correct any errors you might find. The new system will take into account 24 months of data, and a misreported late payment could have a greater effect than before. Checking your credit report for any errors now could head off trouble.

The same basic strategies that work now: making on-time payments every month, keeping credit card balances low and being judicious with how often you apply for credit and for how much, will benefit your credit score regardless of changes to the FICO system.

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A Market Perspective on Coronavirus with a Sprinkle of Gratitude

by DAVID ROSELL — Rosell Wealth Management

As the world around us experiences greater turbulence from COVID-19 health concerns and consequently market fluctuations, there is potential for fear and anxiety to take hold in our minds. As a financial advisor for the last 20+ years and having experienced three bear markets, I've come to recognize the emotional patterns that result from the inevitable cycle of the markets. I would like to first share with you some thoughts and ideas that have helped me navigate my emotions through uncertain times, followed by my viewpoint on the markets to help bring some needed perspective to what we are currently experiencing.



• Uncertainty can drive people inward, making them feel isolated and helpless. I suggest going in the opposite direction by expanding your connection with others whether it be by phone call, email, text or an old-fashioned handwritten card. I have found that the more people contribute to others the less they'll worry about their own situation. Become a source of confidence for your family and friends.

• Many feel saddened with cancelled trips, plans and events. These disappointments can either defeat you or reveal new strengths. What if you treated today's challenges as a time when you could make the greatest progress as a person? How can we do this as a community?

• The most consistently successful people I have met, know there is so much out of their control — but they continually work towards how they respond to life's unexpected events. Anytime there is fear, uncertainty and discomfort, it's an opportunity to creatively respond to unpredictable situations.

• When times get tough, we either make a decision to gripe or to be grateful. In an environment where negative sentiment is rampant, the consequences of this decision are much greater. Grumbling only attracts negative thoughts and people. Gratitude, on the other hand, creates the opportunity for the best thinking, actions and results to emerge.

To help me remember to be grateful, I often carry a gratitude stone. What is a gratitude stone? It's a small stone that you carry with you in your pocket or purse or leave on your table. The idea is to put it in a place where you are likely to come in contact with it throughout your day. Each time you see or touch the stone, it will act as a small reminder to be grateful. I find this to be most beneficial during challenging times. Think of it as your tool to attract good thoughts, as I believe that **what we think about expands**. I highly suggest you find a stone that resonates with you, as it may help you get through these interesting times. You will get through this!

John Maxwell states, "The pessimist complains about the wind. The optimist expects it to change. The leader adjusts the sails." A profound message for the challenges we all are currently facing. Let's look at a market perspective.

The words "market correction" and certainly the word "recession" have become taboo in current times. Investors don't like to think about markets heading south, and if you only started investing over the past decade, you have never even experienced a downturn. Let's start by discussing the Coronavirus, which has quickly become the leading market concern around the globe. Let's look at the meaning of the word "DIS-EASE." "DIS" means "without." Dis-ease: "without ease." And investors have certainly not experienced ease as it was a terrible few weeks for the stock market to say the least! The three major stock indexes posted their worst weekly percentage drops since the financial crisis, as Coronavirus fears caused significant investor anxiety. The Dow Jones Industrial Average recently experienced

its worst one-day point drop in history. I feel the overall impact can be summarized by the following major variables:

- How many cases of Coronavirus will there be globally in 2020?
- How long will the Coronavirus continue to spread before the disease is fully contained?
- How deep and wide will the global economic impact be in economic activity?

The first two points are nearly impossible to predict. The third bullet point is where I focus my attention: *How deep and wide will the global economic impact be on economic activity?* Certainly, this impact will go beyond affecting beer sales for the Mexican beer with a similar name. I'm a realist and yes, the Coronavirus will have significant repercussions that we're already witnessing as restaurants and other businesses are mandated to close their doors. There's a lot of moving parts to say the least, however, let's take a longer-term perspective on this Black Swan event. In case you're not familiar with the term, a black swan is an unpredictable event that is beyond what is normally expected of a situation and has potentially severe consequences. Black swan events are characterized by their extreme rarity, their severe impact and the widespread insistence they were obvious in hindsight.

In my first book *Failure Is Not an Option — Creating Certainty in the Uncertainty of Retirement*, I share that economic recessions have occurred all throughout the history of our modern economy and always will. Forbes states we average a recession every 8.8 years and we have experienced ten recessions between 1945 and 2020. When we take the historical perspective that there has never been a down stock market that has not bounced back to hit an all-time high, it becomes that much easier to deal with challenging days in the markets that we are currently experiencing.

I understand that staying calm amid market turmoil is not easy and fears of further decline can make you



feel skittish. However, this is absolutely the wrong time to panic and throw in the towel and here's a real-life story to demonstrate this.

Back in 2011, I was introduced to a new client who shared his perceived success story. In an excited tone he explained how he liquidated his entire equity portfolio in October of 2007 when the Dow was near its peak-closing price at that time of just over 14,000. He went on to give details about how the Dow hit a market low of 6,443 on March 6, 2009, having lost over 54 percent of its value since the October 2007 high. I congratulated him but went on to ask him when he had reinvested his retirement funds back into the market as the Dow had climbed more than 125 percent at that time from its recent low. In a dejected tone he stated, "The markets had been just too high to invest in and I'm waiting for them to retreat before reinvesting."

Had he remained invested; his assets would have

Continued on Page 31 ▶

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Lora Nordquist

Recently, **Bend-La Pine Schools'** Board of Directors unanimously voted to appoint **Lora Nordquist**, current assistant superintendent for Bend-La Pine Schools, to serve as interim superintendent for one year beginning July 1. The Board of Directors will resume the superintendent search in the fall of 2020. The board elected to suspend its superintendent search in light of complications due to travel and social distancing restrictions due to COVID-19.

"We are incredibly lucky to have Lora be able to step into this role," said Carrie Douglass, board co-chair. "She matches the core competencies we wanted to see in a superintendent and possesses a relentless drive to do what is best for students."

At Bend-La Pine Schools, Nordquist has served as assistant superintendent for eight years and prior to that worked as chief academic officer for elementary programs and as curriculum director for the district. Nordquist has her doctorate from Lewis & Clark College and served as a classroom teacher for 22 years before moving into administration.

"I am thrilled to work alongside our board and tremendous staff as we continue to pursue excellence for each and every student in our district," said Nordquist, who is also a grandmother of five current or future Bend-La Pine Schools students.

Rebound Physical Therapy's Redmond Clinic welcomes **Dan Volgman-Stevens**, PT, DPT and **Matt LeClair**, PT, DPT to their staff.

Volgman-Stevens completed his undergraduate degree at the University of Minnesota, Twin Cities. He went on to graduate magna cum laude with a doctorate of physical therapy from the University of Wisconsin — Milwaukee in 2014. Dan has expertise in general orthopedics, and has a special interest in spinal mechanics, headaches and working with weightlifters. Outside of the clinic, Volgman-Stevens is eager to embrace the Central Oregon lifestyle, with exploring local breweries and learning how to mountain bike at the top of his list. Volgman-Stevens enjoys cooking, hiking, camping and playing board games in his free time.

LeClair graduated with a bachelor's degree in Kinesiology from the University of Massachusetts-Amherst. He went on to obtain a doctorate of physical therapy



Dan Volgman-Stevens



Matt LeClair

from Medical University of South Carolina in 2015. LeClair utilizes his skills as a manual therapist to treat a wide range of orthopedic conditions and patient populations, with a particular interest in treating shoulders and knees. When he is not working, LeClair loves spending time outside. His hobbies align with Central Oregon's outdoor offerings; he enjoys hiking, mountain biking and snowboarding. LeClair also likes to play the guitar and hang out with his dog, a Dutch shepherd mix named Indy.



Sharon Maier-Kennelly

The nonprofit **Tower Theatre Foundation** welcomes **Sharon Maier-Kennelly** as the new manager of corporate giving. Maier-Kennelly spent the last 15 years serving as a regional leader in the arts on Long Island in New York, and moved back to the Pacific Northwest with her family in September. Her most recent role was general manager and director of programming Initiatives at Tilles Center for the Performing Arts; and prior to that, executive director of Landmark on Main Street. Both organizations are similar in size and mission to the nonprofit Tower Theatre Foundation, and the Tower is grateful to have her wealth of arts management and fundraising experience to tap into.

The excitement is mutual. "I'm absolutely thrilled to begin my new role at the Tower during its 80th anniversary year, and am excited to immerse in my new community to raise essential funds so the Tower can continue to bring outstanding cultural and educational opportunities for years and years to come," said Maier-Kennelly.

ColeBreit Engineering, a full range mechanical, electrical and plumbing design and engineering firm, announces the recent hire of **William Caron**, PE. Caron is a senior mechanical engineer who brings over 20 years of experience to the ColeBreit Engineering team. In his senior-level role with ColeBreit, Caron will contribute to the company's business development and growth efforts by continuing to build the team's portfolio with larger, more diverse engineering projects.

"Our firm is dedicated to providing quality, integrity and expertise through our superior engineering services, and Bill's background perfectly complements this mission," said Laura Breit, CEO of ColeBreit Engineering. "We look forward to being able to offer Bill's leadership skills, HVAC expertise, and extensive project management experience to our growing client



William Caron

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base in a range of industries."

Caron joins the ColeBreit Engineering team after over a decade of project management at Mazzetti in Portland, Oregon. He specializes in mechanical engineering, design-build and integrated project delivery for the healthcare, higher education and science and technology industries. Caron has 22 years of experience as a mechanical engineer and project manager, and has worked with many notable clients on highly specialized facilities in a variety of industries.

Some of his recent projects include the Medical Services Office Building at Legacy Mt. Hood Medical Center, the Health and Sciences Technology Building at Southwestern Oregon Community College, the Medical Office Building at Central Peninsula Hospital and the Department of Veteran Affairs in Loma Linda. Caron holds a bachelor of science in mechanical engineering from Northeastern University and is a Designated Design-Build Professional (DBIA) Certified Registered Professional Engineer.

Caron will serve in a leadership role on the ColeBreit Engineering team, helping bring the firm to the next level of business in the years to come. He will use his expansive industry contacts to continue to build client relationships across the country, and his leadership skills to implement more mentorship programs within the company. His depth of experience and range of expertise will help ensure the ongoing success of ColeBreit Engineering's client projects.

Megan Fries of Bend has joined the ranks of elite business consultants licensed to provide **TIGERS Success Series'** comprehensive suite of corporate team culture and team behavior improvement resources in North America. Adding to her own services that include finance consulting, business consulting, project management, nonprofit consulting, management coaching and HR consulting, Fries will also be facilitating with TIGERS in the remote work team development arena while helping managers make the leap from traditional to online team management.

"We acknowledge that the management of remote workers and teams is a unique situation that many organizations in North America have been faced with only recently due to the novel coronavirus crisis. Megan's proven skills as a project manager make her an ideal consultant to work with since remote worker management and project management share many similarities," said Dianne Crampton, president of TIGERS Success Series. "We are pleased to introduce Megan Fries to other licensed consultants, while building a collaborative community of consultants delivering measurable, winning results to their clients."



Megan Fries

Businesses Serving Community

UNITED WAY

United Way in Central Oregon has established a local Community COVID-19 Response Fund — seeded with a donation of \$50,000 from PacificSource Health Plans. This Response Fund is delivering immediate help to those who need it right now.

United Way's COVID-19 Response funding mobilizes nonprofits across our region (Crook, Deschutes and Jefferson counties and the lands of the Confederated Tribes of Warm Springs) to help individuals and families. Funds are being distributed to local nonprofit organizations that are providing emergency assistance and essential services to those who are most impacted by economic consequences caused directly by COVID-19.

"The partnership between our local United Way and Pacificsource is a natural one in this time of crisis," says Ken Wilhelm, United Way's executive director. United Way's primary role and responsibility is to ensure community members are cared for. And as a community-based health plan, PacificSource cares deeply about the communities where their members work, live and raise their families.

As COVID-19 continues to have a significant impact on us all, and especially those in vulnerable populations, PacificSource has partnered with United Way in this effort to provide emergency support to those most in need, knowing that United Way is *the* local nonprofit best-positioned to receive and quickly pivot to turn around funds based on emerging needs.

Both United Way and PacificSource are here to help — directing efforts and resources to where they will have the greatest impact for our community's most vulnerable.

BACKDROP DISTILLERY, OREGON SPIRIT AND CRATER LAKE SPIRITS

Backdrop Distillery is using their bi-product and facility to make free hand sanitizer solution, which they are donating to local police, fire and St. Charles workers and 911 dispatchers. They are doing this free of charge. They have distributed this sanitizer to firefighters and they are keeping the product in the station and on the responding apparatus to keep them as healthy as possible. Oregon Spirit is making free hand sanitizer as well to be distributed throughout.

And despite booming liquor sales, Bend-based Crater Lake Spirits has converted part of its production to make ethanol-based hand sanitizer for local hospital and healthcare workers during the COVID-19 pandemic.

Hand sanitizer will be made available through the Crater Lake Spirits tasting rooms after these immediate needs are met.

LATINO COMMUNITY ASSOCIATION

The Latino Community Association (LCA) will use a \$38,000 grant to reach out to Latinos and other marginalized groups to encourage everyone to complete their 2020 Census form. This decennial Census, a count of all U.S. residents conducted every ten years, is required by the

U.S. Constitution, according to the Census Equity Fund. It determines the federal funding Oregon will receive for safety net programs like Head Start, SNAP, school lunches, Section 8 housing, Pell grants, short-term rental assistance and medical assistance.

With a population growth of 8.1 percent since 2010, Oregon could gain a sixth seat in the U.S. House of Representatives and increased federal funding, if everyone completes their Census form. But the 2020 count poses challenges: it is the first digital count and almost 20 percent of Oregon households lack broadband internet. Although the form does not ask about citizenship, the nearly half a million Oregonians who live with a non-citizen may be reluctant to give information about their families.

For this reason, the fund, through United Way of the Columbia-Willamette, awarded the grant to LCA as part of its Oregon Census Hard to Count Campaign. It wants to equip LCA to help overcome fears among immigrants that the Census might share their answers with immigration authorities, which is prohibited by federal law.

LCA is hiring a coordinator to set up Census Assistance Centers at its offices in Redmond and Madras to educate residents about the Census and help promote an accurate count. But the opening date is tentative because of precautions about the novel coronavirus. LCA is partnering with Central Oregon Veterans Outreach and Central Oregon Disability Support Network to reach our respective "hard-to-count" communities.

COUNCIL ON AGING OF CENTRAL OREGON

The Council on Aging of Central Oregon announced that the Cow Creek Umpqua Indian Foundation has awarded a \$10,000 grant for home meal delivery to mobility-challenged seniors in Deschutes County. The grant is a \$2,500 increase over last year's award amount, as the Cow Creek Umpqua Indian Foundation puts increasing emphasis upon basic needs and ensuring more hungry people are fed. Funds will be used to provide home-delivered meals to hundreds of older adults at nutritional risk in Deschutes County.

Last year, the Council on Aging provided more than 82,000 home-delivered meals to seniors in Central Oregon through Meals on Wheels and partner programs. Hundreds of volunteers deliver meals and provide well-being checks on adults over the age of 60 who are at nutritional risk due to a lack of mobility, impaired cognition or another assessed reason.

"A growing number of seniors in Central Oregon are going hungry," said Bernadette Handley, nutrition manager for the Council on Aging of Central Oregon. "Many are suffering cognitive decline and may forget to eat. Or they simply don't have the physical mobility to get out and do grocery shopping, or stand in the kitchen and cook. Our home-delivered meals are designed to meet the specific nutritional needs of seniors, and we are so grateful for the continued support from the Cow Creek Umpqua Indian Foundation to be able to serve our older adult neighbors."

Central Oregon adults over 60 and contending with interim and long-term mobility challenges are eligible for Meals on Wheels service at no cost, and the program is not dependent on income level.

who's who who's who who's who who's who who's who who's who

Two COCC Students Merit National Scholarship Honors & Four Named to All-Oregon Academic Team

Two students at Central Oregon Community College (COCC), Erik Kersenbrock and Janae Radke, have earned 2020 New Century Pathway Scholarships from the Phi Theta Kappa Honor Society — the only students in Oregon to receive these prestigious national community college academic prizes.

The scholarships, awarded earlier this month, recognize the two best achievement scores — one for a transfer student, one for a workforce student — among each state's community college academic team applicants. Selection is based on the highest score earned in the All-USA Academic Team competition, and more than 2,000 students from across the country, representing more than 1,200 colleges, applied for the awards.

Kersenbrock, who graduates in June, was named Oregon's New Century Transfer Pathway Scholar. He plans to apply the \$2,250 scholarship to engineering studies at Oregon State University. Kersenbrock is maintaining a 4.0 GPA and was one of four students to represent the college on the All-Oregon Academic Team.

"I hope to continue my education and earn a master's degree, but my primary goal is to help solve some of the bigger problems that our society faces in the way of resource management, power and energy or waste," he said. "I have never felt a sense of community like I have found at COCC," he added. "I have received continuous support from staff." Formerly of Kansas, Kersenbrock has hiked the Appalachian Trail and enjoys rock climbing and yoga.

Radke, earning her nursing degree, was named Oregon's New Century Workforce Pathway Scholar and will receive a \$1,250 scholarship. Planning to work full-time upon graduation, she is also hoping to attend school to earn a bachelor of science in nursing. Her goal is to become an emergency department RN and, ultimately, a nurse practitioner. Originally from Albany, Radke has kept a 4.0 GPA at COCC and was one of four students to represent the college on the All-Oregon Academic Team.

"Nurses are in a unique position to support and care for people on some of their worst days, and I think it is an honor to do that work," she said. "It is also an incredibly varied field with constant opportunities to continue learning and challenging yourself." Radke enjoys traveling and spending time with her husband and dog. "The faculty at COCC are amazing," she added. "They truly want you to succeed and support you in doing so."

"The entire college is so proud of Erik and Janae," said COCC President Dr. Laurie Chesley. "This honor reflects incredible dedication and drive. And I think it also speaks to the amazing learning environment that our faculty foster here at COCC."

Phi Theta Kappa is the premier honor society recognizing academic achievement at associate degree-granting colleges. The awards are also sponsored by The Coca-Cola Foundation, the Coca-Cola Scholars Foundation and the American Association of Community Colleges. A March 30 awards event, scheduled for honorees during the annual American Association of Community College convention in National Harbor, Maryland, is currently postponed.

COCC also announces that students Amy Bachman, Erik Kersenbrock, Janae Radke and Markie Egger were selected to represent the college on the Oregon Community College Association's (OCCA) 2020 All-Oregon Academic Team. The honor typically includes an awards banquet in mid-April with a visit to the Oregon Capitol to meet with Governor



Amy Bachman



Erik Kersenbrock



Janae Radke



Markie Egger

Kate Brown, now postponed to a future date due to COVID-19.

To earn the distinction, students must maintain a minimum 3.5 cumulative GPA and have completed at least 54 credits. Nominated by a faculty member, finalists undergo a review process by the college's committee for academic excellence.

Amy Bachman, 45, of Millican, has maintained a 3.95 grade point average while studying automotive technology at COCC. The dean's list student is earning a master automotive technician certification and an associate of applied science degree in automotive technology in electronics and diagnostics. A Robert Maxwell Scholarship recipient, she is interested in a career in electric vehicle repair and programming.

Erik Kersenbrock, 29, of Redmond, is an engineering student who will continue his studies at Oregon State University this fall, in either electrical or mechanical engineering. Kersenbrock has kept a 4.0 grade point average and made the dean's list every term at COCC. He is one of 52 students in the nation — representing Oregon — to receive a 2020 New Century Transfer Pathway Scholar prize, a transfer student honor co-sponsored by the American Association of Community Colleges.

Janae Radke, 34, from Albany, is a nursing student who hopes to become an emergency department RN and eventually a nurse practitioner. She plans to earn a bachelor of science in nursing. With a 4.0 grade point average, the dean's list student was one of 52 in the nation to receive a 2020 New Century Workforce Pathway Scholar prize, a workforce student honor co-sponsored by the American Association of Community Colleges.

Markie Egger, 21, of La Pine, a dean's list student every term at COCC, is planning to earn her bachelor's degree in energy systems engineering from Oregon State University-Cascades. The former high school valedictorian and member of the National Honor Society enjoys using math to analyze everyday experiences. She looks forward to a career in energy systems engineering.

The All-Oregon Academic Team is part of the All-State Community College Academic Team program that launched in 1994 in the states of Mississippi and Missouri. Today, 38 states host All-State Academic Team programs each year, focusing on two-year colleges and recognizing exceptional students. The OCCA sponsors the annual event, in partnership with the Phi Theta Kappa Honor Society, which awards some \$37 million in scholarships nationally to community college students.

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Crestcom's Leadership Training Experience Pivots to Virtual Platform

Elite Management Training (EMT) - Crestcom International, LLC, announced that its award-winning leadership curriculum will continue to be available to its customers virtually as long as COVID-19 prevents group gatherings. Elite Management Training - Crestcom has adapted its live-facilitated, interactive training curriculum to be delivered online without compromising the interactive nature of its learning experience. Video breakout rooms allow for small group exercises. Whiteboards help multiple participants to collaborate simultaneously by annotating a shared screen. A "raise hand" feature allows for polling participants and will enable participants to ask questions or share ideas in an orderly fashion.

Over the past year, Elite Management Training - Crestcom has worked on refining its virtual classroom experience. EMT's expert facilitators have adapted the content and delivery approach to leverage the virtual live classroom experience. This expertise allowed EMT's team to deploy this virtual delivery method to support its participants throughout the world within days, rather than weeks or months, when the impact of COVID-19 was felt.

Crestcom serves several thousand participants in locations throughout the world as they evolve through their leadership journey, including many participants in Central Oregon. Utilizing a proprietary cloud-based learning portal, Crestcom's leadership development program ensures sustained behavior change through documentation of action plans and results, whether the training is delivered live or virtually. With unprecedented situations such as the novel coronavirus outbreak, strong organizational leadership is more critical than ever. Elite Management Training - Crestcom is committed to continuing to develop leaders everywhere to prepare them and their organizations for the challenges ahead.

crestcom.com

CentralOregonSOS.com Provides Resource Links for Companies and Employees

On Wednesday, March 25, a new website was launched in Central Oregon called CentralOregonSOS.com. This website was created as a one-stop resource hub for employers, employees and the community in this time of unprecedented uncertainty.

"This website was created to help businesses and workers to easily find resources they need now. We worked with many partners to aggregate these efforts in one, easy-to-navigate site that will help businesses and employees find the help they need," says Katy Brooks, CEO of the Bend Chamber of Commerce.

"With the assistance of OSU-Cascades' students and our partners around the region, we were able to develop this resource hub to connect all of the great efforts to assist business and our community. It really is a testament to how Central Oregonians work together in a time of need," said Adam Krynicki, executive director of the OSU-Cascades Innovation Co-Lab.

As S.O.S. is the universal sign for need of assistance, CentralOregonSOS.com is about hearing that signal for help and responding with a place where businesses and their employees can go for information, to find help and connect with those who have answers.

"It is critical that businesses in La Pine have easy access to regional, state and federal aid in one place," said Ann Gawith, director of the La Pine Chamber of Commerce.

Funding for the site, in part, was made possible by the Prineville Chamber of Commerce through a grant from Facebook.

Filled with useful and comprehensive resources for the region, including where employers and employees can find financial assistance, the site content was created through a consortium of collaborators from around Central Oregon.

Collaborators on the CentralOregonSOS.com site project:

Area Chambers of Commerce

- Bend Chamber
- La Pine Chamber
- Madras Chamber
- Prineville Chamber
- Redmond Chamber
- Sisters Chamber
- Sunriver Chamber

Business, Workforce, Education and Other Organizations

- Bend La Pine School District
- Business Oregon
- Central Oregon Association of Realtors
- Central Oregon Builders Association
- Central Oregon Visitors Association
- Central Oregon Intergovernmental Council
- Deschutes Public Library
- East Cascade Works
- Economic Development for Central Oregon
- Facebook
- High Desert Education Service District
- OSU-Cascades Co-Lab
- Small Business Development Center
- Visit Bend

Cities/Counties/State

- City of Bend
- City of La Pine
- City of Madras
- City of Prineville
- City of Redmond
- City of Sisters
- Crook County
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- Jefferson County
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Midtown Yacht Club Project

Continued from page 3

bike to favorite haunts.

Adding to this diverse sector of Bend is a new project currently under construction known as the Midtown Yacht Club, a food cart dining area and bar that will serve beer and wine. "We're creating a laid-back, fun place for all ages to have a variety of tasty food and libations," said Nathan Boddie, MD,

MS, a partner in the project. "Ironically called the yacht club, it's meant to be a relaxed neighborhood spot that avoids being stuffy with emphasis on fun for everyone and all demographics." Located on the corner of NE Quimby Avenue and NE Fourth Street, Midtown Yacht Club will also host events such as trivia, occasional music performances and outside games. "Sports will be on the inside, offering a little something for everyone," said Boddie. The facility will also house 1,020 square feet of office space.

Boddie and a few of his buddies partnered together to create a place where they — and

other locals — can hang out and enjoy themselves while also giving back to the neighborhood and improving the community, he said. The target completion date for this new destination gathering hole is June, "Or as soon as we're all safe to return to our usual social Bend selves," he said with a laugh. "Midtown is a great neighborhood with fantastic people near downtown but with few options for food and socializing," said Boddie. "The Midtown Yacht Club folks are looking forward to bringing a new option to the area."

roblittletoninc.squarespace.com

F*Cancer

Continued from page 3

Updates on Timeline and COVID-19

First and foremost, we hope that all of you are in good health and keeping positive attitudes regarding the recent spread of the coronavirus. That being said, we have some updates regarding the timeline for the release of the F*Cancer IPA and the program as a whole.

There are many different tasks that must

be completed before the F*Cancer program can go live. This includes the design and ordering of merchandise, brewing and distribution schedules, and campaign creation for our different nonprofits. Because of the disruption to the current timeline, we will be pushing back the release of F*Cancer.

The beer will still be released, the merch will still be available and the program will still be a huge success. However, the program will not begin until mid-summer. We will keep everyone involved with all updates regarding

the progress of the campaign and the timeline moving forward.

Name Collections are Still Live!

We have pushed out our name collection deadline to April 12! That means there is still time to submit your loved ones' names to appear on the 2020 label. This is a difficult time for everyone, including nonprofit organizations. Your donations from name submissions are crucial to operations during this time. You can use and share this link (mailchi.mp/silvermoonbrewing/fcancer-2020-name-submissions-are

now-live) to submit additional names for our 2020 label!

Now is the time to come together and support one another through this difficult time. With small businesses and individuals across the country struggling to get by, we each have the power to help each other come out of this strong and collected. Stay positive, wash your hands and drink great beer.

If you have any questions regarding F*Cancer you can reach out by emailing to info@silvermoonbrewing.com. silvermoonbrewing.com

Mosaic Medical

Continued from page 3

the safe use of medications and can improve clinical outcomes for patients. The new Mosaic location will provide Prineville residents with the first centrally-located alternative for filling prescriptions in town.

Mosaic patients who already visit the Prineville Clinic will benefit from the addition of an on-site pharmacy. As the pharmacy will stay open for an hour after the clinic closes, patients will be able to fill their prescriptions before leaving the building. Because the pharmacy and clinic providers will be sharing the same space, they will be able to collaborate on patient needs more closely. Patients will benefit from better treatment and care plans

as a result.

In addition to increasing access and convenience, the Mosaic pharmacy will help community members who do not have insurance or who have high prescription co-pays. As a Community Health Center, Mosaic Medical is able to receive medications at lower prices and then pass the savings along to those in need. These discounts can make a significant difference for patients who require medications they otherwise could not afford. Mosaic patients are also able to access sliding scale prices based on their income level.

For community members who are under-employed or under-insured, Mosaic pharmacy will offer a prescription club for a \$10 annual fee per household. Club members will pay just \$4 for a month's supply of more than 300 generic medications.

mosaicmedical.org

RECENT TRANSACTIONS

Continued from Page 3

tenant, **Hand and Arm Therapy of Central Oregon**, in the lease of a 3,036 sq. ft. office suite located at 2041 NE Williamson Court in Bend.

Joel Thomas, CCIM of **Compass Commercial Real Estate Services** represented the tenant, **Picky Bars, LLC**, in leasing a 3,939 square foot office and industrial suite located at 150 SW Scalehouse Loop in Bend. The facility will serve as the new corporate headquarters for Picky Bars.

Compass Commercial Real Estate Services brokers **Bruce Churchill** and **Terry O'Neil, CCIM** represented both the landlord, **Malwood, LLC**, and the tenant, **MWD Management, LLC**, in the lease renewal of a 5,445 sq. ft. medical space to Bend Dermatology located at 236 Kingwood Avenue in Redmond.

Broker **Luke Ross** of **Compass Commercial Asset and Property Management** represented the tenant, **COPIA Wealth Management**, in the lease of a 1,313 sq. ft. office suite located at 790 SW Industrial Way in Bend.

Compass Commercial Real Estate Services brokers **Joel Thomas, CCIM** and **Terry O'Neil, CCIM** represented the landlord, **RJ Johnson**.

Compass Commercial Real Estate Services brokers **Pat Kesgard, CCIM** and **Kristie Schmitt** represented both the landlord, **Lebeda Properties, LLC**, and the tenant, **Andreas Cabinetry**, in the lease of a 3,920 sq. ft. industrial unit located at 20551 Builders Street in Bend.

Employers' Strategy Plan

Continued from page 11

for Portland employers) to provide their employees who work in Oregon with up to 40 hours of paid sick leave per year. Employers with fewer than ten employees (fewer than six for Portland employers) are also required to provide employees with up to 40 hours of sick leave, but this bank of leave time can be unpaid. The new federal Emergency Paid Sick Leave provides 80 hours of paid leave.

Section 5107 of the Emergency Paid Sick Leave Act provides guidance for the question posed by many employers. It specifically includes a catchall provision, which states that nothing in this act shall diminish the rights or benefits that an employee is already entitled to under an existing employer's policy or

state/local law. Arguably this section indicated this federal Emergency Paid Leave is in addition to of Oregon's sick leave. However, an argument could be made that that is not the case. Specifically, the Emergency Paid Sick Leave Act removed a provision in the original bill that specifically prevented employers from changing their current policies and benefits in response to the Act.

That said, there is significant risk related to reducing your current sick leave considering Section 5107 of the Act. First, if your current sick leave policy is currently more generous than Oregon's sick leave requirements, you could run afoul of the new federal law by diminishing your current leave because of the new law. Second, if your current sick leave policy is minimally compliant with Oregon's sick leave requirements, reducing your sick leave policy would possibly run afoul of Oregon's sick leave laws, given that Oregon's sick leave is broader

in usage than that provided by the new federal law. Finally, doing so exposes employers to potential public relations issues.

We will continue to seek guidance from BOLI as to whether it believes the Emergency Paid Sick Leave is in addition to Oregon's sick leave laws and provide updates as appropriate. Make sure you are subscribed to Fisher Phillips' Alert System to get the most up-to-date information. For further information, contact your Fisher Phillips attorney, any attorney in our Portland office, or any member of our COVID-19 Taskforce. You can also review our nationwide Comprehensive and Updated FAQs for Employers on the COVID-19 Coronavirus and our FP Resource Center For Employers, maintained by our Taskforce.

Stephen M. Scott is an associate with national labor and employment law firm Fisher Phillips in Portland. He may be reached at smcscott@fisherphillips.com. fisherphillips.com



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COMMERCIAL PERMITS WEEK ENDING 3-13-2020

City of Bend

- \$2,140,000.00 - Commercial Alteration (Pilot Butte Building C) 19,378 sf. at 1501 NE Neff Rd. Bldg. C Bend 97701 OR Owner: School District #1 520 NW Wall St. Bend, OR 97703
Builder: Griffin Construction, LLC 541-447-7237 Permit # 19-5790
- \$484,000.00 - Commercial Alteration (Bend High Kitchen) 29,616 sf. at 230 NE 6th St. Bend 97701 OR Owner: School District #1 520 NW Wall St. Bend, OR 97703
Builder: Griffin Construction, LLC 541-447-7237 Permit # 19-5666
- \$250,000.00 - Commercial Alteration (Walmart) at 20120 Pinebrook Blvd. Bend 97702 OR Owner: Walmart Real Estate Business PO Box 8050 Bentonville, AR 72712
Builder: Safety Electric, Inc. 503-559-6772 Permit # 19-5941
- \$100,000.00 - Commercial Alteration (No Hablo Tacos) 19,664 sf. at 2900 NW Cleewater Dr. Bend 97703 OR
Owner: Clearwater Crossing, LLC PO Box 1949 Bend, OR 97709 541-306-1611 Permit # 19-5590
- \$11,690.00 - Commercial Alteration (Roof at Bridge) 23,592 sf. at 520 SW Powehouse Dr. Bend 97702 OR Owner: River Shops II, LLC 15 SW Colorado Ave. Ste.1 Bend, OR 97702
Builder: R & H Construction Co. 503-228-7177 Permit # 19-4003

Deschutes County

- \$1,400,000.00 - Commercial (Transportation Facility) 9,200 sf. at 1700 W McKinney Butte Rd. Sisters 97759 OR Owner: Sisters School District #6 115 N Locust St. Sisters, OR 97759
Builder: Keeton King Contracting, LLC 541-923-0704 Permit # 247-19-007795-STR
- \$429,000.00 - Commercial Detached Accessory Structure 1,458 sf. at 17900 West Core Rd. Sunriver 97707 OR
Owner: Sunriver Owners Association PO Box 3278 Sunriver, OR 97707 541-593-2411 Permit # 247-19-007706-STR
- \$316,500.00 - Commercial Detached Accessory Structure 1,600 sf. at 17900 West Core Rd. Sunriver 97707 OR
Owner: Sunriver Owners Association PO Box 3278 Sunriver, OR 97707 541-593-2411 Permit # 247-20-000601-STR
- \$110,808.00 - Commercial (Newberry Storage) 1,200 sf. at 16678 Assembly Wy. La Pine 97739 OR Owner: Newberry Storage, LLC 1704 Cliff Dr. Bend, OR 97701
Builder: Doran John & Zachariah John Foote 541-771-9847 Permit # 247-19-000474-STR
- \$69,861.00 - Commercial Alteration (Neighbor Impact) at 16401 1st St. La Pine 97739 OR Owner: La Pine Park & Recreation District 507 NW Wall St. Bend, OR 97703
Builder: Vic Russell Construction, Inc. 541-536-3478 Permit # 247-19-007348-STR
- \$28,800.00 - Commercial Detached Accessory Structure at 17900 West Core Rd. Sunriver 97707 OR
Owner: Sunriver Owners Association PO Box 3278 Sunriver, OR 97707 541-593-2411 Permit # 247-20-000599-STR

City of Redmond

- \$21,160.00 - Commercial Detached Accessory Structure 420 sf. at 345 NE Hemlock Ave. Redmond 97756 OR Owner: PCC Structural, Inc. 4600 SE Harney Dr. Portland, OR 97206
Builder: Baxter Builders, LLC 541-647-2595 Permit # 711-20-000129-STR
- \$21,160.00 - Commercial Detached Accessory Structure 420 sf. at 345 NE Hemlock Ave. Redmond 97756 OR Owner: PCC Structural, Inc. 4600 SE Harney Dr. Portland, OR 97206
Builder: Baxter Builders, LLC 541-647-2595 Permit # 711-20-000129-STR-01
- \$21,160.00 - Commercial Detached Accessory Structure 420 sf. at 345 NE Hemlock Ave. Redmond 97756 OR Owner: PCC Structural, Inc. 4600 SE Harney Dr. Portland, OR 97206
Builder: Baxter Builders, LLC 541-647-2595 Permit # 711-20-000129-STR-02
- \$20,000.00 - Commercial (Les Schwab) 700 sf. at 845 NW 6th St. Redmond 97756 OR Owner: Les Schwab Tire Centers of Oregon, Inc. PO Box 5350 Bend, OR 97708
Builder: Sunwest One, Inc. 541-548-7341 Permit # 711-19-000422-STR-01

Lake County

- \$20,000.00 - Commercial Alteration (AT&T Cell Tower) at 90979 Red House Ln. Paisley 97636 OR Owner: Daniel and Elizabeth Withers 38438 Withers Ranch Rd. Paisley, OR 97636
Builder: Mastec Network Solutions, LLC 404-541-1300 Permit # 497-20-000062-STR

COMMERCIAL PERMITS WEEK ENDING 3-20-2020

City of Bend

- \$448,912.00 - Commercial Alteration (Shiloh Inn) at 3105 NW OB Riley Rd. Bend 97703 OR Owner: Shiloh Inn Bend, LLC 11600 SW Corby Dr. Portland, OR 97225
Builder: Midstate Builders 541-640-2382 Permit # 20-0316
- \$45,000.00 - Commercial Alteration 5,200 sf. at 759 NE Greenwood Ave. Bend 97701 OR Owner: MidOregon Corp. 333 SW Upper Terrace Dr. Bend, OR 97702
Builder: D E Rink Construction, Inc. 541-388-0719 Permit # 20-0196

City of Redmond

- \$1,100,000.00 - Multi-FD 4,553 sf. at 630 NW Kingwood Ave. Redmond 97756 OR Owner: Kingswood Lofts, LLC 875 SW Rimrock Wy. #102 Redmond, OR 97756
Builder: Dunlap Fine Homes, Inc. 541-604-4200 Permit # 711-19-002440-STR

Market Perspective

Continued from page 25

grown considerably. I explained that by attempting to time the market, he would have to be lucky, not just once, but twice; once to withdraw from the market and another to get back in. The odds of accomplishing such a feat are not favorable. This point is even further reinforced when we contemplate that even after this current historical downturn, as of March 24, 2020, the Dow is still up 261 percent since the last market low in 2009!

When you time the markets, you have to be lucky twice. You must not only get out of the markets at the right time, but you need to get back in at the right time. This gentleman was lucky once but not twice, and consequently faces a serious dilemma. To be successful over the long term, it's all about time in the markets and NOT timing the markets that counts! I'll say it again: It's all about time in the markets — not timing the markets.

Here in Bend, right in the middle of the city, we have the conical shaped outcrop called Pilot Butte. It has a sinuous road that wraps around this volcanic cinder cone that takes hikers and drivers to the top. Visualize a cute boy with a baseball cap on who's carrying a yoyo. The undulating yoyo symbolizes the stock market. As the yoyo goes up everyone is elated. As it falls everyone feels discouraged. As the yoyo starts its next ascent, we celebrate with exuberance and then it falls once again, and our stomachs begin

to feel queasy with apprehension. It is up to each of us to choose whether we focus on the rising and falling yoyo or the boy. You see, they both reach the top of the butte with its majestic views of Bend at the exact same time. If you don't want to have a coronary, I strongly suggest focusing on the boy.

So, let's take that analogy and apply it to another time in history. October 19, 1987 is an ominous date known as Black Monday. The Black Monday decline was the largest one-day percentage decline in stock market history. The Dow dropped by 508 points to 1,739. That's right, the Dow was at 1,739 where today it's more than 20,000. Investors thought the end was near and fear overtook the financial world as that 508-point loss equated to a market decline of 22.6 percent! Interestingly, following Black Monday the Dow corrected to not only be positive for the 1987 calendar year but would close on December 31, 1987 at an all-time, year-end record high of 1,939 points.

Just three-plus decades later, the Dow can easily fluctuate in a single trading day by more than Black Monday's record-breaking 508 points. Case in point, the largest point drop in history occurred on March 16, 2020, when concerns over the Coronavirus pandemic engulfed the market, dropping the Dow by 2,997 points. The big difference is this drop was only 12.9 percent compared to 22.6 percent on Black Monday. However, the second largest point gain in history also occurred during this time of confusion on March 13, 2020 when the Dow gained 1,985 points. This was followed up by an even greater gain of 2,113 points or 11.37 percent just 11 days later on March 24, 2020, becoming the latest largest point gain in history. If someone had told

you on Black Monday that in the year 2020 the Dow would be above 20,000 — where it currently is today, you would have thought they had lost their senses! The economy may continue its yo-yo-like movement with ups and downs, however, it's up to us to remember to keep our perspective by learning from the past and rising to the challenge of the future.

David Rosell is president of Rosell Wealth Management in Bend. He is the creator of the podcast Recession Proof Your Retirement and author of Failure is Not an Option — Creating Certainty in the Uncertainty of Retirement and Keep Climbing — A Millennial's Guide to Financial Planning. Find David's books on Audible and iBooks as well as Amazon.com and Barnes & Noble. Locally, they can be found at Newport Market, Sintra Restaurant, Bluebird Coffee Shop, Dudley's Bookshop, Roundabout Books and Sunriver Resort.

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- #8 — Minuteman Press
- #9 — Composite Approach
- #10 — Velox Systems
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- #13 — ATL Communications
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