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 Kessaris, 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.

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

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 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
Employers spend nearly $1 billion every week on workers' compensation, according to the Occupational Safety and Health Administration (OSHA). Investing resources into safe work environments can lead to lower workers’ compensation costs, prevention of OSHA penalties, reductions in replacement employee training costs and lower costs associated with accident investigations. Using our Recover™ process, we learn about your business’s insurance and day-to-day risks challenging your success. We then deliver a plan that addresses the direct and indirect costs your business is exposed to, with solution options. What can our team do for you? Call us today at (541) 306-2080.

*Occupational Safety and Health Administration, osha.gov/ltop/products/topics/businesses/costs.html
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 Prineville Clinic at 375 SW Beaver Street. A master plan for redevelopment of the NE Third Street corridor in the west part of Midtown is in the works, and with.

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.

F*Cancer 2020 Designs are Here!

Regardless of our standpoint, we stand together. One group of craft beer-loving, community-supporting cancer haters. We are honoring all the F*s that people relate to and resonate with. We are all in this together. We are all in the fight. F*Cancer is a campaign to turn the F* word into something that connects people with the way we approach life’s challenges.

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.

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.”

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 broker Joel Thomas, CCIM.

COLDWELL BANKER BAIN COMMERCIAL 541.382.4123 BROKERS LICENSED IN THE STATE OF OREGON
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 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.

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.
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!

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

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.

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

Author date March 30, 2020 JM

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Nonprofits such as KIDS Center are having to postpone or cancel fundraising events, or convert their fundraising into online campaigns. Photo courtesy of KIDS Center

To receive referrals and perform life-to-school and other activities such as child abuse evaluations, "Services lead to a virtual campaign that raises 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. "These 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 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-approved donors, 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-gis.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. "In addition, 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 resource 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."
Smart Homes
Dive In or Avoid Like the Plague?

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

in the U.S. own a smart speaker. The average household had an average of 2.6

months. The breadth and depth of available systems and services is just too broad to
get mobile app controls and voice-enablement with either Alexa or Google Assistant.

unlock as you approach the door, but that's not enough to justify much higher price tags.

have facial recognition, which can work with your smart door locks to automatically

microphone and time-lapse. That's incredible for the price. Some higher-end models

detection, person alerts, motion detection zone, 14-day free cloud storage, microSD

voice support, motion alerts, sound detection with smoke and carbon monoxide alarm

My favorite is the Wyze Cam Pan, which has all the features I want for just $30. This cam

sets one. With two teenagers, our house was a chaos of activity, which makes for an

view them later, like the clip of the police shutting down all the fun.

Thermostats

Smart security systems will be covered by its own dedicated article in the coming

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

by Preston Callicott — CEO of Five Talent Software, Inc.

Technology.

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.

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 Ecobee, 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

motion alerts, sound detection with smoke and carbon monoxide alarm

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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Continued on Page 10
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 it 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, positive words, and positive actions will have an impact 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 needs 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. In your work world, new conversations will emerge 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.


Stay on Track with a Daily Routine

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. Or create 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, 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@gsuccess.com or G2A@success.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 start your workday before, or even before, you start your workday. Ask your pet to go on 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

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 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 do not disturb.徘徊着 are delivering 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.

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. jordanramis.com
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.

Apparatus
I’m not a fan of “smart” refrigerators, microwaves or wash-and-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 takeout; rachio.com; bit.ly/Safety_com-Smart-Doorbells; cnet.co/CNet-Wyze-Cam-Review; bit.ly/PNMag-Door-Locks

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 “eureka” moments. 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. I 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

Business & Industry
Oregon Employers’ Strategy Plan for Families First Coronavirus Response Act Compliance

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 to give them this authority.

• 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.
• 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 employees’ 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 of 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 full-time employees) to provide paid sick leave, among other benefits.

When schools have been closed due to a public health emergency, 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 full-time employees) to provide protected sick leave, among other benefits. As noted above, we will provide additional information should BOLI clarify the interplay between the emergency FMLA leave and OFLA.
C rowdStreet
Continued from page 1

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

Some $558 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 real estate 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 light bulb 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 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.

“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 rather than just 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 (51 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 P&P;

• 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
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

Bend Asbestos Testing & Surveys

KNOW THE LAW: Oregon Legislature and DEO requires an accredited inspector perform an asbestos survey before any commercial renovation or demolition and for residential demolitions if the home was built prior to 2004.

Avoid one of these DEQ fines by ordering a survey:
$5,587 Commercial Renovation - no survey
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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 Kessaris. “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. Kessaris 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 Abe and the folks from Pacific Construction and Development to bring this project to life this year, in light of current events related to the coronavirus pandemic,” said Kessaris. “The current timeline for opening day will be early fall 2020, if all aspects of the project proceed as planned. Fingers crossed.”

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. This means they are often poorly run, “said 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, $9.99). ‘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’.”

One of the biggest problems (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:

1. Establish the mood up front.
   - 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.”

2. Make introductions.
   - Make introductions.

3. Establish the mood up front.
   - 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.”

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Audio Visual Bend Offers Solutions to Teleconferencing Needs

Tony Sprando of Audio Visual Bend believes in the true power of AV systems. “I have chosen Audio Visual Bend to take over our AV systems for the City of Madras including the council chambers, Conference Room, Police Training Room, and the airport,” said Nick Snead, City Manager. “Creston AV 2 Control System, several microphones and the high-end video systems are just a few of the systems they are managing 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 the additional cost. They really know what’s going to take a collaborative relationship with the client to understand the needs and recommend solutions to achieve complete customer satisfaction.”

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 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 lays 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 entirely. “It’s just sometimes we can’t see the mess of the background, such as a window on a sunny day, as this may put you into shadow. Alternatively, some tools such as Skype for Business will blur the background or allow you to automatically insert a substitute background, hiding the environment entirely.”

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 seen, “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” 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 felt 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 Wibbach, 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. impactfulonlinemeetings.com
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<td>N/A</td>
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<td>541-371-0082</td>
<td>541-559-2317</td>
<td><a href="http://www.millikenebp.com">www.millikenebp.com</a></td>
<td>Jorden Hart</td>
<td>2</td>
<td>2008</td>
<td>Specializing in sustainable building materials for the interior of a home such as wool carpet, cork flooring, Solidi wood, counter tops, panels, stains &amp; more.</td>
</tr>
<tr>
<td>E3 Solar, Inc. 27266 NW High Desert Lane PO Box 88315 Bend, OR 97701</td>
<td>541-386-1151</td>
<td>N/A</td>
<td><a href="http://www.e3solar.com">www.e3solar.com</a></td>
<td>Kati Hueston</td>
<td>9</td>
<td>2008</td>
<td>Installing custom-designed solar electric systems, available &amp; affordable energy solution for commercial &amp; industrial facilities.</td>
</tr>
<tr>
<td>The Environmental Center 50 SE Scott St., Bldg.13 Bend, OR 97702</td>
<td>541-388-2678</td>
<td>N/A</td>
<td><a href="http://www.envirocenter.org">www.envirocenter.org</a></td>
<td>Lauren Hambus</td>
<td>30</td>
<td>2010</td>
<td>Solar installation, renewable energy consulting.</td>
</tr>
<tr>
<td>Energy Trust of Oregon PO Box 6376 50 SW Bond St., Ste. 4 Bend, OR 97702</td>
<td>541-548-1406</td>
<td>541-504-5485</td>
<td><a href="http://www.energytrust.org">www.energytrust.org</a></td>
<td>Tim Kroeger</td>
<td>5</td>
<td>2010</td>
<td>Cash incentives &amp; technical assistance for energy efficiency improvements &amp; renewable energy systems.</td>
</tr>
<tr>
<td>Friends of the Metolius 910 NW Washington Ave., Ste. 101 Bend, OR 97703</td>
<td>541-386-1488</td>
<td>541-385-7887</td>
<td><a href="http://www.friendsofthemetolius@gmail.com">www.friendsofthemetolius@gmail.com</a></td>
<td>Melody Miller</td>
<td>1</td>
<td>1990</td>
<td>Provides free, independent, nonpartisan advice to the Metolius Basin.</td>
</tr>
<tr>
<td>Gresham, OR, USA. 500 SE Butler Rd.</td>
<td>503-674-3380</td>
<td>503-669-3512</td>
<td><a href="http://www.hm3energy.com">www.hm3energy.com</a></td>
<td>Hiroshi Morihara</td>
<td>5</td>
<td>2008</td>
<td>Provides answers to the water supply, environmental &amp; water rights problems facing municipalities, water districts, forest &amp; industry.</td>
</tr>
<tr>
<td>Bend, OR 97701 541-316-5786 N/A <a href="http://www.elementalenergy.net">www.elementalenergy.net</a></td>
<td></td>
<td></td>
<td></td>
<td>Laurel Hamilton</td>
<td>35</td>
<td>2012</td>
<td>Provides answers to the water supply, environmental &amp; water rights problems facing municipalities, water districts, forest &amp; industry.</td>
</tr>
<tr>
<td>E2 Solar, Inc. 27266 NW High Desert Lane PO Box 88315 Bend, OR 97701</td>
<td>541-386-1151</td>
<td>N/A</td>
<td><a href="http://www.e3solar.com">www.e3solar.com</a></td>
<td>Kati Hueston</td>
<td>9</td>
<td>2008</td>
<td>Installing custom-designed solar electric systems, available &amp; affordable energy solution for commercial &amp; industrial facilities.</td>
</tr>
<tr>
<td>GSI Water Solutions 147 NW W 20th Dr. Suite 201 Bend, OR 97702</td>
<td>503-258-7898</td>
<td>N/A</td>
<td><a href="http://www.gsiwatersolutions.com">www.gsiwatersolutions.com</a></td>
<td>Dave Lourie</td>
<td>46</td>
<td>2010</td>
<td>Provides access to the water supply, environmental &amp; water rights problems facing municipalities, water districts, forest &amp; industry.</td>
</tr>
<tr>
<td>Energy Trust of Oregon PO Box 6376 50 SW Bond St., Ste. 4 Bend, OR 97702</td>
<td>541-548-1406</td>
<td>541-504-5485</td>
<td><a href="http://www.energytrust.org">www.energytrust.org</a></td>
<td>Tim Kroeger</td>
<td>5</td>
<td>2010</td>
<td>Cash incentives &amp; technical assistance for energy efficiency improvements &amp; renewable energy systems.</td>
</tr>
<tr>
<td>Oregon Natural Desert Association (ONDA) 50 SW Bond St., Ste. 4 Bend, OR 97701</td>
<td>541-386-1488</td>
<td>541-385-7887</td>
<td><a href="http://www.energytrust.org">www.energytrust.org</a></td>
<td>Tim Kroeger</td>
<td>5</td>
<td>2010</td>
<td>Cash incentives &amp; technical assistance for energy efficiency improvements &amp; renewable energy systems.</td>
</tr>
<tr>
<td>Oregon Wild 240 NW Division St., Ste. 100 Bend, OR 97702</td>
<td>541-386-1488</td>
<td>541-385-7887</td>
<td><a href="http://www.oregonwild.org">www.oregonwild.org</a></td>
<td>Erin Fernandez</td>
<td>2</td>
<td>1974</td>
<td>Provides professional special offers, patterns, patterns &amp; more.</td>
</tr>
</tbody>
</table>
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.

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

Online Book of Lists
Call to Subscribe • 541-388-5665
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 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 Environmental 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

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 community water free. It provides technology and personnel to prevent toxic storm waters from endangering the region's rivers, creeks, aquifers and reservoirs.

Collins explains that businesses are required to capture and treat storm water runoff, before it is injected into 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 decent 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.

Storm water containment, removal and treatment is a daily requirement if our neighborhoods are to be assured their drinking and recreational waters are free from harmful pollutants. stormwateroregon.com

Environmental Services

Industries Meet High State-Local Environmental Qualities Standards

by TIM CONLON — Conlon Consulting Group

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.
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 monoxygenase 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 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.

osunews.oregonstate.edu
## Environmental Services

### Recycled Products & Services (Listed Alphabetically)

<table>
<thead>
<tr>
<th>Company / Address</th>
<th>Phone</th>
<th>Fax</th>
<th>WebSite/Email</th>
<th>Contact</th>
<th>Staff</th>
<th>CO Year Est.</th>
<th>Services</th>
</tr>
</thead>
<tbody>
<tr>
<td>B&amp;R Auto Wrecking</td>
<td>541-382-1987</td>
<td>541-389-6299</td>
<td><a href="mailto:wrecker@brwrecking.com">wrecker@brwrecking.com</a>; <a href="mailto:benton@bendauto.com">benton@bendauto.com</a></td>
<td>Dan Giller</td>
<td>9</td>
<td>1978</td>
<td>Complete auto recycling, selling used auto parts.</td>
</tr>
<tr>
<td>Bend Area Habitat for Humanity ReStore</td>
<td>541-312-0278</td>
<td>N/A</td>
<td><a href="http://www.restorebend.org">www.restorebend.org</a>; <a href="mailto:restore@bendhabitat.org">restore@bendhabitat.org</a></td>
<td>Habitat For Humanity</td>
<td>14</td>
<td>1988</td>
<td>Bend Area Habitat for Humanity provides affordable housing for hardworking local families &amp; individuals. The ReStore is a used &amp; surplus building supply outlet, offering a unique selection of building materials, appliances &amp; furniture at 30-75 percent off retail prices. Proceeds from the ReStore benefit Bend Area Habitat for Humanity.</td>
</tr>
<tr>
<td>Bend Redmond Habitat for Humanity ReStore</td>
<td>541-548-1404</td>
<td>N/A</td>
<td><a href="http://www.restorebend.org">www.restorebend.org</a>; <a href="mailto:preserve@bendhabitat.org">preserve@bendhabitat.org</a></td>
<td>Sophie Poo</td>
<td>6</td>
<td>2005</td>
<td>Bend Area Habitat for Humanity provides affordable housing for hardworking local families &amp; individuals. The ReStore is a used &amp; surplus building supply outlet, offering a unique selection of building materials, appliances &amp; furniture at 30-75 percent off retail prices. Proceeds from the ReStore benefit Bend Area Habitat for Humanity.</td>
</tr>
<tr>
<td>Bellman Environmental Building Products</td>
<td>541-317-6290</td>
<td>541-550-2250</td>
<td><a href="http://www.bellmanmaterials.com">www.bellmanmaterials.com</a></td>
<td>Jessica Smart</td>
<td>2</td>
<td>2008</td>
<td>Sells a wide range of office products; supplies; furniture; specialty items such as recycled office products, cleaning &amp; sanitation products as well as breakroom supplies.</td>
</tr>
<tr>
<td>Canada Office Supply</td>
<td>541-382-0408</td>
<td>541-389-1762</td>
<td><a href="http://www.canadaoffice.com">www.canadaoffice.com</a>; <a href="mailto:online@canadaoffice.com">online@canadaoffice.com</a></td>
<td>Ric Brown; John Savory</td>
<td>9</td>
<td>1969</td>
<td>Sells a wide range of office products; supplies; furniture; specialty items such as recycled office products, cleaning &amp; sanitation products as well as breakroom supplies.</td>
</tr>
<tr>
<td>FAGER TORS &amp; CHIPS</td>
<td>541-382-0470</td>
<td>541-389-0470</td>
<td><a href="http://www.fagersrecycling.com">www.fagersrecycling.com</a>; <a href="mailto:info@fagersrecycling.com">info@fagersrecycling.com</a></td>
<td>Stacie Fager</td>
<td>4</td>
<td>1986</td>
<td>Certified industry; land clearing &amp; tree services. Wood chip bulk &amp; mulch supplier; snow removal.</td>
</tr>
<tr>
<td>Northwest Sign Recycling LLC</td>
<td>541-279-0366</td>
<td>541-303-2072</td>
<td><a href="http://www.northeastsign.com">www.northeastsign.com</a>; <a href="mailto:info@northeastsign.com">info@northeastsign.com</a></td>
<td>Mark &amp; Ginger Collins; Troy Miller</td>
<td>5</td>
<td>2004</td>
<td>Hydrostripping &amp; refurbishing aluminum highway signs for cities, counties, states, other agencies &amp; private service.</td>
</tr>
<tr>
<td>Opportunity Foundation of Central Oregon - ReStore</td>
<td>541-322-6297</td>
<td>541-389-2084</td>
<td><a href="http://www.opportunityfoundation.org">www.opportunityfoundation.org</a>; <a href="mailto:info@opportunityfoundation.org">info@opportunityfoundation.org</a></td>
<td>Susan Klepper</td>
<td>335</td>
<td>1965</td>
<td>Designed drop-off site for electronic waste recycling. Thrift store.</td>
</tr>
</tbody>
</table>

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**Swift McCormick inc.**

**Scrap Metal Recycling**

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The Knott Landfill Recycling & Transfer Facility, located at 61050 SE 27th Street in Bend, has a hazardous waste facility available for business-generated hazardous waste disposal.

Contact the Solid Waste office or visit the website: www.deschutes.org/sw to receive a Business Hazardous Waste Collection application and to make an appointment for drop off.

**Upcoming Appointment Dates:**

- April 10th & 24th
- May 8th & 22nd
- June 12th & 26th
- July 10th & 24th
- August 14th & 28th
- September 11th & 25th
### Recycled Products & Services (Listed Alphabetically)

<table>
<thead>
<tr>
<th>Company / Address</th>
<th>Phone</th>
<th>Fax</th>
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<th>CO Year Est.</th>
<th>Services</th>
</tr>
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<tbody>
<tr>
<td>The Restoration</td>
<td>541-213-1313</td>
<td>N/A</td>
<td><a href="http://TheReStore.com">TheReStore.com</a></td>
<td>Philip Ciacchi</td>
<td>7</td>
<td>2015</td>
<td>Zero waste events, wedding services; event setup &amp; cleanup by appointment only. We work with your event team to ensure your waste &amp; recycling is managed in a sustainable manner, whether planning a small fundraiser or a large music festival.</td>
</tr>
</tbody>
</table>

Cascadia Business News 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@cascadcnews.com.
# Landscape Designers (Listed Alphabetically)

<table>
<thead>
<tr>
<th>Company / Address</th>
<th>Phone</th>
<th>Fax</th>
<th>WebSite/Email</th>
<th>Contact</th>
<th>Staff</th>
<th>CO Year Ext.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Bend Pice Nursery</td>
<td>541-977-6733</td>
<td>N/A</td>
<td><a href="http://www.bendpice.com">www.bendpice.com</a></td>
<td>Fred Sonier</td>
<td>2</td>
<td>1990</td>
</tr>
<tr>
<td>Birds &amp; Tree Landscaping Inc.</td>
<td>541-388-4883</td>
<td>N/A</td>
<td><a href="http://www.birdsandtreelandscaping.com">www.birdsandtreelandscaping.com</a></td>
<td>Troy Balch</td>
<td>5</td>
<td>1979</td>
</tr>
<tr>
<td>Carling Design</td>
<td>541-616-6882</td>
<td>N/A</td>
<td><a href="http://www.carlingdesign.com">www.carlingdesign.com</a></td>
<td>Terry Carling</td>
<td>1</td>
<td>2006</td>
</tr>
<tr>
<td>Evergreen Plantscapes LLC</td>
<td>541-382-3840</td>
<td>N/A</td>
<td><a href="http://www.evergreenplantscapes.com">www.evergreenplantscapes.com</a></td>
<td>Mike Hull</td>
<td>6</td>
<td>1981</td>
</tr>
<tr>
<td>Great Basin Nursery &amp; Design</td>
<td>541-389-7955</td>
<td>N/A</td>
<td><a href="http://www.greatbasinnursery.com">www.greatbasinnursery.com</a></td>
<td>Andy Traus</td>
<td>3</td>
<td>2019</td>
</tr>
<tr>
<td>Landscape Elements, LLC</td>
<td>541-312-2669</td>
<td>541-312-2690</td>
<td><a href="http://www.landscapeelements.com">www.landscapeelements.com</a></td>
<td>Parlor MacDonald</td>
<td>15</td>
<td>1999</td>
</tr>
<tr>
<td>Mills Landscape Services</td>
<td>541-302-2756</td>
<td>541-308-5414</td>
<td><a href="http://www.millslandscape.com">www.millslandscape.com</a></td>
<td>Mike Boret</td>
<td>30</td>
<td>1988</td>
</tr>
<tr>
<td>Sculptural Landscapes, LCB #6008</td>
<td>541-382-5188</td>
<td>Call First</td>
<td><a href="http://www.bendpinenursery.com">www.bendpinenursery.com</a></td>
<td>Fred Sonier</td>
<td>3</td>
<td>1970</td>
</tr>
<tr>
<td>Spring Creek Landscape Design</td>
<td>541-320-5500</td>
<td>N/A</td>
<td><a href="http://www.springcreeklandscape.com">www.springcreeklandscape.com</a></td>
<td>Valerie Lukins, Karen Vos</td>
<td>2</td>
<td>1989</td>
</tr>
<tr>
<td>WinterCreek Restoration LCB #7338</td>
<td>541-984-0601</td>
<td>541-302-1227</td>
<td><a href="http://www.wintercreekrestoration.com">www.wintercreekrestoration.com</a></td>
<td>Rob Martinson</td>
<td>11</td>
<td>2009</td>
</tr>
</tbody>
</table>

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Go to www.cascadebusnews.com to sign up or send an email to ads@cascadebusnews.com and receive our twice weekly headline news stories.
Whether your credit report is pristine or has a few blemishes, your credit score could soon change. Fair Isaac, 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.

Visit portraitconnection.org or call 541-421-3715 to learn more.
A Market Perspective on Coronavirus with a Sprinkle of Gratitude

by DAVID ROSELL — Rosell Wealth Management

A s 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 maintain perspective and even enjoy the emotional turbulence 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. Write a letter, 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.

• Many feel saddened with cancelled trips, plans and events. These disappointments can either defeat you or reveal new strengths. Why not think of 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 with continuous 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 and complaining 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 the saying goes, “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.

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 get about our perspective.

The words “market correction” and certainly the word “recession” have become taboo in current times. Investors don’t like to think about markets going 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 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 in 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 insensitivity they were obvious in hindsight.

In my first book Failure is Not an Option — Creating Certainty in the Uncertainty of Retirement, I shared how economic recessions have occurred all throughout the history of our modern economy and always will. Forbes states we average a recession every 8 years and 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 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 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.

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Continued on Page 31
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.

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 Brett, 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 base.”

Got Green? We Do!

R E B O U N D  P H Y S I C A L  T H E R A P Y’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 geriatric 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 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.

M I R R O R  P O N D  C L E A N E R S

(541) 389-1411
615 NW Franklin Ave. • Bend, Oregon 97701
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 and help bring the firm to the next level of business in the years to come. He will use his extensive industry contacts to continue to build client relationships and help bring the firm to the next level of business in the years to come.

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, marketing, and relationship management, 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,” 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.”

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**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.

“This is a unique challenge in the history of our work — 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 distribute funds toward 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 first responders as part of the nationwide response to the COVID-19 pandemic.

And despite booming liquor sales, Bend-based Crater Lake Spirits has converted part of its production to make ethanol-based hand sanitizer for local hospitals and healthcare workers across Oregon. 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 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-delivered meals to 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 hungry people are fed.

Funds will be used to provide home-delivered meals to hundreds of older adults at nutritional risk 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 hungry people are fed.

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.

“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.

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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.”

Erik Kersenbrock and Janae Radke have been named Oregon’s Transfer Pathway Scholar and Workforce Pathway Scholar, respectively.

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, of 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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Join us at a celebration to toast the winners October 7, 2020 at the Oxford in Bend, OR.

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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.

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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
  - Deschutes County
  - Jefferson County
  - State of Oregon

CentralOregonSOS.com • bendchamber.org
Midtown Yacht Club Project

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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, 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.”

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.

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 10 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 can be used. 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, provides guidance for the question posed by many employers.

The new location offers 9,000 square feet of retail and office space to Bend Dermatology located at 236 Kingwood Avenue in Redmond. The facility will serve as the new corporate headquarters for Picky Bars.

Compass Commercial Real Estate Services brokers Bruce Churchill and Terry O’Neill, CCIM represented both the landlord, Malwood, LLC, and the tenant, NWI 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’Neill, CCIM represented the landlord, TJ Johnson.

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

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 25th Street 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.

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 PA 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, briefing and distributing the campaign, and 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 foundation will still be in existence. 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 the continued success of the program. You can use and share this link (malichi.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.

For more updates regarding F*Cancer you can reach out by emailing info@silvermoonbrewing.com.

Silvermoonbrewing.com
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 yoyos or the boy. You see, they both reach the top of the market and another to get back in. The odds of accomplishing such a feat are not favorable. 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 — not timing the markets. When you time the markets, you have to be lucky at an all-time, year-end record high of 1,939 points. 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 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 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 lastest 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 Resilience Project 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 Books 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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Are You One of the Fastest Growing Companies in Central Oregon?

2020 CASCADE BUSINESS NEWS FASTEST 20

Become a part of this impressive group of companies by filling out the simple form at www.cascadebusnews.com or call 541-388-5665.

- Established and operating on or before January 1, 2017.
- Gross revenues in 2019 greater than 2017 with consistent year-over-year growth.
- Gross annual revenues $100,000 or greater in fiscal year 2019.

Recognizing fastest growing independently operated privately owned for-profit entities located and based in Central Oregon

Reported revenues should be taken from externally prepared financial statements or tax returns filed with the IRS.
Only percentage of growth will be published.

2019 Winners:

#1 — Eyce LLC
#2 — Broken Top Candle Company
#3 — Southside Physical Therapy Inc.
#4 — Steele Associates Architects LLC
#5 — Broad Sky Networks
#6 — CIES Inc.
#7 — Preston Thompson Guitars, LLC
#8 — Minuteman Press
#9 — Composite Approach
#10 — Velox Systems
#11 — Everist Irrigation
#12 — Budget Blinds of Central Oregon
#13 — ATL Communications
#14 — DiversiPed Heating & Cooling, Inc.
#15 — N the Zone Ink
#16 — Step & Spine
#17 — TechLink
#18 — Specialty Auto Electric, Inc.
#19 — Central Oregon Eyecare, PC
#20 — Bennington Properties LLC

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