



**Moving
Forward
Stronger**

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Enhancing & Promoting the Economic Vitality of Central Oregon Since 1994

Accomplished under 40

We Power Potential



WENDY MCGRANE

by **WENDY MCGRANE** — Vice President/
Commercial Banking Team Leader, U.S. Bank
& 2009 Accomplished Under 40 Winner

“We Power Potential” is one of our five core values at U.S. Bank. We believe that potential is all around us, every day. We champion and encourage that potential in our customers, each other and our communities. We engage and develop others to help them be their best. And, we invest time and resources to make a difference in the communities where we live, work and play.

Sponsoring the 2020 *Cascade Business News* Accomplished Under 40 for the third consecutive year is another meaningful way for our U.S. Bank team to power potential here in Central Oregon. Past recipients have been recognized for their extraordinary professional accomplishments, contributions to their communities, and unique characteristics that distinguish them from their peers. Many of these recipients have become some of the most influential business, nonprofit and government leaders shaping Central Oregon today.

This year, while much has changed in the current social distancing, COVID-19 environment, we continue to see many talented individuals making remarkable professional strides and community impacts. And there are many new leaders emerging in the face of adversity, as we’ve seen so many organizations innovate to meet the changing needs of their customers, their employees and their communities.

Let’s encourage and inspire the individuals that are truly making a difference in their respective professions, and through their community involvement, by recognizing them for these endeavors.

Stay healthy, be safe and please nominate

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CARES Act

Local Business Owners & Banks/Credit Unions Weigh-in

by **RONNI WILDE** — CBN Reporter

When President Donald Trump signed into law the CARES Act on Friday, March 27, American workers and small-business owners breathed a collective sigh of relief knowing that \$376 billion in relief funds would become available to them. What they did not likely know at that point, however, is that the application process would be fast and furious, and successfully getting funding relied heavily upon which bank you worked with, and how quickly your application was submitted. Many were left without receiving funding, and as a result, Congress released more funding into the pipeline on April 24.

Throughout all of this, what has quickly become apparent is that the economic crisis caused by the COVID-19 outbreak mimics and shadows its medical counterpart: It is fluid and changes by the day, with no concrete end in sight. Although the governors of each state have been tasked with “reopening” their states as they see fit, the longer-term economic effect of this is still a complete unknown.

To learn more about how the disaster loan application process has been going, we at *Cascade Business News* reached out to several small-business owners, as well as banks and credit unions, to inquire about their experiences in applying for and distributing the loans. What we found is that the process — like the virus — is different with each case.

As of March 27, the CARES Act established several new temporary programs to address the COVID-19 outbreak. The first and biggest is the Paycheck Protection Program (PPP), which, as described on the Small Business Administration (SBA) website, helps businesses keep their workforce employed during the Coronavirus (COVID-19) crisis. The loans are fully forgivable if all employees are kept on the payroll for eight weeks and the money is used for payroll, rent, mortgage interest or utilities.

A second loan, the Economic Injury Disaster Loan Emergency Advance (EIDL), provides up to \$10,000 of economic relief to businesses that are currently experiencing temporary difficulties. While there are other programs, these are the two primary loans available through the SBA and distributed through approved lending institutions to help small businesses survive this pandemic.

Although lenders were able to begin processing loan applications as soon as April 3, and the Paycheck Protection Program was set up to be available through June 30, initial funding ran out very quickly. By April 13, the SBA reported having guaranteed 1,035,086 loans under the Paycheck Protection Program, and by April 16, banks were announcing that funding was gone, and that no more applications would be accepted.

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Core Incentives to Shape Future Bend

Central District Vision Closer to Realization as Urban Renewal Efforts Gather Pace

by **SIMON MATHER** — CBN Feature Writer

Long-term efforts to spur revitalization of a central Bend area and incentivize creative mixed-use redevelopment — including housing options and better integration with the downtown core — are accelerating, as a final draft plan heads toward City approval.

In the wake of Bend’s fast-paced growth over the past decades, plans have been formulated over several years to redefine the center of the city as a place that accommodates mixed residential and commercial development, entertainment and community-friendly spaces.

The City of Bend’s “Core Area Plan” process has identified how to move these opportunities forward, using tools like urban renewal.

As part of the City’s UGB expansion several years ago, approvals included amendments to its comprehensive plan that identified nine “opportunity areas” where the city could “grow up” in multi-story form rather than sprawl out.

One of those areas is what’s known as the Bend Central District (BCD), the area located in the heart of the city between the railroad tracks and NE Fourth streets, from Revere to the NE Third Street underpass.

The opportunity area and urban renewal designations, along with recent favorable zone changes, have been designed to incentivize developers to invest in the BCD. Now the draft implementation plan is moving towards review by appropriate taxing and planning approval authorities and come before the City Council for a vote on May 20.



CENTRAL DISTRICT | PHOTO COURTESY OF CITY OF BEND

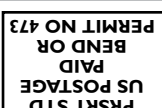
The fundamental changes to the city planning code and incentives such as Tax Increment Financing (TIF) will allow for and encourage more mixed-use buildings, make parking more accessible and maximize buildable space, as well as creating a walkable neighborhood to help accommodate growth.

At the May 20 meeting, the Bend Urban Renewal Agency (BURA) will consider a resolution to authorize the Draft Core Area TIF Plan & Report for formal review/comment by the applicable taxing districts,

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Bend, Oregon

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RE/MAX
KEY PROPERTIES



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LEGAL NOTICE — CENTRAL OREGON COMMUNITY COLLEGE — REQUEST FOR PROPOSAL — RFP#1546-20 RESNET PROVIDER

Central Oregon Community College (COCC) requests proposals from qualified vendors to be the Resnet Provider for COCC. A complete set of RFP documents may be obtained from the Director of Contracts and Risk Management by emailing: sandresen@cocc.edu. The deadline for submitting a proposal is: **2:00pm, Pacific Standard Time, May 14, 2020.** Proposals may be submitted by email to sandresen@cocc.edu DO NOT FAX QUOTES.

Proposals may be emailed to: Sharla Andresen at sandresen@cocc.edu. The email subject line should state **BID NUMBER, BID TITLE,** and Bidders name.

All Proposals submitted shall contain a statement as to whether the Bidder is a resident or non-resident Bidder, as defined in ORS279.A.120. The College is not responsible for any costs of any Bidders incurred while submitting bid; all Bidders who respond to solicitations do so solely at their own expense.

Central Oregon Community College, a Community College District created within the context of Oregon Revised Statutes, is an Equal Opportunity Employer. Minority and Women-Owned Businesses are encouraged to participate in this solicitation. The College may waive any or all informalities and irregularities, may reject any bid not in compliance with all prescribed public procurement procedures and requirements, and may reject for good cause any or all Proposals upon a finding of the College that it is in the public interest to do so.

Sharla Andresen
Director of Contracts and Risk Management

Box Factory is Open for Business
Local Retailers Find Creative Ways
to Serve Community During COVID-19

Many restaurants and retailers of Bend's popular retail hub, the Box Factory located at 555 SW Industrial Way, are making the best out of a difficult situation. With the ever-changing rules and regulations presented by COVID-19, Compass Commercial's tenants are working hard to stay open by offering online ordering, pick-up and delivery options and online classes. All tenants have implemented the CDC recommendations by increasing cleaning, wearing masks and gloves and the addition of sanitization stations.



PHOTO | COURTESY OF COMPASS COMMERCIAL REAL ESTATE SERVICES

Continued on Page 28 ►

Easyriders Expands Brand into
CBD Partnership with Big Top Farms of Sisters

Pepper Foster, president and publisher of *Easyriders*, the rock-n-ride brand legend named with a nod to the eponymous cult film classic that recently celebrated its 50th Anniversary, has partnered with Sykes Mitchell, CEO of Big Top Farms, a world-class farming operation in Sisters, and Bill Margaritis,

president and CEO of Hemp2Lab, a new leading-edge extraction lab in Rossville, Tennessee, to produce specially curated high-quality CBD hemp oil products. *Easyriders* completed an exclusive six-

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Heart 'n Home Hospice
Has COVID-19 Dedicated Team

At Heart 'n Home Hospice, we believe it is our responsibility to all humanity to compassionately care for seriously ill individuals, regardless if you have tested positive for the Coronavirus. Rest assured we have formed a COVID-19 Rapid Response Team that will exclusively see COVID-19 patients. Our team has been properly fitted for masks, have all the necessary personal protective equipment (PPE) and are taking all safety and sanitation precautions to protect patients, families, staff and our community. We are thankful and proud of our Heart 'n Home team as well as our community partners in healthcare.

gohospice.com

Process Changes at City of Madras
Help Community Development

In 2019, the City of Madras identified housing as a strategic goal and adopted a progressive Housing Action Plan that includes several incentives for developers. Part of the plan included identifying and overcoming specific barriers to development. With the implementation of the Plan,

development has been on the rise in the Madras area and the Community Development Department identified an opportunity to increase customer service by having structural, mechanical,

Continued on Page 28 ►

RECENT TRANSACTIONS

Brokers **Terry O'Neil, CCIM** and **Ron Ross, CCIM** of **Compass Commercial Real Estate Services** represented the buyer in the purchase of the Country Club Professional Center in Eugene. The office complex consists of 5 buildings and 68,733 SF of office space on 4.63 acres. At the time of the sale the complex was 96% occupied with 36 tenants. The purchase price was \$8,625,000.



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60909 SE 27th Street, Bend
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Contact Al Eastwood
541.350.0987

• FOR SALE •



\$1,300,000

250 NW 6th Street, Redmond
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Contact Meg Watkins
541.530.1620

• FOR SALE •



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1545 SW Nancy Way, Bend
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Contact Bill Pon
541.815.4140

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Contact Paula Van Vleck
541.280.7774



Al Eastwood
541.350.0987
eastwood@bendnet.com



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BROKERS LICENSED IN THE STATE OF OREGON

As I See It

by RICK STEBER

When it comes to health issues, it is our individual responsibility to protect ourselves and minimize our personal risks. We do that same thing when we cross a street or take a trip. What concerns me about the COVID-19 outbreak is in using it as an excuse to impose unjust rules and regulations on citizens. If a prudent man or woman feels the need to self-quarantine, wear a mask and practice social distancing out of self-preservation, they should do just that. We should not be coerced or forced to take certain actions mandated by politicians. Yet this is exactly what is happening during this pandemic.

Elected officials — local, state and federal — act as if this health crisis gives them the authority to impose rules over the private lives and activities of citizens in ways that conflict with the spirit and intent of our basic rights guaranteed under the constitution. Michigan Governor Gretchen Whitmer believes it is within her power to ban garden stores from selling fruit or vegetable plants and seeds. State officials in Vermont ordered large retailers selling critical items such as food and prescription drugs to stop the sale of “nonessential products” such as clothing, electronics and toys. Other state officials have abused their power by issuing stay-at-home orders and empowering police to harass and fine individuals for nothing more than taking a walk. A passenger on a bus in Philadelphia was dragged off that bus by police for not wearing a face mask. In Colorado a father was handcuffed in front of his family for playing T-ball with his daughter in an empty park. The governor of Oregon closed all beaches, parks, boat ramps and trailheads. These are “public” places where Oregonians generally practice social distancing while feeding their mental and physical well-being.

We can ponder how many lives would have been lost if we had failed to take measures to minimize the spread of this particular disease. We will never know if any of the measures were effective. Were they even necessary? In making the decision — to purposefully gut our economy and shut down Oregon and



America — one factor that was never considered by the bureaucrats was the trampling of the fundamental rights and freedom of citizens. The governor of Oregon issued quarantines, travel restrictions and forced shutdowns of all but “essential business” — while keeping open state-run liquor stores and pot shops. This is an example of hypocrisy, heavy-handed authoritarian overreach and an abuse of power. Such strict and severe action should be reserved for a major national catastrophe and not a health issue which will most likely prove no more deadly than the flu, and certainly less challenging than the 300,000 people who contract Lyme disease each year and suffer under its crippling effects, or the 300,000 premature deaths caused annually by obesity.

Face it, this is not a war. There are no coronavirus boots on the beach. There are no bombs in the air. This pandemic has been used as a justification for expanding governmental powers and strict obedience to authority, at the expense of personal freedom. The question is, in the future, are we willing to destroy our economy and give up individual rights as Oregon and American citizens each time Henny Penny declares “The sky is falling!”

Rick Steber is an Oregon author of more than 40 books and sales exceeding two million copies. He has received national acclaim for his writing. His numerous awards include the Western Writers of America Spur Award for Best Western Novel, Independent Publishers Award — Best Regional Fiction, Western Heritage Award, Benjamin Franklin Award, Mid-America Publishers Award, Oregon Library Association Award and Oregon Literary Arts Award. Four of his books have been optioned to movie production companies.

This article was prepared by the author in his/her own personal capacity on April 17, 2020. The opinions expressed in the article are the author's own and do not necessarily reflect the views of Cascade Business News or of Cascade Publications Inc.

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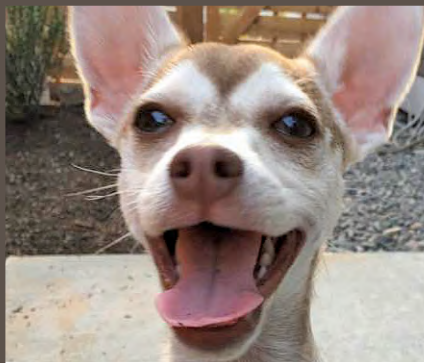
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Central District

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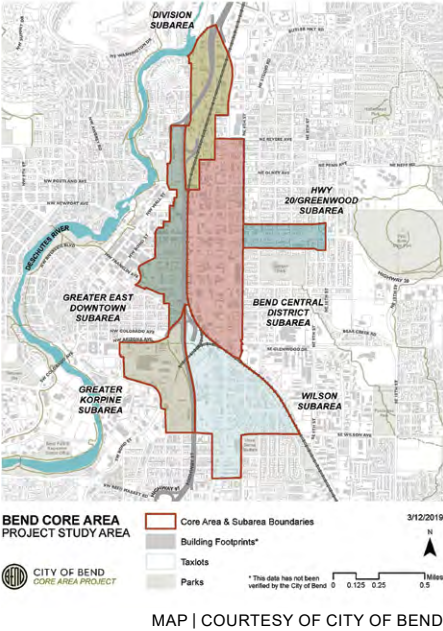
the County Commission and the Planning Commission.

In 2019 the Bend City Council directed BURA to establish the Urban Renewal Advisory Board (URAB) to serve as the advisory committee for the Core Area Project (CAP) planning/study process to create a common vision and implementation plan for Bend's Core Area.

Central Oregon Landwatch Planning Director Moey Newbold said, "We are excited to see this move forward. As people continue to move here, the Bend Central District is one of our best hopes for Central Oregon to grow into a place we want to keep calling home."

"A revitalized neighborhood in the heart of Bend will reduce pressure to sprawl, provide more housing options and create new vibrant nodes of activity."

"The potential of re-developing an area close to downtown Bend to make it an attractive, walkable place for people to live and work is something we can all get behind."



- The central plan will:
- Develop an urban design framework for the area;
 - Identify needed circulation improvements to enhance connectivity within and between areas as well as to the city at large;
 - Identify programs and projects for the area, including streetscape improvements, public spaces, gateways, affordable housing or art and beautification programs;
 - Determine location, phasing and costs for necessary infrastructure (sewer, water, storm water and transportation) to support potential development and redevelopment of the area;
 - Develop funding strategies, incentives and other implementation tools, such as urban renewal, to achieve the vision for the area and encourage public-private partnerships;
 - Identify barriers to development and any needed code amendments or zoning changes, if necessary, to achieve the vision for this area;
 - Determine the boundary of a potential urban renewal area that would encourage investment within the area through tax increment financing (TIF).

Long term Bend-based real estate development leaders Brooks Resources Corporation has already laid down a marker for such creative repurposing of property close to the city's core with the acquisition of the former Murray & Holt car lot off Franklin Avenue.

Brooks Resources purchased the 1.76-acre property to capitalize on its future development potential as part of the emerging BCD infill and redevelopment opportunity zone.

Brooks' President and CEO Kirk Schueler said possible concepts that could be explored which would align with the new BCD overlay could encompass mixed-use development such as multi-story projects featuring apartments or offices over ground

floor retail.

He added, "Brooks Resources has an interest in seeing the Bend Central District flourish and we see this property as an essential asset to the BCD."

"While we have explored different development concepts, we don't have an immediate plan for the property. We're making an investment in the potential of this land and hope to create a mixed-use development in the future that is well received by the

entire City of Bend.

"If we don't grow up then the alternative is to grow out. While there are strategies for both types of growth that can create livable neighborhoods, we think it is time to put some focus on how to grow up in Bend. Infill development that incorporates density and vertical mixed-use development is the solution for accommodating growth in a denser form."

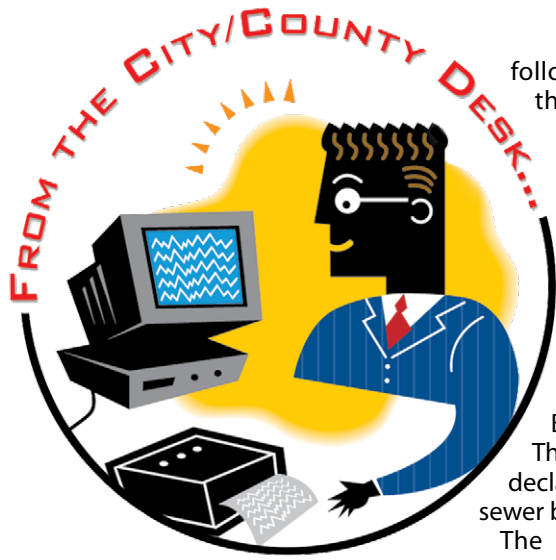
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BEND

◆ The City is seeking applications to fill three open positions on the City of Bend Accessibility Advisory Committee (COBAAC). The committee’s purpose is to assist and advise the City in making its programs, services, activities and facilities accessible to Bend’s citizens. Applicants should be a resident of the city of Bend and they shall have demonstrated interest, experience, and commitment to issues pertaining to accessibility. Committee members are appointed to a three-year term by the City Manager, and commit to the minimum time requirement of attending a monthly meeting on the fourth Thursday of each month. For questions on serving and becoming a COBAAC Member, please contact the Accessibility Department at 541-693-2198 or email accessibility@bendoregon.gov. You can apply for the City of Bend Accessibility Advisory Committee online by visiting bendoregon.gov/government/citizen-committees and

following the application link at the bottom of the page. Applications accepted until 5pm on Friday, July 17.

◆ On April 15, the City Council approved COVID-19 Crisis Assistance Program - water and sewer bill relief funds to help businesses struggling financially due to lost income from Governor Brown’s “Stay At Home” order. The City’s Local State of Emergency declaration authorizes the water and sewer bill assistance program. The City of Bend will soon begin accepting online applications for commercial water and sewer bill assistance to help ease the financial burden to local businesses caused by the COVID-19 pandemic. The Crisis Assistance Program is specifically designed to respond to the COVID-19 pandemic and provide relief funds to businesses ineligible to receive emergency funds through the City’s existing Utility Billing Assistance program (which allows a one-time relief of \$150 for single residential households and is based on household income requirements). The new Crisis Assistance Program for businesses offers a maximum of \$500 per request, and will remain in effect during the local declared state of emergency or until the \$25,000 in Water funds and \$25,000 in Sewer funds have been exhausted. If federal and/or state assistance programs are established to provide water and sewer bill relief to businesses, this program will be modified accordingly. The City will develop an online funding application and provide “Frequently

Asked Questions” with helpful instructions. These will be available soon on bendoregon.gov/bizresources. Businesses eligible for the funds will need to be current City of Bend commercial water and/or sewer customers whose account was not past due as of March 16, 2020. The customer must have a current City of Bend business license. Priority will be given to food and drink establishments, education or daycare facilities and businesses that are reliant on large gatherings of people. Online applications will be available mid-April 2020 with relief funds applicable to current account balances with due dates after March 16, 2020.

BEND & REDMOND

◆ The cities of Bend and Redmond, in collaboration with the Bend Chamber and the Redmond Chamber, hosted five listening sessions with focus groups from various business sectors in our community starting on April 22 to collect feedback that could help inform the Deschutes County and State of Oregon reopening plans. “We wanted to hear from the experts — the business owners themselves — what they needed from their local governments to help them prepare for reopening their businesses as the state moves forward with a reopening plan,” said Bend’s Economic Development Director Carolyn Eagan. “Feedback from the listening sessions is being shared with the County and State,” said Chuck Arnold, City of Redmond Economic Development manager. “Our goal is to build local plans on how to reopen, so we are ready when the State provides

guidance for reopening.” Initial feedback from Deschutes County Commissioners has been positive, as they want to support businesses across the County. The purpose of the focus group listening sessions, with representatives from retail, restaurants, personal services, health care and childcare businesses, was to: share the Governor’s Re-Open Oregon Plan; listen to what business owners need from local authorities to reopen; and allow business owners to share information with each other. The cities will remain in alignment with the Governor’s plans. But, Bend and Redmond will continue to collaborate to support businesses and employees with a localized community comeback plan. Specifically, businesses said a safe re-opening should include:

- Clear guidelines
- Time between issuance of new guidelines and date for re-open to reconfigure physical space, bring employees back and train and order inventory
- Childcare availability so their employees can to return to work
- Community confidence restored with clear message on new behaviors
- Education and enforcement support from local governments

“Business owners are committed to the safety of their customers and employees in order to keep public health a top priority when considering re-opening protocols and procedures,” said Katy Brooks, CEO of the Bend Chamber of Commerce. “These protocols will help those who are ready to get back out there feel comfortable doing it.”

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MONDAY-FRIDAY 8-10PM



MARK LEVIN
MONDAY-FRIDAY 3-6PM

5G Tech

How Will It Improve Our Lives & Is It Hazardous?

TECH TRENDS

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

Everyone has heard of the next new technology leap in mobile communications, 5G (i.e. “Fifth Generation”), along with the concerns many have over the potential harm it may cause to humans. We will tackle the facts and the FUD (Fear, Uncertainty and Doubt) surrounding 5G.

5G — What Is It?

Our mobile networks are upgrading to a locus of technologies referred to as 5G with data rates of up to 20 gigabytes per second and latency (i.e. delay) of 1 millisecond. This big leap in communication tech is creating uses of mobile technology way beyond what most people can conceive of besides just streaming Netflix without a glitch.

Remote surgery has been around for some time, but the low bandwidth and potentially dangerous delay in response time was not safe enough for precision surgery. Now it is. With the 5G increase in bandwidth and reduction in delay, a doctor can now perform operations using robotics from an office in Bend to a remote clinic just about anywhere a 5G signal can reach, with the precision needed and virtually no delay between the doctor digitally moving a robotic “hand” to when the robot responds correspondingly. Imagine what other applications now are possible with this level of bandwidth and near-zero delay: remote drone/autonomous-vehicle operators, virtual ship captains and crew, FedEx and UPS pilots remotely flying cargo planes, or heat-resistant firefighting robots controlled by fire crews safely situated in a control center.

How Will It Be Deployed?

5G uses higher frequency millimeter radio waves of 25 - 39 GHz, at the low-end of the millimeter wave band. This higher frequency allows for download speeds in the range of one to three gigabits per second (Gbps) but its range of about a mile is much shorter than current 4G networks. This requires more antennas to reach the same coverage as 4G. Another downside is the higher frequencies have a tough time penetrating obstacles such as walls and other solid structures which cuts its effective range even further. More towers will be needed in dense cities to meet the demand.

To provide coverage to match 4G, 5G will be broadcasted in as many as three bandwidth levels: low, medium and high. Low and medium will use lower radio frequencies which solve the range and penetration issues but will also have bandwidths slightly more than 4G. To get the full-bandwidth capabilities of 5G will require the high frequencies with limited range and wall penetration issues.

One more note, 5G will not replace 4G. They will coexist until 5G is ubiquitous and fully covers the areas 4G currently services. Normal phone traffic will most likely still be carried by 4G towers while 5G handles the higher bandwidth traffic where possible.



Do I Need a 5G Phone?

In short, yes, you will need to upgrade your phone to a 5G-enabled device. This is where some research on your part is required before buying. For example, Verizon is rolling out high frequency towers while T-Mobile and Sprint plan to start out with the lower frequency bands which means better cell coverage but much lower bandwidth abilities. AT&T plans to do high frequency, but they are branding their recent 4G upgrades as 5GE (5G Evolution). In my opinion, AT&T is intentionally misleading consumers due to their lack of a deployable true 5G solution. I suggest Verizon 5G if you are craving more bandwidth.

Does 5G Harm Humans?

Many people are concerned about the potential harm the higher frequencies may cause to humans. There is a lot of information — and outright bunk — about this topic floating on the Internet. As a tech guy who focused heavily on microwave in my Electrical Engineering degree and in my first job out of college, I take a different position. We had the same wave of claims about microwave ovens, WiFi and cell phones when they first came out. All debunked by years of studies after mass adoption.

Millimeter waves (ex. 5G) and other radio waves, along with visible light, are non-ionizing, meaning they do not break down molecular bonds such as cell tissue or blood. They are higher frequencies than current broadcast frequencies, but they are still below the visible light frequencies and far below ionizing radiation like shortwaves ultraviolet light, x-rays and gamma rays.

On cell phones, many orgs quote the WHO cancer research center from 2011 stating cell phones are “possibly carcinogenic.” What they ignore is the WHO did this only after a 2010 study they conducted on cell phones resulted with no determination of risk. Just because results are undetermined does not mean a risk exist, but a “possibility.” Listening to rage music could “possibly” cause brain damage.

Among all the possible threats, exposure to solar (ex. ultraviolet waves), natural earth and space radiation are substantially more dangerous. I have read through many studies on both sides. The legitimate (i.e. not driven by special interest groups from either side) studies many use as a reference against 5G-related frequencies state that the effects of 5G towers broadcasting millimeter-wave signals are unknown or indeterminate.

There are thousands of published and peer-reviewed research papers that have not found any conclusive evidence (to date) of biological/cellular effects

Continued on Page 12 ►



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Moving Forward Stronger

by ANN GOLDEN EGLÉ, MCC

What will your new normal look, be and feel like? We all have questions yet no solid answers. Where and how will you and your team function? Will home offices continue to be the wave of your future? What changes do you need to consider before returning to your former place of business? How will you maintain your team's morale? Your morale?



While we may not have these answers, as a business owner or leader you know things will continue to be different. However, one constant has and will not change — the need to have a strong, cohesive and healthy organization. Do not wait until you have the green light to open your business back up. Years from now you will look back to this period of crisis and either be proud or disappointed with the actions you choose today.

The health of any organization depends on cohesive leadership centered around trust and accountability along with an aligned clarity of why you are here, what you do best and what everyone's role is in accomplishing this. Organizational health, the success of any business, is about people management.

One of my favorite Organizational Health gurus and authors, Patrick Lencioni, poses six questions to strengthen the health of any organization. I urge you to work with your key leaders to answer these questions, even if you have answered them in the past. What, if anything, has now changed? Strengthen your team through alignment on the answers to these six questions, which are below and followed by my thoughts.

- 1) Why do we exist?** Keep it simple. Use as few words as is possible. For example, Southwest Airlines started 49 years ago to democratize airline travel that was too expensive for the normal person. This is still at the base of all their operations. Each employee, at every level throughout Southwest Airlines, bases their actions and decisions on this purpose. Think back to when you started your business? What did you intend to accomplish? Are all your people aware of why you exist? Perhaps it is time to get back to the basics of why you exist?
- 2) How do we behave?** How is each member of your team expected to treat one other, your customers and vendors? What consistent behavior is acceptable throughout your organization, top to bottom? What is not tolerated? Nordstrom, for example, expects each member of their staff to be customer-service oriented. This determines who is hired, fired and promoted to leadership positions along with who they align with professionally. Continually communicate and demonstrate the behavior you expect from your team repeatedly. Just once does not have staying power.
- 3) What do we do?** What business are we in? As businesses grow and marketplaces shift, the answer to this question may change. Keep an eye on it. For example, Nordstrom started as a shoe store and expanded into clothing, accessories and makeup. At Golden Visions & Associates we knew early on that being extraordinarily successful professionally does not mean you will maintain this level of success or you will be happy and fulfilled outside of work. We quickly expanded into leadership coaching and the importance of strong, trustworthy leadership in any organization.
- 4) How will we succeed?** Be specific with your answers to this question as this, too, may change with changing times. How do you differentiate yourself

from others in your market? For example, Hawaiian Airlines is the most on-time airline; Southwest Airlines has the lowest fares; *Forbes Magazine* lists Chick-fil-A as having the best restaurant customer service; J.D. Power ranks Porsche as having the highest customer satisfaction with dealer service. Knowing how you differentiate yourself strengthens your focus on how you will continue to succeed.

- 5) What is most important right now?** While you and your team may come up with several answers to this question, the key is to narrow it down to one single 'most important' *right now*. Before this COVID crisis that has affected businesses worldwide, I would have said the answer to this question is something that you can accomplish in three to nine months. However, things have rapidly and unexpectedly changed.

What is most important for your business and all people involved? What do your staff and customers need from you, right now? Now more than ever they need to hear from you, they need to know that they can reach out to you with questions and concerns. For example, Gary Kelly, Southwest Airlines CEO, recently spent 30 hours personally checking in with each of the 60 key leaders on his staff. Many of my clients are having one or even two daily meetings with their teams. Five years ago, Zoom had ten million users, today it has over 300 million users. Be creative and vulnerable. Let your people know that you too are human, challenged with current circumstances, that you are all in this together, and will come through this together.

- 6) Who must do what to make it happen?** Based on the answer to what is important right now, look beyond titles. How can each member of your team contribute to what needs to be done right now? Consider the proven talents and skills of each member of your team. Who needs help? Who can help?

I recently had the pleasure of hearing Alan Mulally speak. If his name sounds familiar, he is not only the former Boeing CEO but also the former Ford Motor Company CEO who is credited with saving Ford from its largest financial crisis in history. The 2013 book *American Icon: Alan Mulally and the Fight to Save Ford Motor Company*, describes how Mulally's focus upon strengthening Ford's Organizational Health contributed largely to Ford's redemption. His message was simple: 'over-communicate' the answers to all the above six questions to your staff repeatedly. Instead of CEO, he has been called the CRO as in Chief Reminder Officer.

Remind your team constantly and consistently of why you exist, what behavior you expect from them along with what is not tolerable, what you currently do as a business, how you will succeed, what's most important right now and what needs to be done by whom to succeed.

The time is now, not tomorrow or next week to make a difference in the success of your business and team. It does not have to take weeks or months to answer the above six questions that are vital to the success of your business. I challenge you to step away from social media, games and anything else that prevents your complete focus on your next steps. Then over-communicate and emerge from our current crisis stronger than ever before.

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

We Power Potential

Continued from page 1

a deserving candidate for the 2020 Accomplished Under 40 by August 14 by going to **CascadeBusNews.com**. Our U.S. Bank team looks forward to celebrating with this year's recipients in October.

CascadeBusNews.com

2019 Accomplished Under 40 Winners

Katie Beasley

Communications / Weddings & Events • Cascade Street Distillery

Josh Bostock

Business Banking Specialist • U.S. Bank

Jill Cummings

Assistant Vice President, Market Development Officer • Summit Bank

Jenna Fox

Director of Social Media & Convention & Visitor Services • Redmond Chamber of Commerce & CVB

Stephanie Higgins AHWD | PSA | RENE

Real Estate Broker • Berkshire Hathaway HomeServices NW Real Estate

Johannah Johnson-Weinberg

General Manager • Bend Pet Express

Maureen Krebs

Marketing & Communications Director, Veterans Outreach Coordinator • Hospice of Redmond

Courtney Latham

Owner • Flip Flop Sounds

David Lenke

General Manager • The Riverhouse

Beth Miller

National/Regional Sales Manager • Combined Communications

Brian Murphy

Co-owner & President • Norman Building and Design

Jared Narlock

Director of People & Organizational Development • St. Charles Health System

Thom Pastor

Food Service Manager • St. Charles Bend

Sierra Phillips

Owner • Bo's Falafel Bar

**Chris Phillips — Electrician
& Andee Phillips — Realtor**

Jordan Reeher

Executive Director • St. Vincent de Paul-Bend

Erin Reilly

Director of Events • EDCO

Tom Standish

Broker • Compass Commercial Real Estate Services

Adam Stephen

Project Manager & Registered Architect • Steele Associates Architects

Caleb Thomas

Marketing Director • Redmond Chamber of Commerce & CVB

Sarah Turner

Co- Founder & CFO • Mazama Media

Mike Wolber

VP of Business Development • G5

Local Restaurants Adapting to New Way of Doing Business

by **RONNI WILDE — CBN Reporter**

In the world of COVID-19, everyone has had to learn to do things differently. We've had to change the way we do business — quickly acquiring new technical skills such as participating in virtual meetings and setting up home offices — and we've had to find new ways to keep ourselves motivated in a time of imposed limitations.

If there is a silver lining to any of this, it's how remarkably well many businesses have adapted to the new normal. Of those, restaurants are among the most notable. All the eateries that have kept their doors open are now "fast food" restaurants of sorts, and most would agree that there is something comforting about being able to order food from a favorite spot, even if it means having to take the meal home to eat it.

"Our curbside and delivery business are picking up every day as word gets out and people are getting more comfortable with this," said Ryan Duley, director of sales and marketing for Sunriver Brewing Co. "It's not gangbusters, but we are able to keep the lights on." To accomplish this, Duley said the three Sunriver Brewing pub restaurants had to quickly revise operations, including setting up make-shift bars at each facility where customers pick up food, creating an online ordering platform, learning how to adhere to the new cleaning standards, ensuring that all employees are wearing the required protection gear and condensing the menus to avoid food waste.

"Our to-go business has been doing really well," agrees Carole DeRose, owner of the two La Rosa restaurants in Bend. "We were able to implement a to-go ordering module into our website and POS system within 24 hours of the Executive Order shutdown. We had banners ordered and hanging within four days."

To accommodate the switch to delivery and to-go options only, restaurants have had to revamp just about every aspect of the way they conduct business. "We had to physically rearrange things so that people can come grab food outside, and delivery is definitely different for us. It's been an interesting thing to take on," said Duley. "It's fun. Our employees seem to be in good spirits, relatively speaking, and are enjoying doing something different." He said that creating an online ordering system was also a new prospect for Sunriver Brewing, one that came with a learning curve. "Online ordering is a huge help. We had never done this before," Duley said that when the



restaurants initially had to close for all but take-out and delivery, he and the staff realized early on that even having two phone lines was not enough; customers got busy signals when they called. To remedy this, Duley said he researched platforms for online ordering, and selected a service called Chow Now. "It takes awhile to do this, and is especially challenging for us because we have three pubs. We wanted the online menus to be similar and to launch at the same time." To further complicate matters, Duley said that because Sunriver Brewing rotates beer offerings on a weekly basis, the menu is always changing. "People do still want our delicious beer, so we have to pay attention to this."

At La Rosa, which has locations in Northwest Crossing and in the Brookwood Meadow Plaza on the Southwest side of Bend, DeRose said they have reorganized their environment in order to maintain the 6-foot distance between staff members. "We are cleaning and re-cleaning all surfaces, doors, POS systems, ipads and telephones. We have always been a little compulsive with cleaning, but it is a conscious effort by all at this point," she said. "We are wearing masks when possible, wearing gloves, washing hands and washing utensils, pens, etc." Payments are taken over the phone or at people's vehicles, she said, and customers are encouraged to call when they arrive so that their order can be brought to them as soon as its ready. "Our biggest request, and people's biggest disappointment, is that there are no to-go margaritas with alcohol," she said with a laugh.

To further make the new methods work, Duley said Sunriver Brewing has had to condense their menus. Because of the significant decrease in business, the pubs can't offer as much variety. "We don't want quality to suffer, so we condensed the number of items we offer so that the perishable food moves faster. By bringing in



PHOTOS | COURTESY OF SUNRIVER BREWING COMPANY

Got Green? We Do!

A person wearing a yellow and white striped sweater and a black face mask is standing in front of a wooden door. The door has a metal handle and a lock. The person is holding a brown paper bag. The background is a blurred indoor setting, likely a restaurant or bar.

The logo for GreenEarth Cleaning, featuring a stylized green leaf and the text "GREENEARTH CLEANING".



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Rumpl Supports Bend Retail Partners During COVID-19 Store Closures

Rumpl Offers Unique Discount Codes Designed to Give Back to Local Bend Outdoor Shops

by SARVARY KOLLER

Rumpl, the Portland-based technical blanket brand, started a retailer support program designed to provide partners like local Bend shops Outside in Bend and Mountain Supply with immediate relief due to brick-and-mortar store closures. The program was created specifically for partners that are unable to open their stores due to COVID-19, in an effort for retail partners and outdoor brands to lean on each other through this situation.

For this program, Rumpl has created unique discount codes for Outside in Bend and Mountain Supply that can be offered to customers for a 15 percent discount on *rumpl.com* across the brand's full online inventory. When customers enter these store-specific codes upon checkout, Rumpl will send 30 percent of any sale directly to the retailers as support during this difficult time.

"Because our community of retail partners and local consumers is such an important part of the Rumpl family, we feel a responsibility



LIFESTYLE SHERPA BLANKET-HOMESTYLE FLANNEL | PHOTOS COURTESY OF RUMPL



to help however we can during these unprecedented times. Rumpl is a small company, and although we don't have the resources to enact large-scale relief efforts, we can do our part to show gratitude and support for the small businesses who've been there for us over the years. We're all struggling with this, so we put our heads together to build a retail program that can help us weather this storm together," says Wylie Robinson, founder and CEO of Rumpl. "We hope that this program will provide real relief to our partners at a time when they need it the most."

The code for Outside in Bend is `rumpla1220` and the code for Mountain Supply is `rumplb1224`, and these discount codes are valid through April 30, 2020 on *rumpl.com*.

For more information on the retailer support program, please visit: rumpl.com/pages/rumpl-covered-sales-program.

rumpl.com

Bend Construction Activity Steady Despite COVID-19

City of Bend Dispatch

Construction in Bend is showing little sign of slowing. Over a month has passed since the World Health Organization declared the COVID-19 outbreak a pandemic. Today, the City of Bend Community Development Department has not seen a significant change in construction activity, despite the changing economic climate.

"The construction industry is a significant contributor to the Bend economy, and the City is committed to maintaining operations throughout the duration of the pandemic," said Russell Grayson, Community Development Department director. "We are closely watching projects and key economic indicators."

In Governor Kate Brown's "Stay Home, Save Lives" order (Executive Order 20-12), Brown specifically exempted the construction industry, identifying it as an economic pillar to the state.

City Hall is closed to the public, and more than 75 percent of Community Development Department employees are working in new remote environments. But the Building, Planning and Engineering Divisions are maintaining normal output.

"In an average month, our Building Division will see around 400 building applications. In March, we received 393 applications and we project only a slight drop in that number for April," said Grayson. Other divisions are seeing similar statistics. Engineering had even more applications in March than in an

average month.

Maintaining operations at the same level as before the pandemic has encouraged City staff to use innovative ways to meet applicant needs.

"Our Inspections team has developed options for maintaining physical distancing for on-site inspections, including virtual options which allow staff to inspect structures off-site," said Grayson.

Other divisions are using an electronic review process for applications, which was in place prior to the pandemic. For applicants requiring a more public process, such as hearings with Planning Commission and City Council, City staff identified an effective virtual platform they plan to implement in May that will continue to allow for public involvement and input.

"If we can find innovative ways to keep projects moving without compromising the integrity of the City processes and standards, we will," said Grayson.

May is Building Safety Month, and this year, "safety" has some new considerations.

Governor Brown's order encouraged contractors to incorporate COVID-19 safety planning and worksite-specific safety practices. The City recognizes that safe work environments ensure a healthy workforce, a healthy workforce means maintained output and maintained output will determine the health of our local economy as we recover from the COVID-19 pandemic.

bendoregon.gov

High Desert Pure Making & Distributing Hand Sanitizer Throughout Central Oregon

by ALEC MARTIN — CBN Feature Writer

High Desert Pure is currently making and distributing hand sanitizer to vulnerable communities throughout Central Oregon. Many local nonprofits have not received an adequate supply of sanitizers because of the increasing need at hospitals.

“We have some folks here that work with local charities that saw firsthand how they don’t have enough hand sanitizer. It started with us making a few bottles for Meals on Wheels, and it just escalated from there,” said Drew Robson, lab director.

Just last week, they made 500 four-ounce bottles of hand sanitizer and distributed them to the Council on Aging of Central Oregon, REACH, Bethlehem Inn, Central Oregon Veterans Outreach, Locavore and Comfort Keepers. St. Vincent de Paul, an individual healthcare company, reached out to help through the Pandemic Partners of Bend Facebook page.



PHOTO | PEXELS



PHOTO | COURTESY OF HIGH DESERT PURE

“These businesses are doing incredible work to provide groceries and care to local communities, and High Desert Pure wants to support them however we can,” said Laura Robson, content manager.

However, they need more alcohol to continue to support our local nonprofits. Distillers can help by donating alcohol or by processing low potency waste products previously donated by local breweries.

Beginning in 2015 in Bend, High Desert Pure is now the leading cannabis topical vendor with experience making lab-grade, skin-friendly bath and body products. “We have the ability to produce hand sanitizers with our existing equipment and facilities. We just need more alcohol,” said Drew Robson.

They plan to make more sanitizer pending the donation of more alcohol (either 95 percent+ ethanol or 80 percent+ isopropyl alcohol). Anyone interested in helping can reach them via email at HDPHandsani@gmail.com.

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2019 Winners:

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

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The Haven Offering Subsidized Memberships

Making Essential Coworking Affordable in Anticipation of Eventual Lifting of Stay-at-home Order

by **CHELSEA CALLICOTT**

In response to the essential need of many for a safe, quiet venue from which to work outside of the home, The Haven will offer its present and prospective members the option to choose a membership subsidy amount relevant to one’s current financial situation for the next few months. For obvious reasons, it has proven difficult for those working from home to be productive these past few weeks, and even more so for those with young children home 24/7 due to school closures. Given this extraordinary situation, once employees are allowed to return to an office, Haven Founders Carrie and Scottt Douglass have enacted a sliding-scale membership option to help keep The Haven accessible to financially challenged members and others seeking a safe and effective working option. The 11,000 square-foot coworking space has plenty of large common spaces and nine private rooms in which to work a minimum of six-feet away from another person. During this time, The Haven is enforcing social distancing, strict sanitation and safety protocols are in place, and masks will be strongly encouraged and may be required based on updated guidelines.

With the new Haven subsidies, members are being asked to consider paying as much as they can in order to help The Haven survive this crisis as well; as a start-up with large opening costs and overhead, The Haven is in an especially difficult situation, similar to many other businesses in town. Carrie Douglass, Haven co-founder, says, “We’re trying to balance the difficulty of keeping The Haven afloat during this time with our desire to support our community and ensure that everyone can access The Haven, including those financially impacted by the crisis. We are hopeful that our community will come together to make that happen, with people less impacted paying more so that people more impacted can pay less. We’re in this together and that’s what makes the Central Oregon community so incredible.”

This special opportunity to engage as a new member at a subsidized rate, or to address one’s current membership rate, must be arranged before the first of the month, due to The Haven’s software limitations. During this pandemic, The Haven is also waiving its security deposit requirement in order to provide more month-to-month flexibility for people whose work situation is changing regularly. All subsidies will remain completely confidential, and members will retain full access to The Haven at their membership level regardless of their ability to pay (except for private offices and dedicated desks).The Haven gratefully acknowledges Carol Delmonico and Casey Crisler Davis with Wonder upRising who originated this funding model that the Haven has adopted for its subsidized fees.

**Subsidies are not available for Private Offices for Dedicated Desks, but The Haven is now offering a Shared Dedicated Desk option.*

In order to align with the phased Reopening Oregon plan from Governor Brown, The Haven has similarly started to draft preliminary plans for 3 reopening phases at The Haven, although the dates for this phasing are not yet known. Haven leadership expects they may move in and out of these phases over time based on whether or not the virus resurges. To view The Haven’s proposed phases, go to the Covid-19 Policy Updates on the Haven website.

The Haven has pivoted by offering virtual programming and prioritizing the provision of a clean, safe coworking space with minimal staff. And, as warmer weather arrives, The Haven has a huge outdoor deck overlooking the river, with wifi and plenty of furniture from which to work, as well as electric bikes and paddle boards available for use. Additionally, for those requiring a soundproof space to host a Zoom event or record a show, the Haven’s podcast room has sound panels, a green screen, a TV and all the equipment necessary for audio and visual recording.

HAVEN SUBSIDIES BY NEED

Guidance to help you select a subsidy	% subsidy for your membership plan*
My cup is overflowing. I have not felt significant financial impact from this pandemic and have funds available to donate.	Please contact rose@worklifehaven.com to find out how you can donate to our scholarship fund to help business owners who are suffering during this time. And/or, you can prepay 6 or 12 months of membership fees in order to help us weather the peak of the crisis.
My cup is full. I have not experienced significant financial impact from this pandemic.	Thank you for continuing to pay the full membership price for your plan level. This is the true cost of your membership and the amount we need to be sustainable.
My cup is leaking. I have lost some business or taken a small pay cut due to COVID-19.	25 percent subsidy — please fill out the form below to receive this subsidy for May.
My cup is half full. I have lost substantial business or taken a large pay cut due to COVID-19.	50 percent subsidy — please fill out the form below to receive this subsidy for May.
My cup is nearing empty. I have lost my job or experienced significant financial hardship from this pandemic.	75 percent subsidy — please fill out the form below to receive this subsidy for May.
My cup is empty. I need deep support to recover from this crisis.	We have limited full scholarships available — please fill out our fellowship form on our website.

For more information about memberships at The Haven, go to worklifehaven.com, email frontdesk@worklifehaven.com, or call 541.323.9675. The Haven is open from 9am-5pm weekdays until future notice, and tours are available anytime during those hours.

worklifehaven.com

Tech Trends

Continued from page 7

from them as the cell tower technology is currently being deployed. Here are some trusted references to read: This one from the International Journal of Hygiene and Environmental Health which points towards concerns, “growing doubts”, but has plenty of study references: bit.ly/IJ-Of-Hygiene-5G-Health-Implications. This is from Cancer.Org (American Cancer Society) which states cell phones do not cause cancer: bit.ly/ACS-Cell-Phones. From the FDA, they conclude millimeter-wave/RF do not harm humans: bit.ly/FDA-RF-Energy-Exposure. From the National Institute of Health’s (NIH) National Toxicology Program (NTP). NTP states no evidence: bit.ly/NIH-NTP-5G. ... but will continue to research, as previous inconclusive 3G/4G studies point to some possibilities: bit.ly/NIH-NTP-Cell-Phone-RF-Radiation. Here is a key excerpt from this article: “Millimeter waves (such as used by 5G) do not travel as far and do not penetrate the body as deeply as do the wavelengths from the lower frequencies. Millimeter waves are likely to penetrate no deeper than the skin, whereas the lower frequencies” (such as in current 3G and 4G technology) “have been shown to penetrate at least three to four inches into the human body.” To wit, 5G frequencies, although higher, are less invasive to the human body

as current 3G and 4G cellular technologies. **Bottom-Line: No Tin-Foil Hats Required** As with previous waves of complex technology, many people jump to unsubstantiated conclusions and rally to oppose based on misinformation. In the case of 5G, some are resorting to destroying 5G towers. No doubt people were burning down telegraph poles in the 1800’s. It is important for scientists and researchers to heavily scrutinize any consumer-deployed technology and to have their findings peer-reviewed. It is also important for consumers to listen to unbiased, neutral experts and not special interests (ex. media looking for ratings, competitive technology companies, AT&T pushing false 5GE, antagonistic nation-states, etc.). There is always a possibility but, to date, there is no evidence that 5G causes harm to humans. I think we have more pressing things to worry about now. **Bend City Council — 5G** Well-intentioned Bendites are pushing the City Council to cancel or delay 5G implementation. Although I applaud them for rallying around their concern for the community, the City Council should base its decision on trusted, reliable scientific findings from organizations such as the NIH, FDA, CDC and American Cancer Society, to name a few. **Find Out More** bit.ly/Wiki-5G; bit.ly/Wired-5G; bit.ly/PCMag-5G Preston Callicott is CEO of Five Talent Software, Inc. based in Bend. His hope is writing articles such as this one will allow his mind to stop waking him up at 4am with “aha’s” and “oh-my’s” about the massive impact tech has on our collective future. fivetalent.com

Compass Commercial Real Estate Services Q1 2020 Market Summaries

OFFICE MARKET — BEND Absorption up 3,7308 sq. ft., vacancy up 4.1 percent.

Compass Commercial surveyed 210 buildings for the first quarter 2020 office report. The buildings in the sample totaled 2.636 million square feet (sq. ft.). Positive net absorption of 3,738 sq. ft. was recorded during the quarter, but the vacancy rate rose slightly, due to the addition of another office building to the survey, moving from 4.02 percent in Q4 '19 to 4.11 percent in Q1 '20. There is now 108,367 sq. ft. available for lease, up from 105,218 sq. ft. in Q4.

Downtown: Four buildings recorded positive results and one was negative in the quarter. Downtown gained 2,188 sq. ft. of net leasing, lowering the vacancy rate from 4.11 percent in Q4 to 3.66 percent in Q1 2020. There is currently 17,941 sq. ft. of available office space in the downtown area, compared to 20,129 sq. ft. in Q4.

Hwy. 97/Third St.: Eight buildings added occupancy and four were negative, for a net gain of 3,154 sq. ft. The vacancy rate fell from 3.37 percent to 2.91 percent as a result.

West Side: Five buildings reported positive net absorption and five were negative. The West Side recorded negative net absorption of 1,604 sq. ft. The vacancy rate rose from 4.31 percent to 4.83 percent. Currently there is 70,395 sq. ft. available, up from 61,904 sq. ft. in Q4. The addition of the newly built Deschutes Pediatric Dentistry Building at 400 SW Bond Street added 21,909 sq. ft. to the survey, and currently has 6,887 sq. ft. available for lease.



CRAIN SHED COMMONS | PHOTO COURTESY OF COMPASS COMMERCIAL REAL ESTATE SERVICES

two vacancies noted in Q1. As a result, the vacancy rate moved down slightly from 4.12 percent in Q4 to 4.11 percent in Q1 2020.

North 97: Occupancy remained the same during the quarter. As quietly reported in Q4 '19, the 5,708 sq. ft. former McGrath's restaurant building at Bend River Promenade was leased to CHI Chinese and Sushi Bar. The vacancy rate remained at 1.84 percent in Q1 with 22,073 sq. ft. available.

East side: 1,240 sq. ft. of occupancy was lost with one space becoming empty, and the vacancy rate is now 2.43 percent, up from 2.21 percent in Q4 with 14,043 sq. ft. available for lease.

West side: 7,987 sq. ft. of net positive absorption was recorded in the quarter. The vacancy rate now stands at just 0.93 percent, down from 2.41 percent in Q4. Four buildings were positive and one was negative on the west side, with 5,028 sq. ft. now available.

Old Mill District: One vacancy of 1,000 sq. ft. was noted, raising the vacancy rate from 0 percent in Q4 to 0.38 percent in the first quarter of 2020.

Downtown: A negative net absorption of 6,434 sq. ft. in Q1 was recorded, moving the vacancy rate from 2.32 percent to 3.83 percent. Currently there is 16,367 sq. ft. available. Just one building noted a new official vacancy in the O'Kane building on Oregon Avenue, the Summit Saloon space.

INDUSTRIAL Market — Bend Absorption down 77,176 sq. ft., vacancy up 3.3 percent.

Compass Commercial surveyed 315 buildings for the first quarter 2020 industrial report, totaling 4,479,864 sq. ft. The industrial market took a big hit in the quarter, losing 77,176 sq. ft. of net negative absorption in Q1, and the vacancy rate rose from 1.55 percent in Q4 to 3.27 percent in Q1, the first time the vacancy rate has been above 3 percent since Q4 of 2017. There is now 146,439 sq. ft. of industrial space available for lease in Bend, compared to 69,263 sq. ft. in Q4. However, part of the gap is due to the new Cascade Tech Center on the west side coming online, which will be noted below.

Southeast: 9,141 sq. ft. of negative net absorption was recorded, all but erasing Q4's 9,235 sq. ft. gain, and the vacancy rate is now 3.0 percent, up from 2.45 percent in Q4. Five buildings added occupancy and four became vacant in the quarter, including the largest loss at 273 SE 9th St., where a recently signed tenant vacated 11,550 sq. ft. There is now 49,829 sq. ft. available for lease, compared with 40,688 sq. ft. in Q4.

Northeast: 820 sq. ft. of net positive absorption was recorded, despite several large vacancies and new leases signed in the quarter. Three buildings reported positive absorption and two were negative, with a 15,000 sq. ft. vacancy noted on Mercury Pl., offset by a 10,000 sq. ft. lease and a 2,500 sq. ft. lease signed on Painters St. The vacancy rate now stands at 1.16 percent, down slightly from 1.2 percent in Q4 with 24,755 sq. ft. available in the 2.1 million sq. ft. largest submarket.

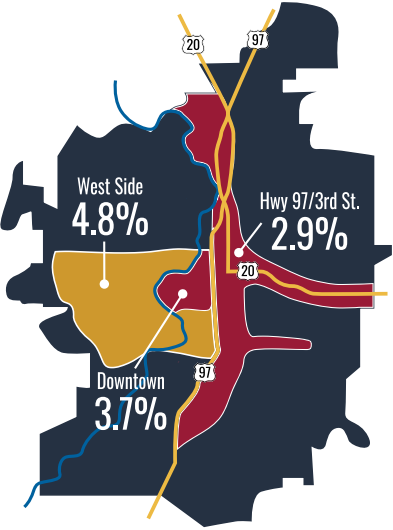
Central: Three spaces went vacant for a total of 16,637 sq. ft., resulting in negative net absorption for Q1. The vacancy rate now stands at 5.72 percent up from 0.88 percent in Q4. There is 19,637 sq. ft. available.

West Side: This submarket recorded the largest vacancy, due to the former Bulletin building (now known as the Cascade Tech Center) officially hitting the industrial lease market in Q1, adding 50,508 sq. ft. of vacant industrial space to the survey. There is now 52,218 sq. ft. of space available in the west side submarket. The vacancy rate stands at 15.31 percent, up from 0 percent in Q4.

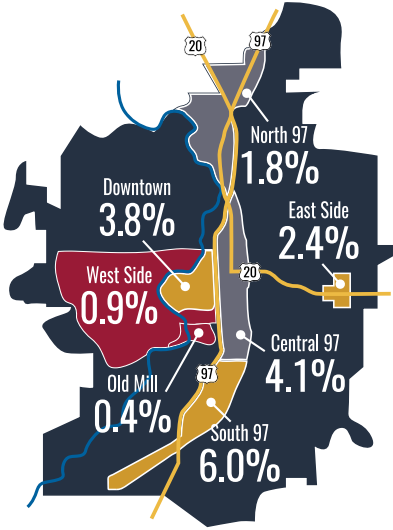
INDUSTRIAL MARKET — REDMOND Absorption up 2,000 sq. ft., vacancy down 1.7 percent.

The Redmond Industrial market gained 2,000 sq. ft. of positive net absorption in the first quarter of 2020 for a third straight gain in quarterly occupancy, with just one new lease noted. The vacancy rate fell as a result, from 1.9 percent to just 1.7 percent. Out of Redmond's industrial sector of 1,637,179 sq. ft. total leasable space, there is now just 28,403 sq. ft. available for lease. There are 86 buildings in the Redmond industrial market that we survey.

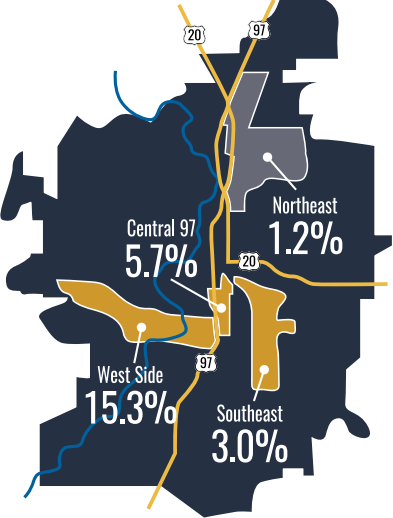
BND OFFICE VACANCY RATES



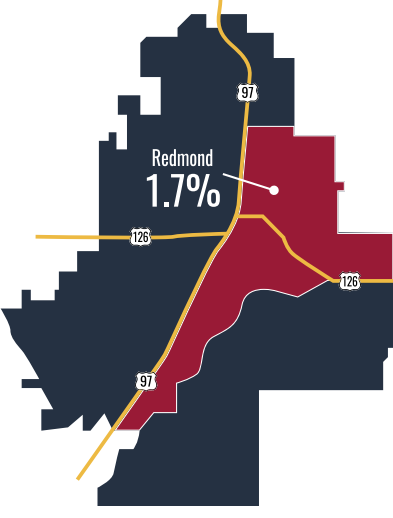
BND RETAIL VACANCY RATES



BND IND. VACANCY RATES



RDM IND. VACANCY RATES



CHANGE SINCE LAST QUARTER

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Republic Services Launches Committed to Serve Initiative

Meals Being Purchased from Local Small Businesses in Central Oregon



LUKE WITH AN EMPLOYEE MEAL



BALDYS FAMILY MEALS



PHOTOS | COURTESY OF REPUBLIC SERVICES

by **SUSAN BAKER — Republic Services**

Republic Services has launched “Committed to Serve,” an initiative to recognize its frontline employees in the field, their families and small business customers in our local communities.

Beginning late March, Republic Services has been providing a weekly meal and a weekly dinner to their frontline employees and their families. In addition, the frontline employees are receiving \$100 gift cards bi-weekly (\$400 per employee) to be spent locally.

All meals are being purchased from local small businesses to help support Republic Services’ customers and the communities it serves.

In Central Oregon, Republic Services is providing meals for 115 employees per week. To date, over \$6,000 has been spent with local restaurants including

Baldy’s BBQ, New York City Subs, Westside Taco Co., Bend Burger Company, Dad’s Place, Tastee Treet and Valentine’s Deli.

“Small businesses are often hit the hardest during times of uncertainty. The ‘Committed to Serve’ initiative is a gesture of support for both our employees and our local small businesses, many of whom are our customers,” said Kirstin Steiner, general manager with Republic Services. “The reaction from small business owners and employees has been pure appreciation. Additionally, our employees feel a sense of pride being able to give back to the local communities we serve.”

republicservices.com

541-213-9672

Local Restaurants Adjusting

Continued from page 9

fewer items, we can maintain higher quality and fresher ingredients.”

To keep the menus interesting, Duley said the pubs are bringing back old favorites and rotating out seasonal items, and they have recently added family-style meals. We just launched family meals, where we take a popular entrée from the menu and turn it into a meal for four people for better value. We add extras like salads and desserts, and they run \$45.”

DeRose said that at La Rosa, which is open from 3-7pm Tuesday through Sunday, they have anywhere from 25 to 75 orders per night at each location, with weekends being busier. “Some are single orders, but the majority seem to be orders for anywhere from four to six people. Most of our menu is available; however, on occasion, there might be an ingredient that is proving difficult to get. And there are a couple that just don’t travel well.”

The three locations of Sunriver Brewing’s pubs are in Sunriver, Bend (on NW Galveston Avenue) and Eugene (Oakway Pub). Although all three have similar menus, Duley said the chefs in each facility are encouraged to be creative and add unique items to their offerings. “Being a brewery restaurant, we have flexibility on pricing. We are offering rotating discounts on beer, from canned beer to growlers.”

To keep business afloat, Duley said Sunriver Brewing is working hard to stay in touch with customers, communicating through social media and in any other way they can. “Everything is digital now. Social media has been a very useful tool for us. People can tell us what they want.”

Unfortunately, Sunriver Brewing has had to temporarily lay off more than 200 employees, but Duley said they are working hard to stay in contact with those individuals too. “We are fortunate that we have such a good HR staff. We are making sure the employees are able to reach out to us. We are still a small family run business, but we are large enough to have great resources. Our employees can call us. We are here to help.”

DeRose said about half of her staff has had to be laid off. “Some chose to stay home for safety or family reasons, others wanted to support the staff who ‘really’ needed the limited hours offered just to get by.” She said there are anywhere from 20 to 24 total staff members working at the two locations right now. “I look forward to getting others back to work as they have need, and for the need of the restaurants.”

Duley said the staff members have great relationships with the local community,



PHOTO | COURTESY OF SUNRIVER BREWING COMPANY

and that their customers have been very generous with tipping and in providing ongoing business. “A shining star in all of this is definitely the support we are getting, financially and otherwise. Our customers have been really good about coming in regularly to support us.”

At La Rosa, DeRose said that during the first four weeks of the current situation, both locations were neck and neck in terms of business. “NWX tends to be busier, but not by much. We are incredibly thankful for the outpouring of support from both our neighborhoods, and beyond. We are still seeing our weekly regulars, as well as many new faces who just want to support local,” she said “It’s incredible. The generosity of our community is touching. People who are able are definitely helping out here. Our staff at both locations are deeply grateful.”

Looking to the future, the big question is obviously when restaurants will be allowed to reopen for in-house dining, and to what extent. “I have concerns for the restaurant community,” said DeRose. “When talking about limiting seating and occupancy at any given time within a sit-down restaurant environment, it may not be feasible. But, we will see.”

larosabend.com

sunriverbrewingcompany.com

CARES Act Disaster Loan Process

Continued from page 1

Cowgirl Cash

"On March 30, I applied for the Economic Injury Disaster Loan Advance. It was sent to me from other friends in business and from the Downtown Bend Business Association," said Rebecca Charlton, owner of Cowgirl Cash western vintage boutique in downtown Bend. "The application said, 'This loan advance will provide up to \$10,000 of economic relief to businesses that are currently experiencing temporary difficulties that does not have to be repaid.' The application was clear, and user friendly. It asked for my gross sales in the last 12 months, and my cost of goods sold. At the end, it asked for my bank account and routing number. I pushed submit and was given a receipt in clear large font that read: 'Application submitted. Your application is: 3600082041.' Three days later, on April 3, I received an SBA email that looked like a newsletter. I actually deleted it, because I figured I had already applied. However, I dug it up after my business partner alerted me, and down at the bottom of page two it said, 'Please note the application process for the EIDL program was updated March 30. **Those who submitted a COVID-19 EIDL application prior to March 30 should reapply using the streamlined application.**' My application was filed March 30 at 1:30pm and was very streamlined, so I just sat tight."



On April 13, Charlton said she received another update that said, in short, that she would be given an advance of \$1,000 per employee as of January 31, 2020. "Well shoot. I don't have any employees in January. That's a really slow time, so my employee went to the desert for sun and I ran the shop with my partner, no problem. Even if I did get \$1,000, is that supposed to cover my downtown rent? My income? My lost sales?"

As of early April 20, Charlton said she hadn't heard back from the SBA, and had given up the hope of receiving assistance. "I'm proud and happy that we have flattened the (COVID) curve in Central Oregon; under 100 cases, and no deaths. My goal early on was to get out of this without knowing anyone who died. It never crossed my mind that the one death might be that of my own little business. Over the last ten years, it has survived groups of homeless youth, massive snowstorms with treacherous ice and snow, smokey days that killed prime summer business and summer festivals that take the parking and suck the people into temporary booths."

Later on April 20, Charlton said \$1,000 landed in her business checking account. Although she is grateful, she said her "windfall" is a drop in the bucket. "This is one-third of one month's rent. But I'm not going to apply again. I guess I'll just say, 'Thank you.' My small business can make it until we are allowed to re-open, but what then? Will the tourists with money in their pockets flock to find me and buy

enough to build up my coffers as usual so I can make it to Memorial Day, 2021?"

Tower Theatre Foundation

Small-business owners who applied for PPP loans through their banking institutions seemed to fair better with the process, depending upon which bank they used.

The Tower Theatre Foundation, a nonprofit with seven employees, applied for the PPP loan through First Interstate Bank, and received funding quickly and efficiently according to Executive Director Ray Solley. "The process went surprisingly well. Our director of finance jumped on it," he said. The Tower Theatre Foundation received information about the loan program from the League of Historical American Theatres, a nonprofit membership association of historical theaters, and then quickly pursued the PPP loan. "The only glitch was when a new form was sent out by the SBA, and we had to re-do the application at the last minute. First Interstate Bank is a long-time supporter of the Tower, and they were wonderful. They were all over it. We got an email from FIB at 8:30am on a Saturday; they were cranking." The following Thursday, Solley said the money was wired into the foundation's bank account, and the employees who were on temporary furlough all resumed working.



Ray Solley

"This is a shining example of how a community bank should operate and serve the community," he said. "They really stepped up and did not hesitate to make it work. We were very thankful they were as prepared and active in this as they were. We were surprised at how quickly we got the money." Solley said that in two months when the funding will be used up, the foundation will re-examine the situation, and determine next steps. "The eight-week clock started ticking as of mid-April. In mid-June, we will look at how the world has changed, what we can and can't do and what the Governor says. We have a recovery plan we have been creating."

Alliance Supply Company

Solley was not the only one to praise the efforts of First Interstate Bank: Jeanie Dumont, president of Alliance Supply Company in Bend, said that she also applied for the PPP loan through FIB. "We were able to submit our application on April 3, and received our approval notice just one week later on April 10," she said. "We received our funds on Tuesday, April 14. Dawn Cofer, VP and manager of the Revere Branch, always takes good care of us, but this time she went above and beyond, working late nights and Saturday to make sure everything was taken care of quickly. We have our employees back to regular hours."



Alliance Supply Company

Continued on Page 20 ►

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Banks and Financial Institutions *(Listed Alphabetically)*

The financials listed contain the most current information provided by the financial institution.
In some cases it is as of April 25, 2018, but for some of the entities it is information based on the previous quarter.

Company / Address	Phone	Fax	WebSite/Email	Contact	Staff	CO Year Est.	Local Deposits	Assets	Net Loans	Return Average Assets	Return Average Equity	Locations
Bank of America 1210 NE Third St. Bend, OR 97701	541-389-3500	541-693-0057	www.bankofamerica.com elise.laymon@bankofamerica.com	Elise Laymon	22	1922	\$224 Million as of 4/25/19	\$1.6 Trillion as of 4/25/19	\$956 Billion as of 4/25/19	1.19% as of 4/25/19	9.43% as of 4/25/19	Bend (2), Redmond (1)
Columbia Bank 1133 NW Wall St., Ste. 102 Bend, OR 97703	541-322-4437	541-322-4440	www.columbiabank.com callen@columbiabank.com	Cory Allen, Sharon Calhoun	32	1993	\$172,000 Million as of 1Q 2019	\$13.06 Billion as of 1Q 2019	\$8.52 Billion as of 1Q 2019	1.41% as of 1Q 2019	8.97% as of 1Q 2019	Bend (2), Redmond (1), Madras (1)
First Interstate Bank 1100 NW Wall St. Bend, OR 97703	541-385-6200	541-382-8780	www.firstinterstatebank.com bill.kuhn@fib.com	Bill Kuhn	197	1977	\$824,037,000 (Deschutes County only)	N/A	N/A	1.29%	10.45%	Bend (5), Redmond (1), Sisters (1), Sunriver (1), Prineville (1), Madras (1)
JPMorgan Chase Bank, National Association 450 NW Franklin Bend, OR 97701	541-382-2866	541-388-2742	www.chase.com daniela.gill@chase.com	Daniela Gill	12	1955	\$295.7 Million as of 4/25/18	\$1.91 Trillion as of 4/25/18	\$15.1 Billion as of 4/25/18	0.84% as of 4/25/18	8.82% as of 4/25/18	Bend (3), Redmond (2), Prineville (1)
Summit Bank 560 SW Columbia St. Bend, OR 97702	541-317-8000	N/A	www.sbko.bank goconnell@sbko.bank	Gary O'Connell	13	2015	\$355 Million Total @9-30-18	\$398 Million @9-30-18	\$323 Million @9-30-18	1.4% Q3 2018 YTD	13.9% Q3 2018 YTD	Bend & Eugene



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Summit Bank Announces \$5 Million Stock Offering

Craig Wanichek, president and chief executive officer of Summit Bank (OTC Pink: SBKO), announced that the Summit Bank Board of Directors unanimously approved a \$5 million dollar stock offering.

On April 23, the Summit Bank Board met to discuss and approve the offering of \$5,000,000 in additional capital at \$10 per share. The offering will be open for a maximum of 30 days. The minimum investment is \$25,000 and the maximum purchase amount is 100,000 shares or \$1,000,000 per household. The offering will be available to new and existing shareholders on a first-come, first-served basis.

According to Summit Bank Board of Directors Chair Paul Weinhold, “We believe the raise is necessary to solidify Summit Bank’s balance sheet in relation to the significant growth of PPP loans, as well as historic and projected growth in conventional loans and as a measure of prudence in entering into a time of economic uncertainty.”The Offering Circular is available on Summit Bank’s website at: ir.sbko.bank/News.

“We are excited about Summit Bank’s growth prospects in all of our markets, said Wanichek. “While the COVID-19 virus has had a negative effect on economic activity, the Bank remains a source of strength for our clients and the communities we serve. Our team has approved, underwritten and funded nearly \$90 million in Paycheck Protection Program loans to approximately 330 clients this month. We are currently working on Phase 2 of the PPP. Our local decision making, relationship based approach has resonated with current clients.”

The offering will be managed by the company who will administer all subscription notices. The subscription notice is attached to the Offering Circular.

Summit Bank, as of the end of the 2020 first quarter, reported net loans of \$464.2 million, an increase of \$26.7 million for the quarter and an increase of \$106.5 million or 29.8 percent over March 31, 2019.

ir.sbko.bank

Banks and Financial Institutions *(Listed Alphabetically)*

The financials listed contain the most current information provided by the financial institution. In some cases it is as of April 25, 2018, but for some of the entities it is information based on the previous quarter.

Company / Address	Phone	Fax	WebSite/Email	Contact	Staff	CO Year Est.	Local Deposits	Assets	Net Loans	Return Average Assets	Return Average Equity	Locations
U.S. Bank 1025 NW Bond St. Bend, OR 97703	541-388-8760	541-389-8918	www.usbank.com sherryjones@usbank.com	Coby Horton, Sherry Jones	125	1937	\$809,901 Million as of 6/30/2019 (Deschutes, Jefferson & Crook Counties)	\$543 Billion as of 3/31/2020	\$318 Billion as of 3/31/2020	.95% as of 3/31/2020	9.7% as of 3/31/2020	Bend (6), La Pine (1), Redmond (1), Sisters (1), Madras (1), Prineville (1)
Umpqua Bank 400 SW Bluff Dr., Ste. 100 Bend, OR 97702	541-312-4805	541-617-8951	www.umpquabank.com MattDy nice@umpquabank.com	Matt Dy nice	48	2004	\$240 Million	\$26.9 Billion	\$20.4 Billion	1.21%	7.90%	6
Washington Federal 572 SW Bluff Dr., Ste.110 Bend, OR 97702	541-330-1807	541-330-6928	www.washingtonfederal.com dave.huckins@wafd.com	Dave Huck ins	56	1917	\$252 Million	\$14.9 Billion	\$9.9 Billion	1.12%	8.33%	La Pine (1), Gilchrist (1), Bend (2), Redmond (1), Prineville (1) Madras (1), Sisters (1)
Wells Fargo 960 NW Wall St. Bend, OR 97701	541-388-0540	541-388-0579	www.wellsfargo.com colm.s.boer@wellsfargo.com	Colm Boer	135	1936	\$663.7 Million as of 5/17/19	\$1.6 Trillion as of 5/17/19	\$895 Billion as of 5/17/19	1.32% as of 5/17/19	14% as of 5/17/19	Bend (3), Redmond (2), Madras (1), Prineville (1)

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

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Company / Address	Phone	Fax	WebSite/Email	Contact	Staff	CO Year Est.	Local Deposits	Assets	Net Loans	Members	Primary Field of Members
First Community Credit Union 62080 Dean Swift Rd., Ste. 180 Bend, OR 97701	541-382-7280	541-388-5485	www.myfirstccu.org matt.nicassio@firstccu.org	Matt Nicassio	6	1957	N/A	1,007,932,842	599,436,815	75,602	Member-owned financial cooperative, currently operating 28 branches throughout Oregon & are open to everyone in the community. Offer a full array of financial products & services to consumers & small businesses; delivered by local professionals & through convenient technology.
Mid Oregon Credit Union PO Box 6749 Bend, OR 97701	541-382-1795	541-389-0103	www.midoregon.com info@midoregon.com	Bill Anderson	125	1957	\$339 Million	\$377 Million	\$297 Million	35,584	Persons who live, worship, work or go to school & businesses & legal entities located in Deschutes, Crook, Jefferson, Lake & Wheeler counties & Northern Klamath County that is part of the COCC tax district.
Northwest Community Credit Union 61490 S Hwy. 97 Bend, OR 97702	541-382-2458	541-382-0244	www.nwcu.com ibarker@nwcu.com	Ian Barker	10	1949	\$1,052 Million	\$1,181 Million	\$993 Million	111,612	Deschutes, Douglas, Jackson, Jefferson, Josephine, Klamath, Lane, Linn, Marion, Multnomah & Washington Counties.
OnPoint Community Credit Union 950 NW Bond St., 61276 S Hwy. 97, Ste. 100 Veterans Way, Redmond Bend, OR 97703	541-749-2240	541-749-1792	www.onpointcu.com stephen.wymer@onpointcu.com	Stephen Wymer	25	1932	\$200 Million	\$6.2 Billion	\$4.3 Billion	30 Central Oregon / 700 total OR & WA 380,000 in OR & WA 400,000 OR & WA	Persons who live or work in Benton, Clackamas, Columbia, Crook, Deschutes, Jefferson, Lane, Linn, Marion, Multnomah, Polk, Washington & Yamhill Counties in Oregon & Clark & Skamania in Washington.
Oregonians Credit Union 110 NE Fifth St. Prineville, OR 97754	541-447-4995	541-447-5369	www.oregonianscu.com memberservices@ofcu.com	Tricia Wanous	5	1936	\$13 Million	\$300 Million	\$100 Million	23,000	Any person who's company is a member of the Prineville Chamber of Commerce or family members.
SELCO Community Credit Union 88 SW Scalehouse Loop Bend, OR 97702	541-312-1831	541-312-1818	www.selco.org ccaution@selco.org	Cheryl Cauthon	46	2000	\$196 Million Local	\$1.59 Billion in all of SELCO	\$1.358 Billion in all of SELCO	136,000 in all of SELCO	Persons who live or work in 26 counties in Oregon including Crook, Deschutes & Jefferson.

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Mid Oregon Credit Union Launches Digital Banking Platform — Reports PPP Loans Approved

Mid Oregon Credit Union, the only financial institution headquartered in Central Oregon, is excited to announce the launch of its new digital banking platform.

“The new mobile/online banking system will vastly improve our member service experience,” says Kevin Cole, Executive VP/CFO. “In its first week of adoption, more than 75 percent of our online banking users logged in to the new system, which indicates how much our members are choosing to manage their money remotely. We are pleased to provide our members with the highest level of digital personal and business account management capability available in the market today to meet their increased need for remote services.”

The new system is seamlessly integrated, providing exceptional account management flexibility in desktop and mobile banking. The new technology includes features such as:

- View all your accounts in one location, including external accounts
- Savings goals — set goals, track progress and set alerts
- Card management — block, unblock card access and alerts
- PayTo — send and receive funds to anyone with a phone number or email, with no fees
- Mobile deposit — deposit checks into your account right from your smartphone
- Credit Savvy — see, track and monitor your credit score, get tips on how to improve it and receive offers based on qualifications

- Track your spending by category — even on non-Mid Oregon accounts!
- Personalized logins for multiple account users
- Full suite of enhanced features just for business users

The new digital banking system also includes all the current mobile/online conveniences of paying and tracking bills online, account transfers, alerts and electronic statements, plus enhanced security to protect members from fraud.

Mid Oregon Credit Union also reports they have completed approval of 37 Paycheck Protection Program (PPP) loans during the past week. The total approved funding from SBA was \$9,309,789 that protected 776 jobs locally. The average number of employees per borrower is 21 and the average loan amount was \$251,615.

“Our Commercial Services team did a great job of working through the red tape to get this program funding secured for our business members,” says Kevin Cole, Executive VP/CFO. “The demand and volume of interest for this program was overwhelming, and it was a fast and furious week to accomplish this level of loan funding in such a short timeframe.”

The Paycheck Protection Program exhausted the \$349 billion federal stimulus package by mid-April, and Congress approved another \$310 billion this week to support the businesses still in need of help who were not approved in the initial program funding. Mid Oregon has received an additional 90 applications in anticipation of the system coming back online for more lending to small businesses.

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CARES Act Disaster Loan Process

Continued from page 15

Cascade Graphics

Cascade Graphics, a Bend business of 41 years, was issued an Essential Vendor certificate from Homeland Security for the products they produce for one of the world's largest food equipment processing companies in the U.S. But their disaster loan application process didn't go so smoothly, and as of April 24, they were still awaiting funding. "Wells Fargo is our company bank. Our corporate officers also have their personal accounts with the different Wells Fargo financial groups," explained Billy Sherritt, GM and principal of Cascade Graphics. "We had our PPP application with Wells Fargo two weeks prior to the government actually releasing money to the SBA-approved banks. We were told by our representative at Wells Fargo that we were at the front of the line and not to worry. Within two days of the government releasing the PPP funds, all of the local lenders, including Wells Fargo, were committed well past their lending capacity and shut off PPP lending." He continued, "Wells Fargo had been penalized and not given as much money as some banks because of their illegal activities a few years back. Our representative here in Bend failed to share that they would be limited in their lending capacity. Two weeks into waiting for Wells Fargo to tell us where we were actually at, we began to reach out to other lenders here in town."



CASCADE GRAPHICS | PHOTO BY CASCADE BUSINESS NEWS

This process also proved fruitless, Sherritt said, because many of the larger banks in town required that borrowers have an existing account with them in order to apply for the disaster loans. "All of the lenders I contacted at that time were no longer accepting any PPP applications." A family member told him about a big brokerage house based in Texas representing 400 banks, and Sherritt said they wound up getting a bank in Texas to process their PPP application. "To date, we are being informed that our application is active and that we should hear something this week. Isn't there a saying about 'fool me once, fool me twice?'"

Fortunately, Sherritt said Cascade Graphics had quite a bit of existing work, so they have been able to stay busy and keep everyone on. "Sales are off 60 to 70 percent. Eventually, this will catch up with us. Without the PPP grant, we will be forced to reduce staff to meet gross revenues." He added, "What a process! I hope it is easier for the second-round applicants. I feel so sorry for so many manufacturing firms that did not have a backlog of projects, or worse yet, were in the day-to-day grind of retail and just had to close their doors. That is simply a disaster for them. I have no idea how they will recover. When we come out of this, I am hoping Bend really supports its small businesses."

Wells Fargo Bank

"We are committed to responsibly assisting as many small businesses as possible given the realities of both this unprecedented situation and the tremendous interest in the PPP," said Damon Dishman, Small Business Segment leader of Wells Fargo Bank. "We are pleased Congress has approved additional funding for the Paycheck Protection Program. Wells Fargo is working as quickly as possible in compliance with the regulations and guidance provided by the U.S. Treasury and Small Business Administration to prepare applications from small business customers for submission to the SBA. We have mobilized thousands of employees and launched new technology to assist customers seeking access to the PPP. (update.wf.com/coronavirus/paycheckprotectionprogram/).



Damon Dishman

"We are committed to supporting our small business customers in a variety of ways, including payment relief for up to 90 days, fee waivers, payment deferrals, increases to lines of credit for Business Card and Business Line customers for disaster relief and other expanded assistance for deposits, small business lending and SBA products," Dishman said. "In the month of March alone, we extended nearly \$80 billion in new and increased commitments and outstanding loans to customers including consumers, small businesses and companies in the US. In addition, starting in early March and continuing into April, we helped more than 1.3 million consumer and small-business customers by deferring and waiving fees. This included deferring more than 1 million payments and providing more than 900,000 fee waivers."

SELCO Credit Union

Like Wells Fargo, most banks and credit unions have stepped up to help businesses and individuals get through this crisis in one way or another. SELCO is participating in the PPP, and has also set up a COVID-19 Financial Assistance Program for consumers that includes income disruption loans and skip-payment programs for members. "Given the high volume of applications and inquiries we received for the PPP program, SELCO partnered with a national finance company (Lendio) with a streamlined online lending platform to process, approve and fund the PPP loan requests," said Joe Rygg, SELCO's VP of commercial loans for central and eastern Oregon. "SELCO has also created a loan program to assist owners of multifamily rental properties who have experienced a disruption in cash flow. This program is great, as it offers a quick and streamlined approval process, minimal fees and low interest rates. We designed this multifamily program to help property owners with liquidity so they feel comfortable working with their tenants in time of need."



Joe Rygg

Rygg said SELCO referred more than 700 requests for the PPP loans to its online partner, and that despite delays in receiving the program requirements from the

SBA, issues with the SBA portal and the overwhelming demand for the loans, 432 of their online referrals were able to receive approval for PPP requests. "The average size of our referral PPP loans was \$58,000, compared to the national average of \$240,000," he said. "We are hopeful that the second round of funding will enable those businesses we work with who weren't able to get approved before the funding ran out in the first phase to access this crucial program." SELCO is not limiting the number of loan applicants, Rygg said, because Lendio is able to quickly process a high volume of applications. "So far, they have processed more than 27,000 Paycheck Protection Program loans."

In addition to assistance with PPP loans, Rygg said SELCO is working with impacted commercial borrowers on a variety of relief options, including payment reductions or deferrals. "SELCO continues to originate new loans during this challenging period," he said. "For our consumer members, we have a financial assistance program that offers an income disruption loan with a 2 percent interest rate and no payments for the first six months, skip payment options for eligible loans and personalized home equity loan assistance. Our Commercial & Business Banking team is ready and eager to help small business owners during this unprecedented economic environment. (CBBsupport@selco.org or 541-744-7525)

Northwest Credit Union Association

Other credit unions around the state have also taken steps to help customers. In a press release issued by the Northwest Credit Union Association, a trade association representing more than 175 not-for-profit, cooperative credit unions in Idaho, Oregon and Washington and their 7.3 million consumer members, it was reported that Oregon credit unions and other financial institutions were able to help nearly 19,000 small businesses receive approval for \$3.8 billion before the first round of funds were exhausted on April 16. "Every credit union in the state is leaning in to support two million Oregonians who are credit union members — consumers who live in communities large and small, rural and urban," the release stated. It further reported that in Bend, Mid Oregon Credit Union helped secure more than \$5 million in PPP loans, and OnPoint Community Credit Union, based in Portland, helped 100 businesses obtain nearly \$9 million in SBA funding. "Meanwhile, credit unions continue to find financial solutions for Oregon families through such programs as options to skip consumer, auto and mortgage payments, low-to-no interest emergency loans and loan modifications to make monthly payments more affordable."

Mid Oregon Credit Union

Mid Oregon Credit Union, the only financial institution headquartered in Central Oregon, reported that it had completed approval of 37 Paycheck Protection Program (PPP) loans during the week of April 20. In a press release issued on April 24, Mid Oregon stated that the total approved funding from SBA was \$9,309,789, which protected 776 jobs locally, that the average number of employees per borrower was 21 and the average loan amount was \$251,615. "Our Commercial Services team did a great job of working through the red tape to get this program funding secured for our business members," said Kevin Cole, Executive VP/CFO. "The demand and volume of interest for this program was overwhelming, and it was a fast-and-furious week to accomplish this level of loan funding in such a short timeframe." Following Congress's approval of another \$310 billion to be released into the disaster loan program, Mid Oregon (midoregon.com) reported it had received 90 new applications in anticipation of the system coming back online for more lending to small businesses.



Kevin Cole

Umpqua Bank

If anything is clear in this time of quickly changing circumstances, it's that nothing is simple at the moment, and banks and credit unions are having to work just as hard as small business owners to get through this challenging period. "The response and need have been overwhelming," agreed Matt Dynice, SVP and Commercial Market director of Umpqua Bank. "We received roughly 6,500 applications in the first 24 hours. The number of applications at the outset was so large that we paused submissions and carefully managed intake so that we could process the applications already in our system. We knew early on it was a race against the clock to get as many applications approved as possible."

He continued, "PPP has been a massive undertaking, and there was a week to get the program ready. While we didn't have all the details from the government at the time of the launch, we felt it was imperative to move forward as best we could for the sake of small businesses, given the magnitude of what they're facing. Thanks to a tremendous team effort, we were able to move nearly 7,000 applications, representing \$1.45 billion in funding, through to approval before the initial \$350 billion had all been committed. This includes around \$600 million for Oregon businesses. Our top priority these past few weeks has been to help as many small businesses as possible survive this crisis and keep their workers employed. We worked around the clock to get our PPP process in place by the April 3 go-live date, and Umpqua was the first bank on the West Coast to do so. Given the massive undertaking, PPP has been our entire focus during this time."

To further assist customers in getting through the pandemic, Dynice said that in March, Umpqua announced its pandemic relief program, which includes loan and line of credit deferrals for consumers and small-business customers impacted by the pandemic. "We're also waiving all associated fees with the deferrals, as well as waiving all ATM fees during this time," he said. "The bottom line is that we are absolutely committed to helping our customers get through this crisis and are willing to work on an individual basis to do so." Now that the second round of funding has been released, Dynice said Umpqua is continuing to process existing applications.



Matt Dynice

Beware: Scammers Want Your Stimulus Check As Much As You Do

The Federal Trade Commission has reported a surge in fraud complaints — more than 18,000 and counting since January — and they expect that number to skyrocket as millions of Americans receive their stimulus payments over the next few weeks. Locally, OnPoint Community Credit Union has seen three to four times more fraud reports since the COVID-19 crisis emerged and have heard similar trends amongst other financial institutions.

Scammers are more active during uncertain times, so you must be vigilant to protect yourself and your family. During the crisis, they are hoping to catch you distracted and caught off guard; therefore, more inclined to share your sensitive information such as your PIN, Social Security number and online banking credentials. We want to be sure our community is aware of this ongoing threat and the practical ways each of you can protect yourself.



Jim Armstrong, Chief Information Officer, OnPoint Community Credit Union

receive it; there are no short-cuts; and if it's too good to be true, it probably is.

How to protect yourself

Never engage with people you don't know, especially if they're asking for personal information like a password, address or Social Security number.

If you receive texts or emails claiming that you can get your money faster if you send personal information or click on links, this is false. Do not click on anything and delete the texts and emails immediately. If you receive a call supposedly from one of these agencies, ask for their phone number so you can call them back. Any legitimate financial institution or government agency will gladly provide that information. A scammer will not.

Always remember: the IRS or your financial institution will never contact you and ask you to verify your personal information.

If you have been scammed

If you think you've been scammed, the first thing to do is contact your financial institution. Talk to them about what happened. Be specific and don't be embarrassed. They will help you and try to limit the damage as much as possible.

COVID-19 is an unprecedented national emergency, and we must all work together to reduce the impact, such as the surge in fraud. The number of fraud complaints we are seeing is record-breaking. I encourage you to get proactive when it comes to protecting your finances by staying up to date on the latest scams and industry guidance. Click here to download our free cybersecurity eBook. It has these tips and many more on how to protect yourself from online scams at any time of year, not just during COVID-19.

onpointcu.com

CARES Act Disaster Loan Process

Continued from page 20

Washington Federal Bank

Washington Federal Bank's Gary Haines, regional president in Northern Oregon, agrees that speed is key when helping clients with the disaster loan process. "The response to the PPP program has been remarkable. We have received thousands of applications from local businesses who need help. From the top down, our bankers have been working around the clock to process applications and underwrite loans," he said. "The need is unlike anything we've seen before. This whole process has been a bit like the 'Wild West.' When the program first launched, we were processing applications as the guidelines were being built, but that's what needed to happen. Our communities need help now and we feel extremely fortunate to be a strong, well-capitalized regional bank with the capacity to help get these funds to local businesses."



Gary Haines

Since April 14, Washington Federal Bank has approved more than \$480 million in loans, with more than \$52 million of them in Oregon, and has another \$195 million in the application process. "With additional funds approved by Congress, we are continuing to process applications as quickly as possible. Given the need for this type of relief across the nation, the challenge right now is around how quickly we can process and underwrite these loans. Since the program was first unveiled, our team has been working non-stop for our clients to ensure that we are helping as many businesses as we possibly can."

In addition to the push to get PPP funds to small business, Haines said the bank is also helping consumers through its COVID-19 Homeowners Assistance Program, which allows customers to defer mortgage payments for up to three months at no cost. "Whether you're a commercial business or a homeowner, if you need help or think you may need help, talk to your banker. We may be able to review and modify the terms of your current loan to help you, or your business, get back on your feet," he said. "While there is nothing unprecedented about today's environment and the impacts of coronavirus on communities across the globe, we will get through this together and our communities will prosper again. Washington Federal Bank has served our communities for more than 100 years. We modified home loans to see clients through the Great Depression and we did it again to help more than 3,000 families stay in their homes during the Great Recession. Today's banking industry is well-capitalized, and we're here to help, both now and through the recovery."

The Second Round of Funding

With the second round of funding released April 24, an additional \$310 billion has been added to the Paycheck Protection Program (PPP), and \$60 billion has been added to the Economic Injury Disaster Loan (EIDL) program. Business owners who applied for the PPP through their bank but did not receive funding in the first round are encouraged to contact their bank about their application status. Many banks are prioritizing applicants who applied during the first round but did not receive funding. The process may be continued based upon the initial application, though this could vary by bank. Business owners who applied for the EIDL through the Small Business Administration but have not received funds do not need to reapply.

If help with the application process is needed, Central Oregon Community College's Small Business Development Center is available to assist business owners with these programs at no cost (sbdc@cocc.edu or 541-383-7290 to



Governor Kate Brown

schedule an appointment via phone or video conference).

Though the billions of dollars infused into the economy through the CARES act will help keep small businesses and individuals afloat for a couple of months, it's impossible to predict what will transpire beyond that.

"The shuttering of an economy at this scale has never happened before. Likewise, the reopening of a shuttered economy of this scale has never happened before," said Governor Kate Brown in a press release issued by her office. "While we have to be careful, we also cannot stand still. As we prepare in the months ahead to get Oregon back to work, we must remember the importance of doing so in a smart and deliberate fashion that keeps us moving forward instead of sending us backward."

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I Risked My Life on a Bus Ride to Save a Mere \$60

The Hidden Risk of Retirement

by DAVID ROSELL — Rosell Wealth Management

Graham Brown said, “Life is about choices. Some we regret. Some we’re proud of. Some will haunt us forever. We are what we choose to be.” I learned this lesson the hard way back in 1996 when I ran my seasonal driveway sealing business and had winters off. I headed down to South America with my backpack, one-man tent and camping stove for a six-month sojourn that found me in the beautiful country of Bolivia. In my years of wandering the globe, I have found the risks of adventure travel often parallel the risks that we face as investors. Any journey — financial or otherwise — can be risky. If you’re a seasoned traveler, you can mitigate these risks by having the right tools and a detailed plan in place. The last thing you want is to invite those risks that could be avoided.

The first glimpse of La Paz will, literally, take your breath away. At an elevation of almost 12,000 feet above sea level, it’s the world’s highest capital city. An estimated 800,000 Bolivians live inside the bowl-like depression that is the caldera of an enormous volcano and is surrounded by the snow-capped Andes reaching heights greater than 18,000 feet. The topography ranges from very high mountains to barren plains to lowland rainforests. It wasn’t until I traveled to the most humid place I had ever experienced — the Amazon Basin, located 260 miles to the north — that I truly acquired a sense of how incredibly wide-ranging the landscape is. I also didn’t have the slightest idea that I was in for the longest, spine-chilling crossing of my life. YES, I risked my life on a Bolivian bus to save a mere \$60! A Bolivian man warned me not to take the 18-hour bus ride from La Paz to Rurrenabaque. “Flying is much safer,” he stated. But as a 26-year-old backpacker with months of the journey left, I was motivated by a propensity for adventure and the desire to save my precious *dinero*. This bus ride would take me on the world’s most treacherous thoroughfare that connects the heights of La Paz to the rainforest at sea level. It’s ominously known as the Death Road.



TRAVELING BOLIVIA'S DEATH ROAD, THE WORLD'S DEADLIEST | PHOTO COURTESY OF ROSELL WEALTH MANAGEMENT

An estimated 300 people are killed on this road every year as buses plummet into the valley on a monthly basis. Luckily—or unluckily depending on your perspective— I didn’t know that at the time. Surrounded by vertical mountain precipices and overhangs, the snaky, dirt road had been cut into the side of the Andes in the 1930s by prisoners. Today it’s still one-and-a-half lanes of rutted dirt, gravel and water-filled potholes. *How can this be a one-way thoroughfare?* I wondered. It wasn’t! Terrified does not



CHART 1 - LUCKY INVESTOR			
“UP” MARKET			
Age	Annual Return	Annual Withdrawal	Year-End Value
65			\$ 800,000
66	5%	\$ 48,000	\$ 792,000
67	28%	\$ 48,000	\$ 965,760
68	22%	\$ 48,000	\$ 1,130,227
69	-5%	\$ 48,000	\$ 1,025,715
70	38%	\$ 48,000	\$ 1,367,487
71	19%	\$ 48,000	\$ 1,579,310
72	23%	\$ 48,000	\$ 1,894,551
73	9%	\$ 48,000	\$ 2,017,061
74	31%	\$ 48,000	\$ 2,594,350
75	23%	\$ 48,000	\$ 3,143,050
76	34%	\$ 48,000	\$ 4,163,687
77	-26%	\$ 48,000	\$ 3,033,129
78	-15%	\$ 48,000	\$ 2,530,159
79	5%	\$ 48,000	\$ 2,608,667
80	14%	\$ 48,000	\$ 2,925,881
81	25%	\$ 48,000	\$ 3,609,351
82	14%	\$ 48,000	\$ 4,066,660
83	9%	\$ 48,000	\$ 4,384,659
84	-15%	\$ 48,000	\$ 3,678,961
85	6%	\$ 48,000	\$ 3,851,698
86	22%	\$ 48,000	\$ 4,651,072
87	17%	\$ 48,000	\$ 5,393,754
88	-9%	\$ 48,000	\$ 4,860,316
89	-12%	\$ 48,000	\$ 4,229,078
90	-22%	\$ 48,000	\$ 3,250,681
	8%		\$ 3,250,681

CHART 2 - UNLUCKY INVESTOR			
“DOWN” MARKET			
Age	Annual Return	Annual Withdrawal	Year-End Value
65			\$ 800,000
66	-22%	\$ 48,000	\$ 567,000
67	-12%	\$ 48,000	\$ 458,880
68	-9%	\$ 48,000	\$ 369,581
69	17%	\$ 48,000	\$ 384,409
70	22%	\$ 48,000	\$ 420,979
71	6%	\$ 48,000	\$ 398,238
72	-15%	\$ 48,000	\$ 290,503
73	9%	\$ 48,000	\$ 268,648
74	14%	\$ 48,000	\$ 258,258
75	25%	\$ 48,000	\$ 274,823
76	14%	\$ 48,000	\$ 265,298
77	5%	\$ 48,000	\$ 230,563
78	-15%	\$ 48,000	\$ 147,979
79	-26%	\$ 48,000	\$ 61,504
80	34%	\$ 48,000	\$ 34,416
81	23%	\$ 42,332	\$ 0
82	31%		
83	9%		
84	23%		
85	19%		
86	38%		
87	-5%		
88	22%		
89	28%		
90	5%		
	8%		

even begin to explain the sheer panic I felt as the sheer cliff face dropped 1,800 feet into a verdant abyss to my left. No guard rails. No reflectors. No sanity! I felt as if I was riding the X2 rollercoaster at Magic Mountain without a lap restraint. It was going to be a sleepless night.

With every switchback, I gazed down into the foggy valley and held my breath. If that wasn’t scary enough, an old, battered truck came around one of the never-ending blind bends. Apparently, we drew the short straw as one of the locals hopped off the bus and began to guide our bus backwards so the truck could sneak by. Suddenly the people at the back of the bus started shouting trying to get the driver to stop. Instead, he kept reversing. As fellow passengers became more and more panicked, I took an enormous breath and told myself, *It’s not my time yet*.

After the most terrifying 18 hours of my life, I felt like kissing the muddy red earth when our bus finally reached our destination. I was relieved beyond words to NOT be a permanent part of the Bolivian landscape. I had survived the Death Road! So all these years later I have to ask myself: *What was I thinking? Could I have gotten there in a way that was much safer?* Of course, I could have. I knew that I had no control of the bus as it pattered through the road from hell. I also realized that while I couldn’t do anything to change the outcome of whether we would survive, deciding to get on the bus in the first place had been all me.

This is also the name of the game in the financial world where the objective is to attain our goals with the least amount of risk. It’s okay to take risks but, not stupid ones. One of the most effective ways to lessen your risk is to recognize the risks you’re running. So, let’s embark on a speed-dating course on one of the most significant and least understood risks you face in retirement — Sequence of Returns. Most investors have never been introduced to it but if you don’t account for it, your years of financial independence could suck just as my 18-hour journey did. Aside from market risk presenting challenges to retirement planning, like we’re currently facing with COVID 19, sequence of returns can have a significant impact on your financial future because it is how you experience gains or losses or the order in which you receive your returns. Either one can mean the difference between having enough income in retirement and running out of money too soon. The transition from the retirement accumulation phase during your working years to the retirement distribution phase creates a clarifying and critical change.

In the accumulation phase, the focus is usually on the average of investment returns. As individuals move into the retirement distribution phase, the sequence of the investment returns should become one of the primary areas of focus as it’s critical to the overall success of the financial plan. Setbacks in the sequence of returns could potentially be the biggest hazard you will face in retirement. Often, someone will share with me their previous financial plan that was created for them. Upon inspecting it, I’ll often comment that the plan looks accurate but only if their assumptions were to become a reality. My first concern for them is that the assumed rate of return is often too aggressive for the second half of their financial journey as I’ll often see 8 percent, 9 percent and even higher returns used in projections. This concerns me as for each percentage point of higher return you are willing to assume, you take on an exponential amount of risk and there are absolutely no mulligans in retirement!

The other assumption most plans make is that they achieve this specific return in a straight-line manner — meaning if they have a proposed 8 percent return, they would receive this return each and every year. We know this isn’t possible. Sometimes they will achieve stellar years as we did in 2019 and not so happy times such as the market cycle we currently face. They may average 8 percent over time,



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Gary Plant, MD, FAFP, a family physician from Madras, was awarded the Oregon Academy of Physicians' Family Doctor of the Year award on April 25 during the organization's annual meeting, which was held virtually. He was honored for his contributions to his practice, his local community and his profession.

Plant graduated Summa cum laude from the Robert D. Clark Honors College at University of Oregon in 1998 with a bachelor of arts in music and chemistry. He attended medical school at James H. Quillen College of Medicine at East Tennessee State University (ETSU) where he pursued a Rural Primary Career Track. After completing his residency at ETSU Family Physicians of Bristol, Tennessee in 2004, he returned to Oregon. He has served in various roles on the Oregon Academy of Family Physician Board of Directors since that time.

Plant's contributions to the profession of family medicine are many. In 2004, he was awarded the Resident Teacher Award for Commitment to Family Medicine Education. During his time in Tennessee, he was a delegate to the National Congress of Student Members, and a Resident Member of the AAFP. Recently his practice, **Madras Medical Group**, was recognized as the 2019 runner-up Primary Care Clinic of the Year.

His colleagues remark that his dedication to improving the lives of not only his patients, but the lives of everyone with whom he comes into contact is unsurpassed. He goes above and beyond to make sure that his colleagues are up to date and current on the latest medical trends, equipment and regulations. He precepts OHSU medical students and physician assistant students; patiently and attentively teaching them what it is to be a rural family physician. Under his leadership, Madras Medical Group provides free sports physicals for the local high school. He works tirelessly to ensure that his patients receive the very best medical care and always has time to help them improve their quality of life.

The Family Doctor of the Year is selected from among excellent family physicians across the state, each of whom has been nominated with support of colleagues, practice staff and patients. For Dr. Plant, his colleagues were effusive in their praise;

using words such as "compassionate," "unsurpassed attentiveness," "dedicated" and an excellent communicator and wordsmith. Dr. Plant has been described as "very ethical ... a positive role model to the community of Madras."

Plant describes himself as a family doctor and a family man. He is passionate about his role as a husband and a father. He enjoys spending time with his family, whether enjoying each other's company away from the hustle and bustle of life, attending local sport events or playing Bluegrass music with their family band at local functions. He loves the outdoors, is a diehard Ducks fan, fly fishing fiend and dedicated member of the Madras Methodist Church.

He is a stellar example of a family physician, working hard to maintain, enhance and expand his skills, and those of his colleagues, to provide his community with the best in more convenient, affordable, top-notch care. He and his family are strong threads in the fabric of the community of Madras.

FamilyAccessNetworkFoundation (FAN) announced that **Aaron Warnock** and **Tami Hatfield** have accepted positions on the Foundation Board.

Warnock and his wife moved to Bend in 2006 to join this vibrant community and raise a family. He believes deeply in the FAN mission of connecting Oregon students and families in need with solutions to help those students thrive and succeed. Initially pursuing a career in molecular and cellular immunology, Warnock has worked in high-tech and biotech ventures, chiefly in strategic product development, partner technology solutions and marketing. Warnock has two boys attending school in the Bend-La Pine School District and has served on two PTSO boards. Warnock holds an SB from MIT and a Ph.D. from Stanford Med.



More Who's Who Page 24 ►

Businesses Serving Community

FAMILY ACCESS NETWORK

The Family Access Network (FAN) received over \$900 from the Central Oregon Association of REALTORS (COAR) to support basic-need services for children and families across Central Oregon. FAN received a \$500 grant from COAR in September 2019, and was also the monthly tour beneficiary in February 2020, which raised more than \$400. These funds will be used to connect local children and families to basic-need services including nutritious food, safe shelter, school supplies, health care and much more.

UNITED WAY

In this time of crisis, our United Way in Central Oregon continues to demonstrate its leadership in rapid fundraising and quick turnaround, dispersing emergency funding locally to where it has the greatest impact on the most need.

As a community leader with longstanding donor confidence, United Way has raised nearly \$125,000 through its local Central Oregon COVID-19 Emergency Response Fund.

Thus far, United Way has awarded \$78,000 in grants to regional nonprofits. And this is only the beginning. The nonprofit is reviewing funding requests from regional nonprofits daily and awarding grants weekly.

The most recent eight recipients of funding from United Way's COVID-19 Emergency Response Fund were awarded \$28,000 in grants. They are: Every Child Central Oregon (\$3,500), Thrive Central Oregon (\$5,000), Ronald McDonald House Charities of Central Oregon (\$2,000), Beulah's Place (Deschutes County) (\$2,500), Madras Community Food Pantry (\$4,000), Boys & Girls Clubs of Bend (\$3,000), DAWNS House (Bend) (\$5,000) and Reach Out NP (Bend) (\$3,000).

The COVID-19 Emergency Response Fund was recently infused with a \$10,000 donation from the Ford Family Foundation. It was originally seeded with \$50,000 from PacificSource Health Plans, augmented by \$30,000 from Oregon Community Foundation, and increased with another \$30,000 from United Way in Central Oregon. The Fund continues to grow through donations from community members who want to help in the face of overwhelming need, and know that United Way is the relevant agency with reliable ability to access our most marginalized friends, families and neighbors.

At the end of March, United Way granted \$50,000 from this local COVID-19 Emergency Response Fund to 11 other Central Oregon agencies: Council on Aging of Central Oregon (Meals on Wheels) (\$5,000) and Latino Community Association (\$5,000) serving all three Central Oregon counties, as well as St. Vincent de Paul of Crook County (\$5,000), L.I.N.C. Madras (Jefferson County) (\$5,000), Warm Springs Community Action Team (\$5,000) and serving Deschutes County: St. Vincent de Paul in La Pine Food Bank (\$2,500), La Pine Senior Activity Center (\$2,500), Jericho Road of Redmond (\$5,000), Sisters Family Access Network (FAN) (\$5,000), UPCAP in Three Rivers (\$5,000) and the Giving Plate in Bend (\$5,000)

POWERS OF AUTOMATION

Powers of Automation (POA) has been designing, building and maintaining automated equipment and systems for biotech, pharmaceutical and other highly regulated industries for 23 years.

The founder began a tradition called Taco Tuesday around 15 years ago where once a month, POA provides Mexican food for customers, vendors, community leaders, friends and family. POA typically hosts between 30 and 50 people or more at this once a month event.

POA has cancelled Taco Tuesday for April and May due to the stay-at-home orders put in place from the Oregon Governor's office.

POA decided to donate the Taco Tuesday budget to Bend first responders. POA purchased gift cards from several local Mexican food restaurants and gifted the cards and certificates to Bend Fire and Rescue crews. This gesture benefits the local restaurants that are mandated by state order to only provide takeout or delivery.

Bend Fire and Rescue was happy to receive the gift cards. The Battalion Chief of Administration stated the department callout volume has not increased, but the time required on each call has substantially increased due to the personnel protection gear they must don and doff and extra steps required to safeguard the public. The crews will enjoy a break from cooking lunch or dinner while enjoying some fantastic local Mexican food. POA plans to repeat the gift with the May Taco Tuesday's budget.

WHATIFWE COULD

Launched in 2019 by a marketing manager seeking to be of greater service, WhatIfWeCould (WIWC) is a cause multiplier, helping communities increase engagement with its nonprofit organizations through marketing programs directing potential donors to support organizations all year long. In addition to financial support, WIWC also helps connect interested volunteers, ambassadors of all ages, to organizations needing support. It also helps businesses create workplace campaigns, further amplifying the traction and impact of nonprofits, as it did last year in Central Oregon. Essentially, WIWC acts as a crowdsourcing platform for nonprofits that need to continually expand their reach to attract substantial funding year after year.

In response to the current pandemic, WhatIfWeCould Founder Rys Fairbrother has been reaching out to nonprofits and offering to share their needs at no cost on a new page, Bend's Giveback Portal, to coordinate efforts and deliver support right where it is needed. In this way, WIWC matches people seeking ways to help with those who are on the front lines providing it, such as Pandemic Partners Bend and The Giving Plate.

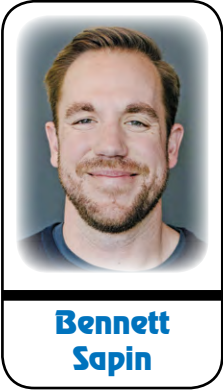
Other organizations currently participating in WIWC's Bend Giveback Portal include Kids Center, Wash it Forward with Express Eco Laundromat, Furnish Hope and Every Child Needs You. OSU-Cascades Innovation Co-Lab is a sponsor of Bend's Giveback Portal. Nonprofits seeking to be included should email rys@whatifwecould.com.

Given that our current economic crisis may negatively impact nonprofit fundraising for some time, Fairbrother intends to roll out the program nationally to help other communities provide the WIWC platform to their nonprofit organizations. A chamber of commerce, publication, city government or other umbrella organization could join, and for a minimal fee, Fairbrother will set up (and maintain) their own Giveback Portal, providing a webpage, email template and social media posts, similar to Bend's. Interested communities should go to whatifwecould.com/community-sign-up.

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

Who's Who
Continued from page 23

Hatfield grew up in the Seattle area, went to college in Bellingham at Western Washington University (graphic arts degree) before moving to Bend with her husband in 1995. Hatfield then went back to school to get her teaching degree and taught kindergarten and first grade at Lava Ridge Elementary for eight years followed by a break when her children were young, several years of substitute teaching and then two more years teaching kindergarten at Cascades Academy. During her years working in the school district, Hatfield saw the great work FAN does to support students in Central Oregon. Through her family's downtown businesses (she and her husband, Teague, currently own Birkenstock/Bend Shoe Co. and previously started and owned FootZone and Outside In), she's experienced how effectively FAN engages the business community and has enjoyed the opportunity to support the organization. The Hatfields have a son attending Summit High and a daughter at Pacific Crest Middle School and are grateful for the opportunity to raise their kids in Central Oregon.



BBT Architects (BBT) announced **Bennett Sapin** has joined the firm as a project architect. Throughout his career, Sapin has worked on educational, civic, institutional and commercial projects with a public focus. With a master of architecture degree from the University of Washington, Sapin is interested how space and form shapes human interaction. Sapin also earned a bachelor of arts degree in history from the University of Oregon giving him an appreciation for how the past informs the built environment.

Compass Commercial introduced **Timmy Regan** and **John Evans** as the two newest members of their Asset and Property Management team. Regan will be assisting the maintenance team with work orders, and abstracting leases for property management. Evans will be joining the maintenance team, ensuring our managed properties are upheld to a high standard.

Originally from Montana, Regan moved to Bend to be closer to family and to pursue a career in commercial real estate. He obtained his Washington Broker license before graduating from Gonzaga University, and plans to work towards his Oregon Broker license while at Compass. Coming from an entrepreneurial family, Regan owned and managed various rental properties in Montana and Washington, kick-starting his career in property management early on.

Evans' experience in construction and maintenance gives him the skills and knowledge necessary to excel in the field. Before joining Compass, Evans gained an understanding of building codes and liens from the City of Redmond. He moved to Bend in 2017 after graduating from the University of Idaho and attending a military training course in Georgia. As an executive officer in the Army National Guard, Evans is charged with commanding 36 soldiers and preparing all training requirements.



Riff Cold Brewed has hired consumer packaged goods (CPG) sales veteran **Adam Hertel** as its new chief revenue officer. Hertel's career has spanned almost two decades of sales management experience in the food and beverage industry. He has worked across a range of sales and marketing functions in the segments of better-for-you brands, non-alcoholic beverages, spirits and beer. He is passionate about building brands, leading sales teams and achieving sustainable growth.

Hertel will be responsible for driving sales growth strategies for Riff along with building integration and alignment between all revenue-related functions across all channels. Leveraging his experience and relationships, Hertel will focus on rapidly scaling the growth of Alter Ego, (Riff's new natural energy brand) and its award-winning cold-brewed coffee line.

Before joining Riff, Hertel was most recently SVP of Sales at ITO EN North America INC, a global tea company. During his eight years at ITO EN, Hertel oversaw the U.S. expansion of their multiple ready-to-drink and dry packaged tea brands, shifting the business from natural and ethnic retail channels to national mainstream distribution across a multitude of retail channels. Before ITO EN, Hertel worked at Soma Beverage Company as well as MillerCoors and Brown-Forman.

National Volunteer Week provides the opportunity to recognize the millions of Americans who provide volunteer service in communities across the country, and **Hospice of Redmond** is honoring and celebrating the service of all volunteers this week, recognizing the lasting impacts volunteers make now more than ever.

During this National Volunteer Week, Hospice of Redmond honors and celebrates those caring individuals that do so much for so many — particularly hospice volunteers that accompany people during life's final journey. Volunteers are a part of this special care that brings compassion and dignity to patients and their families. Whether a volunteer is serving at the bedside, in the office, educating others or raising awareness, they are the heart of hospice.

At Hospice of Redmond, over 80 trained volunteers give selflessly to support many throughout Central Oregon, and even now, when volunteers can't visit patients and

their families face to face, they are helping staff meet needs by virtually visiting with their hospice patients and transitions clients, sewing memory bears, providing food for nurses and sewing masks and gowns.

Each year, Hospice of Redmond hosts an annual Volunteer Appreciation dinner, which this year has been cancelled due to COVID-19. To honor and celebrate service of volunteers, Hospice of Redmond staff is giving each individual volunteer an appreciation gift filled with items designed by staff or donated by local businesses, has created a video with words of appreciation from each Hospice staff member and is sharing the stories of volunteers on social media throughout the week.

It is federally mandated under Medicare that five percent of all patient care hours be provided by trained volunteers, reflecting the vital role that volunteers play in the provision of care. But even if the integration of volunteers was not required, Hospice of Redmond would still consider them critical members of the team. The Central Oregon community is a better, more compassionate place because of their service.

Freelance journalist and poet **Tiffany Lee Brown** recently received a grant of \$1,000 from the PEN America Writers' Emergency Fund.

"As a community of literary professionals, PEN America is sympathetic to the struggle many face in making a living as a writer, and the added hardship resulting from the extraordinary ramifications of the COVID-19 epidemic," the organization wrote in its granting letter. "With the help of generous supporters, we are glad to be able to offer assistance to a colleague during a difficult time."

In the wake of World War I, PEN was formed to foster international literary fellowship among writers that would transcend national and ethnic divides. Founding members included Willa Cather, Eugene O'Neill, Robert Frost and Booth Tarkington.

PEN America's current mission is to "defend free expression in the United States and internationally and to celebrate the power of words to change our world."

Brown said she was deeply grateful for the grant. "Like so many parents, I find myself juggling a lot," she said. "Raising our son, doing school from home now, freelancing for *The Nugget*, doing work in the community."

That work includes Tea & Poetry, the Sisters Community Labyrinth Committee and the nonprofit organization New Oregon Arts & Letters. Last year, she helped revitalize Sisters Farmers Market, rebrand the nonprofit Scalehouse and teach local children through Kid Made Camp.

Known by many by her byline T. Lee Brown, she said, "I'm also juggling what they call a PPD, permanent partial disability. Throw a pandemic on top of all that and things get pretty darned challenging. Thank you so very much, PEN America!"

The organization's members have included John Steinbeck, Maya Angelou, Sam Shepard, Susan Sontag, Toni Morrison, Barbara Kingsolver, James Baldwin and Chimamanda Ngozi Adichie. A PEN membership will be awarded to Brown as part of her grant.



Allison Lehto, a senior at Redmond Proficiency Academy, is the winner of the **Waterston Desert Writing Prize's** inaugural student desert writing contest. Winners and finalists will be honored and offer readings at the annual reception and awards ceremonies at the High Desert Museum, currently scheduled for Thursday, September 10, at 6pm, COVID-19 status permitting. The event will also feature A Desert Conversation addressing this year's theme of Climate Change in the Desert. Featured panelists include Robert Michael Pyle, author of 30 books, including *Wintergreen*, which won the John Burroughs Medal for distinguished nature writing, his first novel, *Magdalena Mountain* and *Where Bigfoot Walks: Crossing the Dark Divide*, which has been adapted to a movie titled *The Dark Divide*.

Nursing Program at COCC Now Offers Nationally Accredited Education

Central Oregon Community College's (COCC) nursing associate degree program recently attained national accreditation from the Accreditation Commission for Education in Nursing (ACEN), a status that puts the program on a new level of recognition and quality.

The action, formally announced this week, follows a lengthy and in-depth application process, beginning with candidacy status in August 2018. The accrediting body will revisit the program in fall of 2024.

"This is a big moment for us, a new era," said Jane Morrow, COCC's nursing department chair. "And it comes just as we're expanding our cohort size to 56 students. I feel that we're well-positioned to be a top-tier program in Oregon, and beyond."

The college took a proactive move to be on the front end of the growing shift toward national accreditation, according to Julie Downing, instructional dean at COCC. "This wasn't stipulated by the Oregon Legislature or the Oregon State Board of Nursing," she said. "It reflects our aim to be on the leading edge."

With an ACEN-accredited degree, COCC nursing program graduates will be able to seek employment at Veterans Hospitals nationwide, a sector of health care that requires that level of accreditation.

"Nursing's new programmatic accreditation will expand upon the reputation of the program and open more employment opportunities for our graduates," said COCC President Dr. Laurie Chesley. "We are thrilled to be able to offer this level of recognition."

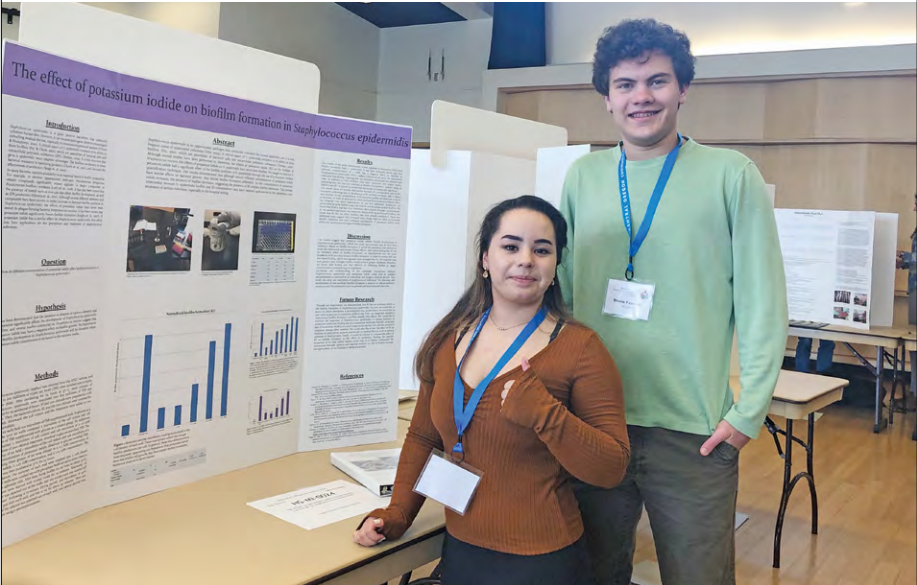
The college announced just last month that it was expanding its annual cohort size from 48 to 56 students, a change that will be implemented with this year's admissions process. The shift comes as a response to a widening RN shortage in the U.S.

This year's graduating cohort is expected to finish on time despite coronavirus obstacles, made possible by health care training provisions in an Oregon executive order.

COCC's nursing program began in 1954.

cocc.edu

Redmond Proficiency Academy Seniors Win Second Place at State Science Fair



(L-R) CLARA GARZA AND STEPHEN FAWCETT AT A REGIONAL COMPETITION THEY WON | PHOTO COURTESY OF REDMOND PROFICIENCY ACADEMY

Redmond Proficiency Academy (RPA) seniors Stephen Fawcett and Clara Garza recently won second place in the virtual State Science Fair with their investigation of the effects of potassium iodide on *Staphylococcus epidermidis* (a common bacterium). The science fair is normally in-person, but due to COVID-19, students submitted their materials through the Northwest Science Expo website for review.

According to Fawcett, their goal was to see if they could prevent biofilm formation from the bacteria by increasing potassium iodide level in their environment. Biofilms are dangerous structures bacteria form to protect themselves from white blood cells and antibiotics.

“Our main findings indicated that potassium iodide could be used to prevent biofilm formation, which could be important in preventing sepsis in hospitalized patients,” Fawcett explained.

For the virtual fair, the students submitted a poster board and two Google Docs. The poster contained the graphs, figures and explanations, while the documents better explained their ideas and experiments.

“Ideally, we would have liked to present our findings in person, as this would have allowed us to explain the full extent of our research and its applications, but we count ourselves lucky to have been able to participate at all,” Fawcett said.

Judges from the Northwest Science Expo determined the project deserved a second-place finish in Microbiology after reading through projects from across the state.

Fawcett and Garza utilized the facilities of the Bend Science Station, a local nonprofit, and OSU-Cascades, in preparation for their presentation.

“I’d like to say ‘thank you’ to Katrina Brandis with the Bend Science Station and Rebecca Pannaman and Christina Baxter with OSU-Cascades,” Fawcett said. “Allowing us to use their facilities, staff and resources enabled us to put together an exciting experiment and do well at the State Science Fair.”

rpacademy.org



CITY CLUB
OF CENTRAL OREGON

Conversation
Creates
Community

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Class of 2020 Banners

A unique year warrants unique and special recognition for a graduating high school class. The Madras High School (MHS) Class of 2020 will be celebrated by its community and all those passing through with personalized banners hanging from city street light poles beginning May 25.

This coordinated effort between Jefferson County School District, Madras High School, Bridges High School, Rip Q Signs and Graphics and the City of Madras will recognize an approximate 180 graduating seniors from both Madras and Bridges High Schools.

“We are so proud of the class of 2020,” said MHS Principal Brian Crook. “We are so grateful for these amazing students and their high level of integrity and class during these challenging times.”

As a result of COVID-19, communities are thinking outside the box on how they recognize and celebrate special events — including high school graduation. Community banners are just one way that Madras High School,

with support from the district, is able to show their appreciation and support for this year’s graduating class.

Rip Q Signs and Graphics produced the banners for the high school, and donated a portion of the project cost to the cause.

“I love helping our students out, I wish I could do more,” said Brandon Searcy, owner of Rip Q Signs and Graphics, “These are hard times for everyone, and hopefully this will help boost morale amongst the kids and our community.”

City of Madras staff will be putting the banners up on May 25.

“Our crews are happy to be involved in a feel-good project for our graduating seniors,” said Rick Rohach, operations manager at City of Madras.

Crook added, “These banners are a token of our appreciation of the senior class at Madras High School that make us all proud to be White Buffalos.”

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New Online Community Resource Map Available

Deschutes County and several of its cities are working to reduce the spread of COVID-19 among vulnerable populations by offering a new map that shows the locations of hand-washing stations, public restrooms, free Wi-Fi hotspots and more.

You can view the map directly by visiting centraloregonresources.org. “We’re working proactively to prevent the spread of COVID-19,” said Molly Wells Darling, Deschutes County Behavioral Health program manager. “By bringing this information together in one place, we hope to make it easier for residents to access these critical resources.”

The Central Oregon Resource Directory includes resources and assistance available in response to the COVID-19 emergency. In addition to hygiene facility

information, the website includes: free meal site locations, pharmacy hours, mental health resources, small business loan information and more. The resources are updated regularly by the Central Oregon Health Council.

“In times like this, seeing a service gap and quickly addressing the need makes all the difference. This is especially important for the most vulnerable in our community,” said Eric King, Bend city manager. “Our resource map exemplifies the involvement and contributions of our greater community and highlights the value of partnerships.”

This project is a collaboration between Deschutes County, City of Bend, Bend Park and Recreation District, Pandemic Partners and Central Oregon Health Council. centraloregonresources.org

Lazarus Naturals to Produce Hand Sanitizer, Gives 8,000 CBD Care Packages to Frontline Workers

Lazarus Naturals, makers of effective, affordable CBD products, has converted production space to make and distribute hand sanitizer to customers, healthcare and correctional institutions. Ten percent of all sanitizer produced by the company will be donated to food banks and homeless shelters in Portland, Seattle and Central Oregon, where Lazarus Naturals hemp farms are located. The move will supply the hard-to-find product to essential employees in cities like Seattle, where the COVID-19 outbreak first took hold in the U.S. earlier this year. Lazarus Naturals hand sanitizing spray contains 80 percent alcohol to naturally kill 99.9 percent of germs and is free of synthetic fragrances, phthalates, parabens or SLS.

“This is the time to step up and make a difference in our community. We have an obligation to do what we can to help those who lack resources and have a higher risk factor,” says Sequoia Price Lazarus, chief executive officer at Lazarus Naturals. “We’re proud to help those most impacted by the COVID-19 pandemic and are happy to see so many other

organizations also supporting our communities.”

Some of the Portland nonprofits receiving hand sanitizer donations include JOIN PDX, My Father’s House, Oregon Food Bank, Portland Rescue Mission and Transition Projects. In Seattle, the Ballard Food Bank, FareStart, Mary’s Place and Union Gospel Mission, among others, received shipments. The Redemption House in Prineville and The Giving Plate and Bethlehem Inn in Bend were a few of the Central Oregon recipients.

Lazarus has partnered with Seattle retailer PCC Community Markets to provide free hand sanitizer for the employees working in its 13 stores, and to donate to some of its nonprofit partners through the PCC Food Bank Program. A donation also went to New Seasons Market’s Hunger Relief program which selected three organizations to distribute hand sanitizer to, including p:ear and HomePlate, which provide services to homeless youth, as well as Meals on Wheels People. “These donations may make the

difference between life and death for our seniors, homeless youth, and those who support them and we are grateful and proud to have Lazarus Naturals as a partner. I am unaware of anyone else in the CBD industry doing this level of work to support people in need,” said Claudia Knotek, philanthropy manager at New Seasons Market.

Free CBD for Essential Front-line Workers

Recognizing the long hours and stressful work conditions that essential workers in healthcare, restaurants and grocery stores have endured, Lazarus Naturals is also giving away free CBD care packages. To-date, the company has delivered 2,000 care packages through these efforts and plans to provide 6,000 more to other front-line workers in the coming weeks. Essential workers who would like to request one of the care packages can complete a form at LazarusNaturals.com.

LazarusNaturals.com

Health Services Shares Suicide-Prevention Resources

During these unprecedented times, it is normal to be concerned about suicide risk in our communities. Suicide is the most preventable form of death and something we can all do to help prevent suicide is to promote resources in our community.

“Deschutes County has certainly been impacted by suicide death; and unfortunately, so far this year we have been seeing suicide deaths consistent with our average rate over the last few years,” said Whitney Schumacher, Deschutes County Suicide Prevention Coordinator. “We have not seen a correlation between COVID-19 and suicide in Deschutes County. However, our local suicide rate is one of the highest in the state, which is why it is important that we as a community continue to prioritize suicide prevention work.”

Suicide is a complex public health issue and no single thing causes a person to take their life. There are warning signs we can all keep a lookout for:

- Social Isolation — physically distancing ourselves does not mean we need to socially disconnect. Reach out to folks in your life, whether they are near or far
- Despair caused by financial hardship, job loss or other stressful life events
- Excessive levels of anxiety, panic or depression

- Increasing use of alcohol or drugs
 - Access to lethal means — suicides can be avoided if people do not have an easy way to act on suicidal impulses during their most vulnerable moments. Safe storage of lethal means is key to helping prevent suicide.
- Suicide during this unprecedented time is not inevitable. We’re all in this together, help is a phone call away:
- Deschutes County Crisis Line: 541-322-7500 x9
 - National Suicide Prevention Lifeline: 1-800-273-8255
 - Central Oregon Suicide Prevention Alliance’s Resource page: preventsuicideco.org
 - If you are 55 or older and feeling isolated or just want to have a friendly conversation, call the Senior Loneliness Line at 503-200-1633
 - If you are 21 or younger and want support for any problem, big or small, text teen2teen to 839863 or call YouthLine at 1-877-968-8491.
- Deschutes County Health Services encourages our media partners to follow practices for safe reporting on suicide, which can be found online. deschutes.org

Locavore Defines ‘Food Security,’ Supports Local Farmers

What is meant by the term “food security”? Food security exists when all people, at all times, have physical and economic access to sufficient, safe and nutritious food to meet their dietary needs and food preferences for an active and healthy life. The mission of Central Oregon Locavore is aligned with providing food security for its community. “Central Oregon Locavore promotes local food and farmers for the health of our community. We work for an ecologically stable and socially just food system in Central Oregon by improving access to fresh, nutrient-dense local food, educating the community about the benefits of sustainably produced food and supporting farmers and ranchers.”

The first of four components of food security is availability referring to the supply. Locavore provides a year-round, indoor farmer’s market in Bend for

consumers. This, also, provides a distribution system for local farmers and ranchers. The second component, access, is reflected in the mission with the words “socially just food system” and policies of fair pricing and acceptance of food assistance programs. Central Oregon Locavore accepts SNAP/EBT and provides an additional 5 percent off for individuals who qualify for this program. The Edible Adventure Crew program leads group excursions to glean and harvest foods that grow wild within our area. There is great satisfaction in returning to the simplicity of things such as discovering new tastes, harvesting your own food and “putting things up” for the winter months. Utilization is the third component addressing the ability to make the most out of the nutrients in the food that is eaten. Utilization can be affected by food

preparation. For example, farm fresh ingredients provide for better utilization than processed foods. A high degree of utilization relies heavily on the knowledge and choices of consumers. Locavore’s Farm Kids! is an educational program that collaborates with teachers to educate school-aged children about where their food comes from through experiential, curriculum-based activities including field-trips to local farms and classroom presentations. Locavore Food School offers nutrition and cooking classes taught by volunteers and community members including farmers, local food producers, nutritionists, chefs and alternative health care practitioners. Both of these programs support development of utilization in the community.

Swalley Irrigation District Finalizes Project That is Raising Flows in the Middle Deschutes

Now Finalized, the Rogers Lateral Pipeline Project Between Cooley & Tumalo Roads is Already Boosting River Flows

by MARISA HOSSICK, Communications Director — Deschutes River Conservancy

Swalley Irrigation District, one of the leading districts charging forward to modernize its irrigation system in Central Oregon, has an ambitious plan to pipe its entire district. This plan will benefit fish habitat and water users alike.

Improving flows in the Middle Deschutes is an important goal for the Deschutes River Conservancy. Flows in this reach of the river, downstream from irrigation diversions, fluctuate dramatically from as much as 700 cubic feet per second (CFS) in the winter to as low as 65 CFS in the spring and about 130 CFS in the summer. With higher resulting water temperatures in the summer, aquatic habitat declines, affecting native fish populations.

The recently completed Rogers Lateral Pipeline Project, the latest in Swalley's projected system improvement plan, is online and already conserving flows this irrigation season. Replacing a leaky and high-maintenance three-mile canal with a state-of-the-art 24-inch pressure pipeline and 53 high-tech water meters, this project permanently protects up to 1.2 million gallons per day (1.824 CFS) in the Middle Deschutes. The benefit to water users: less maintenance, better deliveries and pressurized water which will empower irrigators to consider replacing costly pumps.

When Swalley finishes piping in the north end of their district, they will have conserved canal losses of around 56 cfs total (36 million gallons per day), reducing their overall diversion from the Deschutes River by 45 percent. Stated another way, close to half of Swalley's original water right will be returned instream over time without negatively impacting its patrons. The district's vision is to be over 90 percent efficient, which will open the door for countless on-farm improvements and even more conservation this decade.

In addition to water conservation projects, Swalley contributes to instream flows in another important way. This year, the district is leasing up to 820,661 gallons of water per day (1.27 cfs) back to the Middle Deschutes. Swalley is a contributor to the DRC's annual Water Leasing Program, which allows patrons to lease unneeded water rights back instream for environmental benefit. Acknowledging that water is more precious than ever, Swalley's board, staff and patrons have supported and are committed to conservation measures that improve water deliveries while also improving instream flows.

Jer Camarata, Swalley Irrigation District manager, expanded, "Now that the Rogers Project is complete, we have piped almost 70 percent of our entire District, saving 45 cubic feet per second — or more than 29 million gallons per day. Flows in the Middle Deschutes will be greatly enhanced forever, and water users should have all the water they need, with opportunities to now upgrade their private irrigation systems."

Todd Taylor, president of Taylor NW, the construction company contracted for the project, said, "Water has and will continue to be the one natural resource all Central Oregonians value and prioritize. Swalley, along with other local irrigation districts, continue to lead the efforts in preservation of this natural



© Marisa Chappell 2013

TUMALO CONFLUENCE | PHOTO BY MARISA CHAPPELL HOSSICK

resource, which enhances full utilization for all agriculture needs throughout the region."

This project would not have happened without generous funding from:

- Oregon Watershed Enhancement Board
- U.S. Department of Agriculture — Natural Resources Conservation Services, Public Law 566 Federal Funds
- National Fish and Wildlife Foundation — Columbia Basin Water Transaction Program
- Swalley Irrigation District
- Alice C. Tyler Charitable Trust via the Oregon Environmental Council (OEC)
- Deschutes River Conservancy

In addition, the following contractors and partners were critical in making this project come together:

- Taylor NW of Bend — Contractor
- Black Rock Consulting — Engineer
- Farmers Conservation Alliance — Watershed Plan, System Improvement Plan, Modernization Strategy
- Deschutes River Conservancy — Grant writing, project agent and state process assistance

deschutesriver.org
swalley.com



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Easyriders

Continued from page 3

year, multi-million dollar licensing deal that will take them through the end of 2025. Easyriders will enter the growing CBD marketplace with products such as creams, tinctures, CBD/CBG consumables, oils, raw flower and pre-rolled 7 packs.

Foster from *Easyriders* states, "It was important for us to find a team of seasoned business executives with strong operational expertise, vast farming experience, proven scientific knowledge and innovative product formulation capabilities who are passionate about making a difference in the hemp space. We are in active discussions with several high-profile brands who are very motivated in carrying our hemp products, both online and in storefronts."

Big Top Farms and Hemp2Lab will provide custodial care of the exceptionally curated products they produce

through best-of-class farming and laboratory science. This integrated business partnership will cover the entire spectrum of farming, laboratory processing, fulfillment functions and customer experience services to bring innovative Easyriders CBD products to market.

Mitchell states, "Farming hemp is both a science and an art. We've perfected our formula over the years with a passion of being good stewards of the land. We're excited about the possibilities of bringing premium artisan crafted hemp products to market with the Easyriders brand."

Margaritis states: "Consumers expect quality, consistency and safety when they purchase hemp-based products, and we aim to fill that void with best of class products. The current market is littered with low quality, bogus products, and we believe there's a great opportunity for us to earn consumers' trust and confidence with product integrity and quality."

Under the new ownership of brand-maker Pepper Foster, *Easyriders* will expand the vision of what it means to be a motorcycle enthusiast in the 21st Century. As part of the 50th anniversary of the *Easyriders* brand,

the company's strong heritage and global community is evolving into a contemporary motorbike lifestyle brand through successfully growing and expanding the demographics to include 18- to 35-year-olds. *Easyriders* will create all of the package design and branding, and will invest in marketing and promotion of its name brand hemp product line.

The company is pursuing exclusive partnerships through targeted brand collaborations in all major categories including (but not limited to) apparel, footwear, jewelry, accessories, camping, outdoors as well as digital media and entertainment. With millions of loyal biker enthusiasts who are very familiar with the *Easyriders* brand, the company reports that more than 50 percent of the people joining its social media platforms are millennials. This discovery shows that the *Easyriders* brand has cross-demographic appeal that can be leveraged into the future growth of the company.

Easyriders magazine and its new website launched January 2020.

Easyriders.com • instagram.com/easyriders

Box Factory

Continued from page 3

Valentine's Deli started offering a "pay-it-forward" option for anyone who wants to support and thank our local health care workers. Sandwiches will be delivered to feed those working on the front lines at St. Charles once a week. Takeout and curbside pick-up are available with new menu options coming soon.

Other restaurants providing pick-up and delivery options included Strictly Organic, Bledsoe Family Winery, Fix and Repeat and Miyagi Ramen. Call ahead of time to place your order and they will bring the order out to your car. Miyagi Ramen is currently delivering orders through Grubhub, Postmates or Uber Eats. Interested in doing a wine tasting? Bledsoe Family Winery is doing virtual tastings and videos about the winery.

With Mother's Day right around the corner, get the perfect cake ordered from Foxtail Bakeshop. Order your favorite cold brew drink online from Riff Cold Brewed through their website or Amazon. Others practicing social distancing included Iron Elephant Tattoo, Valentine Ventures, LLC and John L. Scott. Their staff and brokers are working remotely and are available by Zoom and appointment only.

Exercise facilities are offering ways to take your workouts home with you. Sekse Fit is live-streaming classes for free, including "quickie" and full-length workouts ranging from dance, toning and sculpting, flexibility and pole conditioning. Recharge is hosting online classes and new Q&A sessions with therapists, coaches, doctors, athletes and more. Worried about missing a yoga class? Yoga Lab is offering discounted Zoom classes to keep students moving while social distancing.

Compass Commercial Real Estate Services serves as the property management and leasing brokerage for the Box Factory. For Compass Commercial Asset & Property Management questions, please call 541-330-0025.

compasscommercial.com

City of Madras

Continued from page 3

electrical, plumbing or other related building improvements reviewed by the City prior to being submitted to the County.

This change in process began May 1, 2020, and is expected to minimize delays, decrease time spent on unexpected revisions to plans, and increase predictability for the Building Permit Review process.

Applicants can access a building permit application on the City's website at ci.madras.or.us. Questions about permits or the new process can be submitted to Nicholas -Snead at nsnead@ci.madras.or.us or by calling 541-475-2344.

ci.madras.or.us

Locavore

Continued from page 26

The final and fourth component is stability. Food security requires that availability, access and utilization are existing all of the time. Locally canned and preserved products sold at Locavore help bridge seasonal swings in availability. Access and utilization are provided with a wide variety of foods to choose from throughout the year. Locavore's Learning Series provides accurate, holistic education about agriculture, nutrition, our environment and how we

can all work together toward sustainability.

In these uncertain times, while we wait to see what the long-term effect of the first modern pandemic will have on our commercial food production facilities, distribution centers and supply chains, we must turn to our local sources for food security. There are currently not enough farmers and ranchers in Central Oregon to feed our population. Central Oregon Locavore is focused on helping existing farmers and ranchers maximize their current production methods, streamline distribution and reimburse them a fair price for all products sold at Locavore. Our marketplace serves as an "incubation market" for new producers, offering business support

and coaching to help them succeed.

Central Oregon Locavore is helping farmers keep growing, and ranchers keep going.

You can help us support the local food community by making local food choices; via purchasing a vegetable or meat CSA (Community Supported Agriculture) from local farmers, shopping at Locavore or the farmers markets, becoming a member of Central Oregon Locavore Non-Profit, and most of all, by TALKING about local food and its importance to your friends and family. It is in this way that we can attain a true cultural shift and return to a sustainable and food secure future.

Centraloregonlocavore.org • 541-633-0674

Watch for Upcoming Editions of **CASCADE BUSINESS NEWS** 2020 EDITORIAL CALENDAR

ISSUE DATE	SPECIAL SECTIONS	INDUSTRY LISTS
May 20 <i>Deadline May 13</i>	Custom Home Builders	Custom Homes, Log Homes, Building Designers, Interior Designers, Fine Furniture
June 3 <i>Deadline May 27</i>	Business of Pets	Grooming, Boarding, Pet Services, Vets
June 17 <i>Deadline Jun 10</i>	PRINEVILLE Profile	Employment Resources, Largest Employers, Office Supplies
July 1 <i>Deadline Jun 24</i>	SUNRIVER Profile/Summer Recreation Special	Travel Agencies, Athletic Clubs, Spas, Tour Companies, Mailing Services, Golf Courses
July 15 <i>Deadline Jul 8</i>		Engineers, Insurance Companies, Health Plan Companies
August 5 <i>Deadline Jul 29</i>		Internet Services, Computer Services, Education Services, Web Design & Digital Marketing
August 19 <i>Deadline Aug 12</i>	Women in Business	Largest Women-Owned Businesses, Moving/Storage, Auto Dealers, Trucking & Transportation, Auto Body Repair
September 2 <i>Deadline Aug 26</i>	Annual Healthcare	Asst'd Living, Chiropractors, Dentists, Eye, Home Care, Hospitals, Physical Therapy, Physician Groups, Reconstructive Surgery, Audiologists, Emergency Transport, Acupuncture
September 16 <i>Deadline Sept 9</i>	Sisters Profile	Financial Planners, Stock Brokers



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COMMERCIAL PERMITS WEEK ENDING 4-10-2020

City of Bend

- \$354,586.00

-

Multi-FD 2,804 sf. at 20824 Comet Ln. Bend 97701 OR Owner: Parker & Young, LLC PO Box 5511 Bend, OR 97708
Builder: Ryan Carroll Construction, Inc. 541-420-0675 Permit # 19-6142
- \$80,000.00

-

Commercial Alteration (Muddy Paws) 9,574 sf. at 155 SW Century Dr. Ste 115 Bend 97702 OR Owner: Mayantigo Revocable Trust 855 SW Yates Dr. #101 Bend, OR 97702
Builder: Kellcon, Inc 541-312-4034 Permit # 19-6217
- \$13,000.00

-

Commercial Alteration (High Peaks Investment) 9,952 sf. at 20340 Empire Ave. Ste Bend 97703 OR
Owner: Deschutes Center Bendow, LLC 9015 Mountain Ridge Dr. #350 Austin, TX 78759 Builder: Compass Commercial Construction Services 541-330-2449 Permit # 20-1009

City of Redmond

- \$125,000.00

-

Commercial Alteration (Parsley Dental) 870 sf. at 1332 SW Highland Ave. Redmond 97756 OR Owner: Parsley, LLC 1332 SW Highland Ave. Redmond, OR 97756
Builder: Anthony L. Brizendine 503-522-7833 Permit # 711-20-000114-STR
- \$40,000.00

-

Commercial Addition (York Bros) 1,536 sf. at 242 SW Pumice Ave. Redmond 97756 OR Owner: Gisler Family Trust 1470 NE 1st St. #1000 Bend, OR 97701
Builder: York Bros Excavation, LLC 541-527-1318 Permit # 711-19-001387-STR-01
- \$12,000.00

-

Commercial Alteration (Toney Construction) at 616 SW Umatilla Ave. Redmond 97756 OR Owner: Toney Properties, LLC 2747 SW 6th St. #101 Redmond, OR 97756
Builder: Toney Construction Company, LLC 541-678-5751 Permit # 711-20-000535-STR
- \$12,000.00

-

Commercial Alteration (Toney Construction) at 616 SW Umatilla Ave. Redmond 97756 OR Owner: Toney Properties, LLC 2747 SW 6th St. #101 Redmond, OR 97756
Builder: Toney Construction Company, LLC 541-678-5751 Permit # 711-20-000541-STR

Hood River County and City of Cascade Locks

- \$167,907.00

-

Commercial Alteration (Parkdale Enterprises) at 3430 Odell Hwy. Hood River 97031 OR Owner: Parkdale Enterprises, LLC PO Box 445 Mt. Hood Parkdale, OR 97041
Builder: Daniel Larry Homer 541-340-0191 Permit # 415-19-001676-STR-01

COMMERCIAL PERMITS WEEK ENDING 4-17-2020

City of Bend

- \$372,027.00

-

Commercial Alteration (Juniper Elementary) at 1300 NE Norton Ave. Bldg D Bend 97701 OR Owner: School District #1 520 NW Wall St. Bend, OR 97703
Builder: Kirby Nagelhout Construction Co. 541-389-7119 Permit # 19-6124
- \$100,000.00

-

Commercial Alteration (BLSD-Admin Building) 2,320 sf. at 501 NW Bond St. Bend 97703 OR Owner: School District #1 520 NW Wall St. Bend, OR 97703
Builder: Cedar Mill Construction Company 19465 SW 89th Ave. Tualatin, OR 97062 Permit # 20-0061
- \$53,530.00

-

Commercial Alteration (Aaken Corp.) 8,301 sf. at 1260 NE 1st St. Bend 97701 OR Owner: Teakk Properties, LLC 1350 SE Reed Market Rd. #202 Bend, OR 97702
Builder: Aaken Corporation 541-330-9545 Permit # 20-0765

City of Redmond

- \$250,000.00

-

Commercial (Design Space) 4,953 sf. at 1000 SW Lake Ct. Redmond 97756 OR Owner: SAA Properties LP 25212 Marguerite Pkwy #200 Mission Viejo, CA 92692
Builder: Design Space Modular Buildings, Inc. 949-334-0535 Permit # 711-20-000447-STR Bottom of Form

Deschutes County

- \$2,000,000.00

-

Commercial (Sunriver Pool) 10,000 sf. at 17601 Center Dr. Sunriver 97707 OR Owner: Sunriver Resort Limited Partnership PO Box 3609 Sunriver, OR 97707
Builder: R & H Construction Co. 503-228-7177 Permit # 247-20-000746-STR

COMMERCIAL PERMITS WEEK ENDING 4-24-2020

City of Bend

- \$780,000.00

-

Commercial Alteration (First Interstate Bank) 4,401 sf. at 1700 NE 3rd St. Bend 97701 OR Owner: Revere Property, LLC PO Box 30918 Billings, MT 59116
Builder: Sunwest Builders 541-548-7341 Permit # 20-0453
- \$500,000.00

-

Commercial Alteration (Riverbend Church) at 334 NW Newport Ave. Bend 97703 OR Owner: Riverbend Church PO Box 1474 Bend, OR 97709
Builder: Keeton King Contracting, LLC 541-923-0704 Permit # 20-0226
- \$377,693.00

-

Commercial Alteration (Awbrey Place Memorial) 29,535 sf. at 2825 NE Neff Rd. Bend 97701 OR Owner: Awbrey Aid Propco, LLC 330 N Wabash Ave. Chicago, IL 60611
Builder: Extreme Elements, LLC 541-913-8479 Permit # 18-6117
- \$93,000.00

-

Commercial Alteration (Chi) 5,616 sf. at 3118 N Hwy 97 Bend 97703 OR Owner: RPP Bend I, LLC 1801 S La Cienega Blvd. #301 Los Angeles, CA 90035
Builder: Christopher Dee Winchell 541-322-9661 Permit # 20-0839 Deschutes Co.
- \$780,000.00

-

Commercial Alteration (First Interstate Bank) 4,401 sf. at 1700 NE 3rd St. Bend 97701 OR Owner: Revere Property, LLC PO Box 30918 Billings, MT 59116
Builder: Sunwest Builders 541-548-7341 Permit # 20-0453
- \$500,000.00

-

Commercial Alteration (Riverbend Church) at 334 NW Newport Ave. Bend 97703 OR Owner: Riverbend Church PO Box 1474 Bend, OR 97709
Builder: Keeton King Contracting, LLC 541-923-0704 Permit # 20-0226
- \$377,693.00

-

Commercial Alteration (Awbrey Place Memorial) 29,535 sf. at 2825 NE Neff Rd. Bend 97701 OR Owner: Awbrey Aid Propco, LLC 330 N Wabash Ave. Chicago, IL 60611
Builder: Extreme Elements, LLC 541-913-8479 Permit # 18-6117
- \$93,000.00

-

Commercial Alteration (Chi) 5,616 sf. at 3118 N Hwy 97 Bend 97703 OR Owner: RPP Bend I, LLC 1801 S La Cienega Blvd. #301 Los Angeles, CA 90035
Builder: Christopher Dee Winchell 541-322-9661 Permit # 20-0839

Hidden Risk of Retirement

Continued from page 22

however, when you’re in the distribution phase and starting to live off your IRAs and brokerage accounts, I’ll go as far as saying that the sequence you achieve your returns is at least as important — if not more important — than the returns themselves.

The two charts illustrate two different investors. The lucky investor on the left chart and the unlucky investor to the right. They share a great many similarities:

- They are each 65 years of age and have account balances of \$800,000 in their IRA.
- Their accounts are experiencing an 8 percent average rate of return.
- They are each taking a 6 percent annual withdrawal (6 percent of \$800,000 equates to an annual income stream of \$48,000 from this account).

One would think that they would have the exact same chance for a successful retirement, and yet the lucky investor is able to grow his account value significantly over time while taking his 6 percent withdrawals each year while the unlucky investor is broke just part way through retirement. *How can this be? What is the difference?* The only difference between Chart 1 and

Chart 2 is the sequence of their returns. When you take a look at the charts you’ll see that the returns share the exact same numbers, I just reversed their order. Whereas the lucky investor began his retirement with positive rates of return — 5 percent, 28 percent and 22 percent — the unlucky investor experienced these same returns at the end of his life. Whereas the unlucky investor began his retirement with three negative years of returns — -22 percent, -12 percent and -9 percent — the lucky investor experienced these same returns at the end of his life.

I find most investors are unaware that experiencing negative returns early in retirement distribution can have a potentially devastating impact on account balances. The fact is that in retirement, the difference between success and failure often comes down to the timing of returns. What should you take away about this relatively unknown and potentially lethal financial risk?

1. When planning for your years of financial independence, understand that using historical averages is misleading when looked at alone. Be careful when an analysis states that you should achieve your goals by obtaining a specific rate of return. In most cases this statement has not taken into account the sequence of returns.
2. It can be dangerous to have a retirement projection using a straight-line rate of return without factoring in bad timing. Even though a portfolio may return above-

average numbers, consideration must be given to when those returns take place.

To learn effective ways to help remove Sequence of Returns Risk tune into episodes 7 and 8 of my podcast: *Recession-Proof Your Retirement*. So the next time you consider making a large risk for a small payout, consider my experience on Bolivia’s death road and think twice before doing something you might regret.

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

The examples given are hypothetical and are for illustrative purposes. Actual results may vary from those illustrated. Investment advisory services offered through Valmark Advisers, Inc. an SEC Registered Investment Advisor Securities offered through Valmark Securities, Inc. Member FINRA, SIPC 130 Springside Drive, Ste. 300 Akron, Ohio 44333-2431. 800-765-5201. Rosell Wealth Management is a separate entity from Valmark Securities, Inc. and Valmark Advisers, Inc.

Town & Country

Staying Home, Staying Creative

Friends of Cascade A&E Magazine Share Their Selfies

"I've been lucky during quarantine because I have a home studio. Since my spring shows and workshops have been cancelled, I've been working on a new series of abstract paintings exploring the passage of time (ie. moon cycles, times of day, seasons, etc.). I sewed scrub caps that were needed by doctors in the emergency department at St. Charles. My friend is a doctor there and distributed them to her colleagues — it's fun to get photos and selfies from the doctors wearing my scrub hats!"
"I was also asked by the Humane Society of Central Oregon to create a painting of a heart with a paw print for their Hearts in Windows kick off. They're hoping to

get volunteers to create artwork for their windows that face the highway since so many health care workers travel past them commuting to St. Charles hospital. "And lastly, I created a series of mini \$40 LOVE WINS heart canvases as a fundraiser for my annual scholarship awarded to a high school senior from Crook, Jefferson or a Deschutes county every year to study art in college. A portion of all of my regular art sales and 100% of the sales from the LOVE WINS series go toward the \$2,500 MaryLea Harris Scholarship for Women in Art."
MaryLea Harris, Artist, Art Educator, Maker, Mom
maryleaharrisart • @MaryLeaHarrisArt



Having a lifelong love of creating art, Jill has a BA from OSU in sculpture, has shown extensively throughout the Pacific NW, and her "wild but tasteful!" women can be found on magazine covers, numerous wine labels, greeting cards and mugs, as well as fine art prints. Although best known for these iconic women, her line of design and impressionistic western artwork has been growing in popularity. While diverse, all of the art reflects a distinctive style and spirit. Weaving strong bold colors, composition, metaphors and energy is created that results in unique art images.
Jill Neal • jillnealgallery.com
Facebook: Jill's Wild Tasteful Women



"I just received final cutting of some natural Blue Owyhee Oregon Opal... Now the fun begins — designing jewels for these unique Oregon gems. I'm finally 'in the mood' to be creative once again!"
Karla Proud
Artists' Gallery Sunriver Village



Vivian Olsen & BookArt



Molly has been customizing anything she can get her hands on, including my Kindle. **Moofle is her brand.**



"I am amazed at how people 'step up' in the time of a pandemic. All of my gallery artists agreed to have a COVID-19 Art Sale to help out the gallery and each other. It includes every artist in the gallery and is a 20% off of all paintings and 10% off of all bronzes through May 12. Although we are not open to the public, we are open to online sales and appointment only, one at a time until the closures are lifted."
Pamela Claflin • Rimrock Gallery
rimrockgallery.com

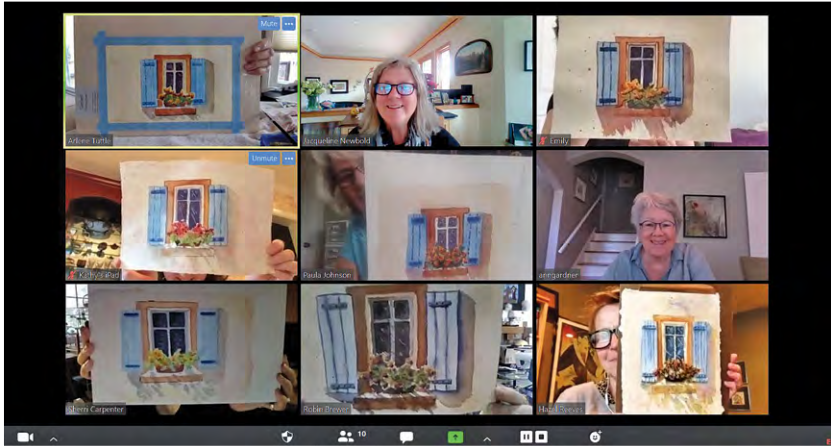


"This is the High Desert Art League's first Zoom meeting on April 16 — meeting like this now, instead of members' homes, due to the pandemic. We meet once a month, and found that this format works very well. We were even able to critique several works from individual artists at this virtual meeting."
Helen Brown • High Desert Art League • highdesertartleague.com

Town & Country



Ken Marunowski • kennethmarunowski.com
@kenmarunowski • @spiritofplayart



Jacqueline Newbold has taught herself how to offer online live watercolor painting classes. "It has been fun and well received! My students are from all over America and even some from abroad."
Jacqueline Newbold • newboldart.com



Jean Requa Lubin and her painting, Sisters Rodeo Bronc, to be exhibited at her show, Presenting the Equine, at the Oxford Hotel during the month of July, 2020.
jeanlubin.com



Katherine Taylor painting Broken Top en plein air last week from the road to Sisters.
Katherine Taylor Studios
katherine-taylor.com



Red Chair Gallery artists Joe Von Heideken and Michelle Lindblom spiff up the gallery while it is temporarily closed.



Shelly Wierzba in her home studio, where she paints and teaches classes.
Shelly Wierzba • shellywierzba.com



Photo by Scott Cordner

Virtual Gallery in front of the real one, Hood Avenue Art.
Scott Cordner



"The intent at Wicker Restoration is to preserve furniture and traditional weaving skills through restoration and client education all the while keeping your family stories alive."
Karen Miller
Karen's Wicker Restoration



"I am well and adjusting to the current normal. I find that I am more reflective during my day, thinking about family and friends and their adjustments. I'm also thinking about my art, finding more time to study artists that I admire such as Helen Frankenthaler, Jasper Johns, Milton Avery, Georgia O'Keeffe and Richard Diebenkorn. I'll continue to print in my home studio creating work; the action of the work itself brings me peace."
"As many printmakers do, I named my press. Her name is Joy. The act of creating, although sometime challenging, brings me great joy. Over the weeks ahead I'll be exploring ideas in the folder marked "Ideas" and it is thick!"
"I'm trying to look at this unexpected time in our society as a moment to reflect on all the reasons to be grateful."
Adell Shetterly • Tumalo Art Company and a local Bend printmaker

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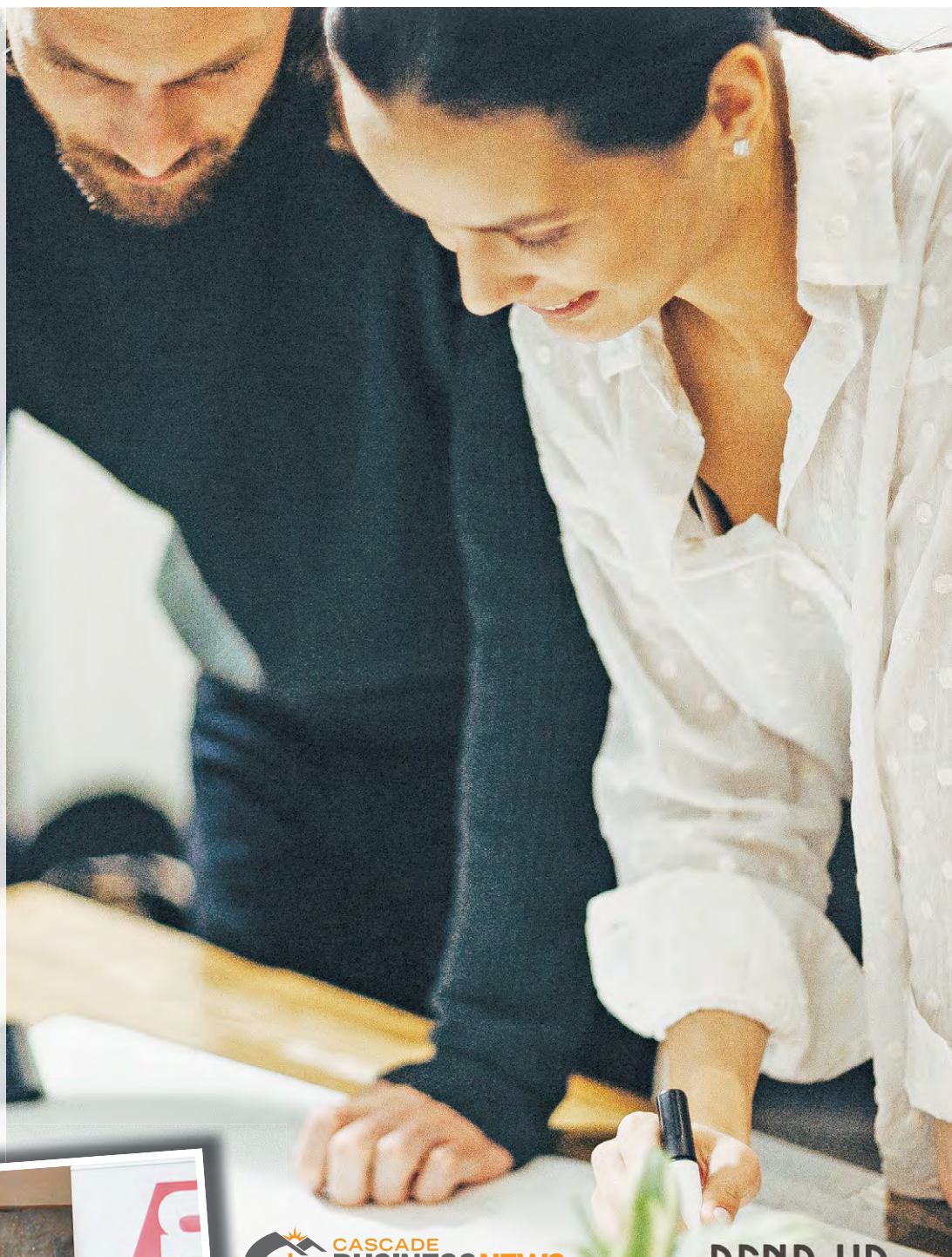


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- Under 40?

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the winners October 7, 2020 at
the OXFORD hotel**



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a program of the Bend Chamber

