



“Grove” to be New Epicenter for Bend’s NorthWest Crossing

First Phase Features Gourmet Food Vendors in Vibrant Community Market Plaza



GROVE NWX BIRDSEYE VIEW | RENDERING COURTESY OF HACKER

by **SIMON MATHERS** — CBN Feature Writer

A public marketplace featuring gourmet food, beverage and retail opportunities amid a bustling communal indoor/outdoor gathering space, with design elements evocative of the High Desert’s agrarian history, is taking shape as part of a new nucleus for Bend’s award-winning NorthWest Crossing community.

The 14,000-square-foot artisanal hub — akin to Portland’s popular Pine Street Market — is set for completion in Spring next year and will accommodate nine food vendors and a small grocery store, as the first phase of a three-pronged dynamic mixed-use development led by Portland real estate developer project^ on a prominent 1.79-acre site fronting the roundabout at Mt. Washington & NW Crossing Drive.

Future phases will include a two-story commercial building comprising second floor executive office space and a ground floor restaurant/retail plaza, with a 33-unit residential complex to follow.

Developed by project^ in collaboration with West Bend Property Company and designed by Portland-based architects Hacker, the initial market building reflects the strong sustainability and natural design ethos of the firms, and is described as “attuned to the natural terrain of Central Oregon through its interplay of extensive indoor and outdoor spaces and the integration of floor to ceiling windows to create a light-filled, seamless ambience.” Construction is being undertaken by Redmond-based SunWest Builders.

As well as communal indoor seating, the marketplace will integrate ample outdoor features to include a bar area with covered patio and outdoor fireplace. Built-in counters and a dining area will be located in the outdoor plaza along with a separate fire pit.

To-go and online orders can be accommodated via walk-up windows at select food kiosks and dedicated parking spots for curbside meal pick up — embraced as welcome options for businesses adapting to post-pandemic distancing requirements.

Christopher Jones, development manager,

Women in Business Celebrating the Female Advantage

by **ANN GOLDEN EGLÉ, MCC**

It is my honor to welcome you once again to the *Cascade Business News* Annual Celebration of Women in Business. With the wild and crazy year we have had so far, it is refreshing to have something to celebrate. And what could be more pleasurable than honoring the outstanding women, nationally and locally, who are making huge waves in businesses across the board?

Here are a few fun facts for you. Forty percent of all U.S. businesses are owned by women. That is 12.3 million women-owned businesses, which generate \$1.8 trillion a year. Sixty-four percent of new women-owned businesses were started by women of color last year. Additionally, private tech companies led by women achieve a 35 percent higher ROI.

As an increasing number of well-known organizations like IBM, General Motors, Deloitte, In-N-Out Burger, AMD and Mondelēz International have appointed female CEO’s the trend towards women in leadership positions is on the rise. An all-time high of 37 of the companies on this year’s *Fortune* 500 are led by female CEOs. This represents a steady increase in the number of



PHOTO | BY ANDREA PIACQUADIO FROM PEXELS

women-run Fortune 500 companies from two in 2000, to 15 in 2010 and 24 in 2015.

According to 2019 Grant Thornton’s research, a record high of 29 percent of senior management roles are held by women today. Additionally, 87 percent of businesses around the world now have at least one woman in a

EarthCruiser USA Announces CORE Vehicles A New Division Focused on Commercial & DIY Markets

CBN Staff Report

EarthCruiser, a Bend-based globally recognized company behind the most accomplished 4x4 recreation vehicles available in the world, is expanding operations with a new business division catering to the commercial and Do It Yourself (DIY) markets. CORE, which stands for “Commander Off Road Equipment,” is the newly formed division of EarthCruiser, created to meet the growing demand for high-performing 4X4 chassis for commercial use.

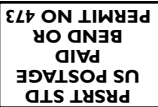
“We are looking to fill gaps and solve problems that our current recreational vehicles cannot, using the technology that we have,” said Chad Knight, GM of EarthCruiser and CORE Vehicles. “CORE will handle multiple things. We’ve always believed in and really felt strongly about the performance aspects of cab-over trucks, and are excited to be able to offer our systems to different outlets.” He added, “We are looking to develop multiple platforms.”

The first product available from CORE is a production V8 cab-over chassis, upfitted with CORE’s proprietary, industry-tested four-wheel drive system, for sale this summer. “There is great need for production of a four-wheel



THE EARTHCRIUSER CORE SINGLE-CAB CHASSIS | PHOTOS COURTESY OF EARTHCRIUSER

drive cab-over chassis in the commercial and government sectors, and our experience puts us in a unique position to rise to this challenge,” said Knight. “Our custom-built CORE Chassis are designed to withstand an unparalleled range of environments and situations. With this platform, we can provide wildland firefighters with a revolutionary quick-response vehicle, deliver medical care to Africa and the Asian Steppes or ensure equipment reaches remote





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• FOR SALE •



\$760,000
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Highly visible commercial building. Beautiful single level 2500 SF office building centrally located in Bend built in 2007. Ample off-street parking. Priced to sell.

Contact Bill Pon
541.815.4140

• FOR LEASE •



\$530,000
250 W Cascade Avenue, Sisters
Depot Cafe Building. 2244 SF building in high traffic location. Price includes business equipment, furniture and fixtures. Priced to sell.

Contact Meg Watkins
541.530.1620

• FOR SALE •



\$1,300,000
250 NW 6th Street, Redmond
Centrally located multi-tenant retail/office building in downtown Redmond. Sale includes 7541 SF building and 28 space parking lot. Building currently set up for four separate users.

Contact Meg Watkins
541.530.1620

• FOR LEASE •



\$7507.50/Mo.
273 SE 9th Street #160, Bend
11,550 SF Industrial warehouse space with dock high loading and 14 ft. roll-up door. Easily accessed off HWY 97.

Contact Bill Pon
541.815.4140

• FOR SALE •



\$3,200,000
60909 SE 27th Street, Bend
10 acre parcel in the proposed SE Area Special Planned District. Sale includes Bend Pet Resort, a profitable business, four industrial buildings and a single family residence. Adjacent 28.1 acres also for sale.

Contact Al Eastwood
541.350.0987

• PENDING •



\$159,900
18575 SW Century Drive
#1723/#1724, Bend
Inn at the Seventh Mountain townhome. 816 SF, 1 bedroom, 2 bath can sleep 6 or be separated with a lock off option. Property is in the Worldmark rental program with financials available.

Contact Al Eastwood
541.350.0987

• FOR LEASE •



\$2.25/SF/Month +NNN
1013 NE 10th Street, Bend
Two spaces available for retail or office use. First floor is 1479 SF and second floor is 1554 SF. Building being completely remodeled to like-new. 24 on site parking spaces.

Contact Paula Van Vleck
541.280.7774

• FOR LEASE •



Build to suit available for fast food or bank with drive thru. At the Sargent's Cafe Location. Available for construction start in March of 2021. Please inquire for detail.

Contact Paula Van Vleck
541.280.7774



Paula Van Vleck
541.280.7774

paulavanvleck@cbbain.com

I was originally licensed in Texas as a commercial broker in 1981; licensed in Bend in 1995. I work on development projects including finding the site, overseeing site plan layouts, helping to obtain City approvals, and I also sell local businesses. Sold the Moda building at 360 Bond in 2017, one of Bend's most expensive transactions. 2016 award from NAR for outstanding achievement in the commercial real estate industry. Voted as Central Oregon Association of Realtors recipient of the top commercial transactions in 2015 and 2017. Patient, persistent, creative, good at overcoming obstacles to get deals done, and excellent in working with all types of people. I have a real love of Central Oregon and its development and have enjoyed working for the good of the community. I am grateful for all the wonderful people with whom I have gotten to work, both with clients and other professional brokers. I have two grown daughters and two granddaughters. I love animals, biking, strength training, movies, concerts, and entertaining friends.



Meg Watkins
541.530.1620

meg@megwatkinsre.com

Focusing on commercial and investment transactions, Meg excels in connecting property owners with growing businesses. Whether looking to expand their commerce footprint or to call this amazing area home, Meg's knowledge and passion for a healthy, thriving Central Oregon shows in each transaction she is involved in. With a background in small business, Meg understands the operational and financial challenges businesses and property owners face, and works hard negotiating for her clients on their behalf. Serving as Chair of the COAR Commercial Committee and as a member of DURAC, Meg enjoys participating in broad community conversations with different stakeholders to better understand the challenges facing our community. In her free time, with her Great Dane, Clark, in tow, Meg enjoys exploring all the wonderful sites Central Oregon has to offer, and escaping down to Baja whenever possible.



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Sutiki Emporium Opens in the Old Mill District

Check out this amazing new space in the Little Red Shed next to Somewhere That's Green and Vanilla Urban Threads. Sutiki carries handmade bohemian Bali furniture and decor. Experience the elegance of reclaimed Teakwood, handcrafted furniture, baskets, artwork and more!

Boho Bali furniture + décor for the wandering soul. Sourcing handmade, artisan furniture and household items directly from Bali, Sutiki Emporium brings contemporary boho into your home. Every item is personally chosen and is completely unique. Sutiki Emporium closely works with the artists, knows their families, and proudly continues their stories all the way to Bend. Experience



SUTIKI EMPORIUM | PHOTO COURTESY OF OLD MILL DISTRICT

the elegance and durability of reclaimed Teakwood, handcrafted furniture, baskets, artwork, kitchenware, home decor, unique trinkets and more.

oldmilledistrict.com/shops/sutiki-emporium • sutiki.emporium@gmail.com

Leading Edge Flight Academy of Bend Invests in Young Aviators

Leading Edge Flight Academy of Bend, in conjunction with Bend Science Station, proudly hosted central Oregon summer camp students at the Bend Municipal Airport. In efforts to educate and instill a passion for aviation in future generations, Leading Edge donated airplane and helicopter flight time for kids to experience the thrill of flight on a first-hand basis.



PHOTO | BY GLYEB EWING, LEADING EDGE FLIGHT ACADEMY MARKETING MANAGER

Continued on Page 38 ▶

Oregon State Parks Adds Temporary Nonresident Camping Surcharge

To encourage local recreation and provide funding to operate the Oregon State Park system, the Oregon Parks and Recreation Department (OPRD) has added a nonresident surcharge to new campsite reservations and first-come, first-served campers as of Monday, August 10. The change does not affect

existing reservations or people currently camping in a state park.

The increase will add up to 30 percent to the nightly cost to camp in a state park for nonresidents. Including lodging

Continued on Page 38 ▶

RECENT TRANSACTIONS

Brokers **Dan Kemp, CCIM, Pat Kesgard, CCIM** and **Kristie Schmitt** of **Compass Commercial Real Estate Services** represented the seller, **27 Elm Partnership**, in the sale of the 58-unit townhome project located on the corner of NW Elm Avenue and 27th Street in Redmond. The 71,274 SF multifamily unit on 2.76 acres sold for \$13,200,000.

Compass Commercial Real Estate Services brokers **Pat Kesgard, CCIM** and **Kristie Schmitt** represented the seller, **Sawyer Commercial Park**, in the disposition of 63025 OB Riley Road in Bend. Broker **Graham Dent, Partner** of **Compass Commercial Real Estate Services** represented the buyer, **Sawyer Park, LLC**. The 27,000 SF industrial building on 1.8 acres was purchased for \$2,950,000.

Broker **Howard Friedman, CCIM** of **Compass Commercial Real Estate Services** represented the buyer, **Central Oregon Regional Housing Authority**, in the acquisition of 2790 NE Conners Avenue in Bend. **Compass Commercial Real Estate Services** broker **Dan Kemp, CCIM** represented the seller, **Hallmark Inns & Resorts, Inc.** The 2.62 acre parcel sold for \$1,950,000.

Redmond Urban Renewal Agency Investment Adds Public Parking in Downtown Core

The Redmond Urban Renewal Agency moves forward today by adding much-needed free parking to the downtown area at the site of the former City Hall building, 716 SW Evergreen Avenue. Demolition has begun of the outdated, obsolete buildings and will proceed towards the goal of improving the lot

and expanding parking from 76 to 120 parking stalls. The \$1.09 million project will be complete by the end of 2020.

“Our businesses and customers need more free parking that is within walking

Continued on Page 38 ▶

Store Manager Lists World's Last BLOCKBUSTER on Airbnb for Local Residents

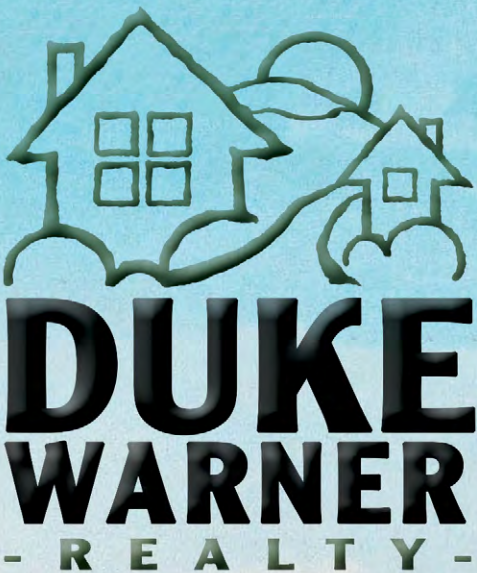
It's impossible to forget the feeling, smells and sounds of a BLOCKBUSTER store's possibility-filled aisles. This summer, the world's last BLOCKBUSTER store manager Sandi Harding, who has kept the Bend, Oregon, establishment running 'like buttah' since 2004 and has preserved the same spirit that was once found in locations around the world, will be listing their store on Airbnb for a very



PHOTO | BY LAUREN DEMITRY

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An Equitable Transportation System Requires Transit Investments Now

submitted by **ERIN FOOTE MORGAN** on behalf of the **Hawthorne Avenue Neighbors**

The legacy of transit planning in Bend isn't pretty. Three failed bond measures. The big blue buses. Opening a transit station at the intersection of two neighborhood streets. Now, just when the City of Bend and Cascades East Transit were poised to make bold new plans for Bend's transit system — we're faltering once again.

In the next month, two major transportation plans are set to be adopted — an updated City of Bend Transportation System Plan and a new Cascades East Transit 2040 Transit Master Plan. Together these plans are intended to make up a vision for the next 20 years of transportation in Bend. And while roads, sidewalks and bike lanes are highly prioritized for investments over the next decade, transit has been treated quite differently.

For instance, of more than \$650 million in new transportation projects by 2040, the City of Bend's new plan calls for less than two percent to be spent on transit. This even as the City adopts a new policy outlining efforts to create an equitable transportation system.

And despite a desire to grow transit, the CET 2040 Transit Master Plan calls for no new transit facility investments in Bend for at least a decade — despite major population growth across the city and a need to get vehicles off our congested roads.

The heart of the problem is Hawthorne Station.

For several years, we've known there are big problems with Hawthorne Station, which is currently the main transit station for Bend and the region. The station was selected as an interim hub in about 2007, and transit agency leaders have said it is "at capacity" already today.

A 2019 traffic and engineering study pointed out immediate safety issues that make Hawthorne a dangerous site, especially for people with disabilities — including the conflict of uses in the area between delivery trucks, cars, pedestrians and bike riders. The facility is out of compliance with nine key Oregon Department of Transportation standards for transit stations, and its location makes it inconvenient for many in our city to access, especially because there is no space for a park and ride.

Ultimately, this study concluded that we cannot grow transit in Bend without substantial immediate investment in new facilities. But the new 2040 transit plan retains Hawthorne Station as Bend and Central Oregon's primary transit center for the next 20 years with no other facility investments for a decade to come.

In the meantime, the plan says more than 100 new bus stops will be built, headways will be reduced across the city (meaning more buses making more transfers), more routes will be implemented and intercity traffic to Redmond and other cities will be increased by 45 percent.

With no new facilities, how will we serve this needed growth in transit?

It's another chapter in the story of the broken Bend transit system. And it's time for transit advocates to speak up and say: this isn't good enough.

Visit brokenbendtransit.com to learn more about how you can help prioritize transit



PHOTO | COURTESY OF HAWTHORNE AVENUE NEIGHBORS



PHOTO | COURTESY OF HAWTHORNE AVENUE NEIGHBORS

as we build a truly equitable transportation system in our city.

The Hawthorne Avenue Neighbors is a coalition of neighbors, business owners and transit advocates. The group began as a collection of community members frustrated by the safety and traffic issues at Hawthorne Station. Over the past two years, the group has been heavily engaged in the transit planning process—paying much closer attention that most to the lack of resources devoted to transit and transit planning. Now the group is encouraging others who care about equity in transportation, a well-planned city and climate change to take action to demand better transit planning — and transit facilities — in our rapidly growing city.

FEATURED PROPERTIES

Martolli's Pizza of Sisters
Profitable Business For Sale: \$325,000



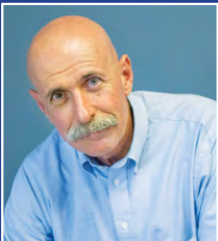
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Trade-Related Jobs Decrease in Oregon

by KRISTINE THOMAS — CBN Feature Writer

From Bend to Eugene and Roseburg to Portland, the numbers clearly convey the story of what is happening to trade-related jobs in Oregon.

According to the Trade Justice Education Fund (TJEF), Oregon had the highest trade-related job loss per population in the United States, totaling 11,396 jobs or a 114 percent increase between 2017-20. Between 2018-19, Oregon experienced a 147 percent increase in trade-related job loss.

To put this into perspective, the U.S. Census Bureau lists Oregon as being the 27th-largest state by population. For petitions filed the last three years, Oregon ranked sixth among all states in terms of the numbers of the federal government’s Trade Adjustment Assistance (TAA) certifications, trailing California, Michigan, Texas, Illinois and Pennsylvania. It’s only when ranked per population that Oregon had the more trade-related job losses than any other state since 2017.

Every corner of Oregon has experienced trade-related job loss including Bend with 101 certified job losses; Coos Bay, 124; Portland, 1,779; Roseburg, 1,961; Eugene, 1,161 and Beaverton, 777. The jobs lost in Bend were from the Microsemi Corporation in November of 2017.

TJEF’s Hillary Haden said the number of trade-related job losses have been on the rise, according to a new analysis of data by the U.S. Labor Department conducted by TJEF.

“The numbers don’t lie. Things aren’t getting better, and we have to stop pretending there isn’t a better way to handle trade to benefit workers and communities,” Haden said. “Oregon is hemorrhaging more and more jobs to offshoring week after week, with devastating effects on the state’s working families, our communities and our economy.”

The U.S. trade deficit for goods reached more than \$852 billion in 2019.

The Trade Adjustment Assistance program provides extended unemployment benefits to workers who the Department of Labor certifies as having lost their jobs to direct offshoring or displacement by imports. These workers can receive training for new careers.

Jon Irvine is the state workforce liaison for Oregon for the AFL-CIO. While he is grateful for the Trade Adjustment Assistance program, he said it’s second to stable, consistent jobs for Oregon employees.

“Offshored jobs mean less income, cut-off benefits and increased stress for the working families directly affected, but the wider community is also often hurt,” Irvine said.

Irvine said when Oregon’s jobs are outsourced to other countries that equates to less money for people to spend at their community’s local business and less tax revenue for schools and other public services. “There’s also a downward pressure on the wages and benefits of the jobs that are left,” he added.

Josh Hall of the United Steelworkers District 12 said traded policies during the last three years have put working Americans second and corporations first.

“If we’re going to stop Oregon families from permanent and incurred sudden loss of income and livelihood, and if we are going to stop the bleeding of jobs in Oregon to overseas competition, the administration needs to stop advancing policies that actively encourage outsourcing — such as the 2017 tax bill that gave a better tax rate to companies that offshore production or January’s China trade deal that created new safeguards for companies that move jobs overseas,” Hall said.

To end trade-related job loss in Oregon, the TJEF report recommendations include ending the federal government’s pro-offshoring measures, protecting existing jobs in Oregon, increasing wages in Oregon and abroad and building new markets for Oregon’s good and services with fair trade policies that recognize labor and environmental standards.

Haden said the ongoing job losses have hurt families and communities, and it needs to stop.

The report concludes, “To end and eventually reverse trade-related job losses in Oregon and beyond, federal officials must stop enacting bad policies that encourage offshoring and instead embrace trade and other policies that prioritize job creation.”

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RUSH LIMBAUGH
MONDAY-FRIDAY 9-NOON
SUNDAY 10-1



BEN SHAPIRO
MONDAY-FRIDAY 6-8PM
SUNDAY 3-5PM



LARS LARSON
MONDAY-FRIDAY NOON-3
MONDAY-FRIDAY 8-10PM



MARK LEVIN
MONDAY-FRIDAY 3-6PM

Bend YP Creates Programming to Help Central Oregon’s Employers Retain Their Young Professionals

Attracting top talent is very challenging in Bend and Central Oregon as a whole. The lack of affordable and available housing, child care capacity issues and paying a competitive wage are all acting against employers. But, let’s say a company does secure that top talent. How do they keep them?

Simple... invest in them. Especially the early to mid-career employees. Year over year, studies show that investing in the growth of employees leads to greater engagement, productivity and the ability to retain talent. This is particularly true for millennials. In fact:

- According to the LinkedIn 2018 Workplace Learning Report, 94 percent of employees say that they would stay at a company longer if it invested in their career and development.
- By 2025, millennials will make up 75 percent of the U.S. workforce, and 87 percent of millennials rate development as important to them in a job.
- Gallup finds that organizations that have made a strategic investment in employee development report 11 percent greater profitability and are twice as likely to retain their employees.

Bend YP, a program of the Bend Chamber, along with sponsors US Bank and Facebook, announces the third annual Young Professionals (YP) Summit. If a company has employees under the age of 40, roughly, the YP Summit is a powerful investment in the development, engagement and retention of staff members.

“With all the disruption from the pandemic, this year’s YP Summit won’t be business as usual. The Bend YP team created a new “hybrid” event style that allows attendees to gather in small group pods across Central Oregon to engage together with livestreamed speakers and workshops,” says Talena Barker, Bend Chamber vice president of Leadership Development.

These pods are limited in size, with a health department approved safety plan in place. Registrations for in-person pods need to be made by August 19. Attendees can also opt for a full virtual-only event, and still engage with speakers and peers in real time through the event app Whova.

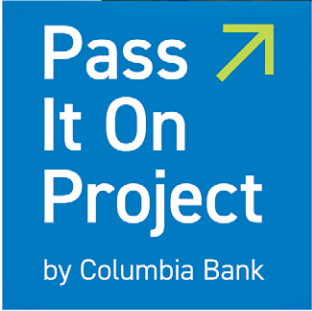
This year’s YP Summit focuses on themes of resilience, connection and communication.

Participants will:

- Lean in and look at failure and risk through new lenses of learning, growth and opportunity in a segment featuring keynote speaker Kristen Hadeed, renowned entrepreneur and author of *Permission to Screw Up*.
- Examine how teams thrive and succeed when shared values and trust are established early in a session with David Saliccioli, executive coach and educator with Coachwell.

- Dig into aspects of interpersonal conflict and learn the skills to bring diverse perspectives together for even more powerful outcomes as they engage with Moe Carrick, coach, consultant and author of *Bravespace Workplace* and *Fit Matters*.
bendyp.org

Event Details
Date: August 28, 2020
Time: 12:30pm-5pm
Cost: \$50 per person
Registration: whova.com/web



**We’re paying the bill.
They’re paying it forward.**

Through the Pass It On Project, small businesses are making a big impact. All across the Northwest, small businesses are being challenged and individuals are going without. Columbia Bank is here to help. Through the Pass It On Project, we’re paying the bill so small businesses can provide their services to those in need. From home repairs to dental work to clothes for kids, Columbia Bank is covering the cost. This project can help small businesses recover, while offering support to members of our communities affected by COVID-19. Learn more at PassItOnProject.com.

Duke Warner Trend Report for July 2020

While our Central Oregon summertime may be starting to wind down which is typically an indicator of a much slower real estate pace this year it is anything but easing up. The real estate market in Central Oregon is continuing to play out at an unprecedented frenetic pace. The agents at Duke Warner Realty are receiving more new buyer referrals in recent days than ever in the same amount of time. Our agents are showing homes for sale to several new (mostly) out-of-state buyers who are visiting Bend specifically to identify a property to purchase. The home buyers' high level of motivation and advance preparation exceeds the typical buyer who initiates their search by casually visiting Bend to explore, learn, and determine where they want to continue to investigate for a future opportunity. In fact, these home buyers are showing up with cash, pre-approval letters, checkbooks, and are ready to buy immediately. In many cases the outcome results with being outbid on homes and/or not being able to find a suitable and appealing property because inventory is lower than it has been in 13+ years. Additionally, many of the Duke Warner Realty listings have gone pending within a couple days of hitting the market. Some listings are selling for nearly 20 percent over asking price. In fact, some sellers decide to leave town to accommodate the back-to-back volume of showings. We have found this sentiment is being expressed by other local brokers this summer with no slow down in sight.

Our market trend report offers valuable insight into last month's activity, which is a great resource for upcoming trends we anticipate for the unforeseeable future.

August 1 Inventory and July Activity

With 297 active listings as of August 1, the Bend market is experiencing the lowest inventory levels we have seen in over 13+ years with less than one month's worth of inventory of available homes for sale.

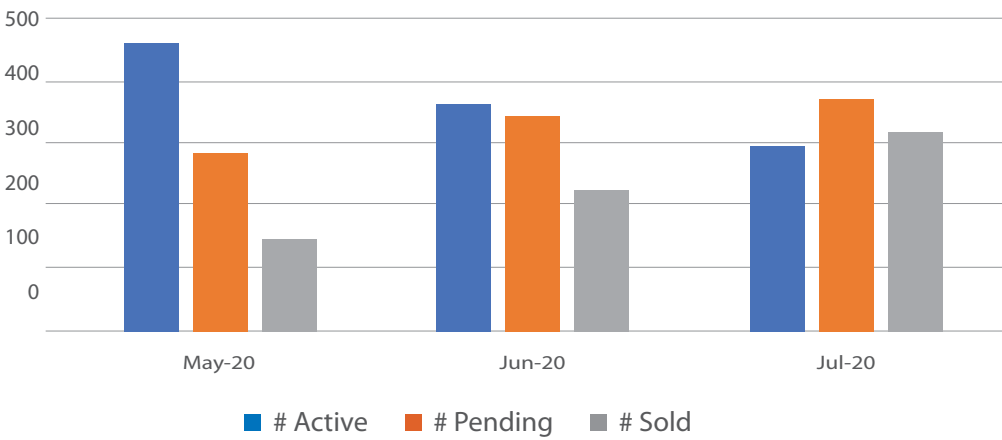
This number is lower than it ever has been in Bend. Previously, June broke the record for the most pending transactions within a one-month period. July has crushed that record. Which is also seen by the record setting 318 closed Bend sales in July, the first time we have seen over 300 homes close in a month. The previous record with 261 pending homes in a one-month period was 13 years ago.

Buyers are becoming frustrated that they cannot find what they are looking for and are frequently being outbid. Our agents are continually on the lookout for the next opportunity on the chance it might be a match for our clients. Now is not the time to chance a novice real estate agent or novice real estate agency.

Redmond's active listings as of August 1 showed 179 homes overall showing the combined active listings for Central Oregon at 476. Redmond sold 100 homes in July and offered 146 new homes on the market and 194 homes pending. The bulk of active homes on the market in Redmond were in the \$325,100-\$425,000 price range, showing 78. The \$225,000-\$325,000 had 17 active listings and the \$525,000 and up price range showed 42 active listings.

For Bend, the numbers are record breaking! There were only two active listings in the \$225,000-\$325,000 range, 54 in the \$325,100-\$425,000 range, 61

Bend Real Estate Market Trend Report



in the \$425,100-\$525,000 range and 33 in the \$525,100-\$625,000 price range. We are showing 69 active homes in the \$925,100 and up price range.

To add to the explosive market in Bend, the median price broke the \$500k barrier all the way to

\$529,000. While it may be anomalous due to July's sales being predominantly high dollar homes, it also reflects the number of available homes from \$325k-\$425k in July which was half of the count from May. Nevertheless the \$529k figure is newsworthy for home buyers and sellers, alike.

With a frenzied, thriving real estate market in Central Oregon, and shockingly less inventory than last summer, it is truly an unprecedented sellers' market. If you have considered selling your home for top investment return, there is no better time than now! If you want your home sold within days and for maximum market value, we encourage you to consult with your trusted Duke Warner Broker for expert advice. Our brokers will work tirelessly to advocate for you in the hottest real estate market on record

Sold and Pending Listings

Bend had 343 pending homes in June, and 372 in July. For sold listings, there were 225 in June and 318 in July. In Redmond, we saw 96 sold listings in June, and 109 in July. We continue to see prodigious numbers never seen in the Central Oregon real estate market!

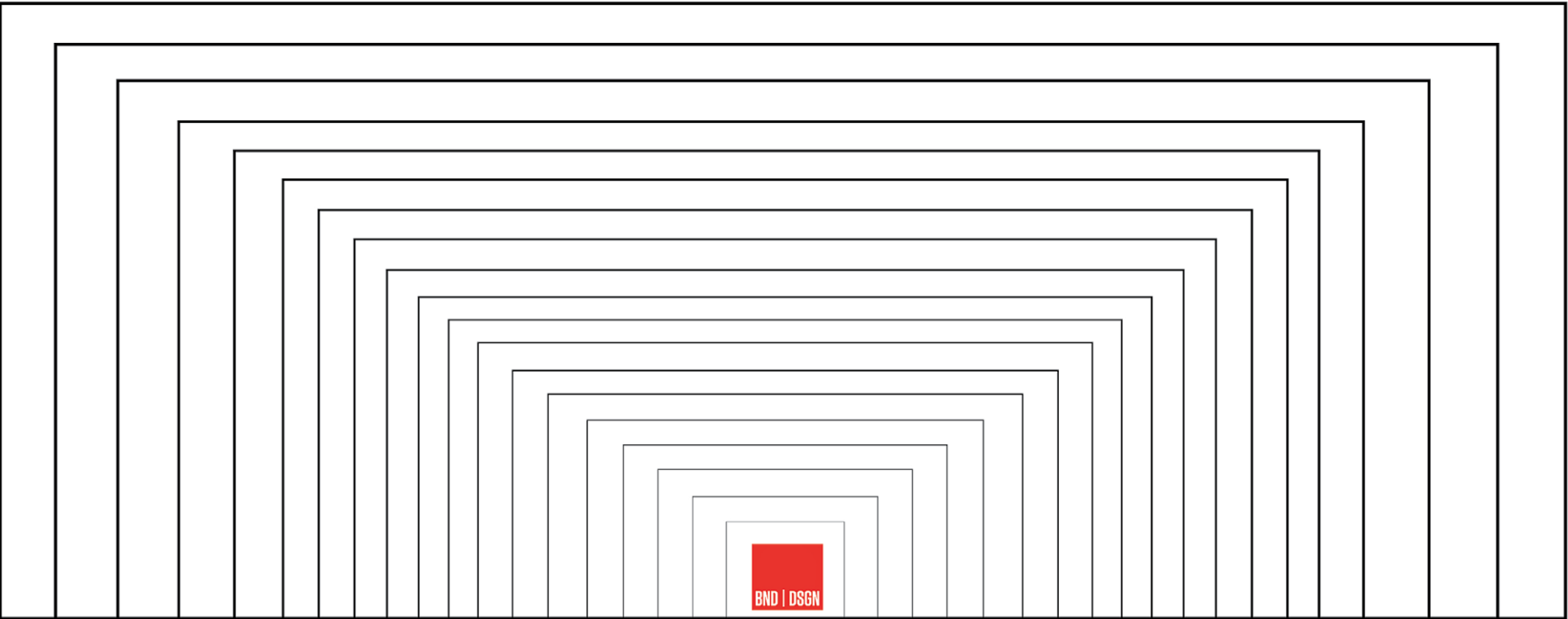
Looking Ahead

As many of us know and appreciate, Central Oregon is a special place to live. Both Bend and Redmond markets are on fire as we move into the fall season. As you consider your options and look ahead, whether you want to buy or sell a home, keep us in mind for your real estate needs. Our professional brokers can offer great insights as you navigate your next home experience. Give us a call today and let us help you get started! Because you cannot fake experience.

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Race to the Moon & Beyond

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

The space race is on again and it's not your grandfather's race. This one's fueled by private technology companies beating the old military industrial complex at their own game.



PHOTO | PEXELS

The Battle of Two Superpowers

Once upon a time, a space race spurred two countries to leave the bounds of earth. In the 60's, the USSR and the United States battled each other to be the first — USSR succeeding with Sputnik, the first man in space and the first landing of a craft on the moon. USA put more men in space and successfully landed men on the moon first with Apollo 11. NASA launched seven manned missions altogether to the moon and six successfully landed, putting 12 astronauts on the surface. Only Apollo 13 didn't make it.

Everyone's in the Game

Fast forward to today. China, Israel and India have all launched missions to the moon. China landed the first successful mission on the far side of the moon, deploying a lunar rover. Both Israel's and India's landing attempts failed.

Over the next five years, the USA, China, EU, Japan, South Korea, Germany, the United Kingdom, India and Russia have scheduled missions to the moon. The race for space is no longer the domain of two superpowers. The secrets of the moon and the prospect of setting up a steppingstone base to deep space are driving more countries to commit hundreds of millions of dollars to make sure they're not left out.

Not Just for Nation-States Anymore

Now even private enterprises are in the space race with companies like Elon Musk's SpaceX, Jeff Bezos' Blue Origin, Richard Branson's Virgin Galactic and others such as Orbital and Sierra Nevada. SpaceX has changed the space game by dramatically reducing the cost of a launch by verticalizing spacecraft production, which reduced the cost by a factor of ten; by landing boosters and recovering cowlings and reusing them. No other company can currently compete on price and reliably reuse boosters to launch another payload. On top of that, they've made space cool again.

Who Cares?

Space launches have become so routine, most of the world does not even take notice anymore. That is a good thing. It means there is little-to-no drama in the process because risk has been substantially reduced. The drastic cuts of cost to launch also means anyone with a few million to spare — an individual, a corporation or a country — can launch a mission. A dedicated launch by the SpaceX, the lowest cost provider, will set you back about \$60 million, that beats all other competition. Hitch a ride on SpaceX with a bunch of other mini-satellites such as CubeSats, and you can launch for as little as \$10,000 to \$15,000. One enterprising Stanford researcher packed a CubeSat with 105 miniature chip satellites (ChipSats) that successfully launched in March 2019. The ChipSats cost about \$100 each, which makes the price to launch within reach for anyone with about \$25,000 to burn... in the atmosphere. The CubeSats do their measurements

Continued on Page 14 ►

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EarthCruiser USA

Continued from page 1

facilities during the harsh Alaskan winter.” Integrating EarthCruiser’s technology into commercial applications is something that has been talked about for a long time, Knight explained. “We value our roots in the recreation industry, and want to use our collective experience and the knowledge we’ve gained over the past decades to help and serve others in a way traditional recreation vehicles can’t.”

The CORE Platform
CORE products come from years of travel and engineering with more than two decades of experience building expedition vehicles. The CORE Chassis are one-of-a-kind and designed and tested for the American market, and applicable to a global market. CORE’s proprietary four-wheel-drive system is available on the Fuso FE single cab and dual cab now, and will be available for the Chevy LCF and Isuzu NPR models starting in early 2021.

CORE Chassis are put through extensive testing to meet rigorous standards, ensuring all platforms are fully FMVSS/DOT compliant, including a full brake system certification, conducted by one of the top independent automotive test laboratories in the country. Fuel system and exhaust routing are designed to ensure the truck also stays in compliance with EPA and other standards.

- Initial CORE Product Offerings
CORE Chassis with Box Shell**
- \$140k single-cab chassis 4x4 with box
 - \$155k dual-cab chassis 4x4 with box
 - Approximate box dimensions: 13.7’ length x 6.7’ width x 6.8’ height
- CORE Chassis
- \$105K single-cab chassis (4x4)
 - \$120K dual-cab chassis (4x4)
- ** Note: CORE Chassis with Box Shell is an empty customizable box and not to be confused with an EarthCruiser house.

Commercial Uses
Interested parties in commercial application can purchase a CORE Chassis directly to build upon themselves or work with EarthCruiser to create a custom configuration to meet their unique mission requirements. Appropriate users would include the Forest Service, Homeland Security, Fish and Game, remote/mobile medical agencies and disaster-relief situations.

CORE commercial models provide shelter and support in a range of critical ways, and can be outfitted with a variety of systems including a top-grade water filtration system and solar power generation, both necessities for extended excursions through remote areas. Potential commercial applications include:

- Providing clean water in a hurricane;
- CORE chassis with a steel flatbed option for hauling equipment through rugged terrain and remote areas;
- Delivering mobile shelter units to provide power and fresh water or mobile command centers;



CORE DUAL-CAB CHASSIS | PHOTOS COURTESY OF EARTHCRIUSER

- Jobs requiring robust all-weather four-wheel drive systems;
 - Use by foreign governments (natural disasters), as the units are easily shipped anywhere in the world and operate effectively out of the box vs. most domestic build products; and
 - Mobile vaccinations in remote locations around the globe (e.g., Doctors Without Borders)
- Ultimately, various floor plans will be offered to fit the needs of different agencies and commercial applications.

DIY Market
Additionally, there is a robust DIY market as people seek to build their dream expedition vehicle. This trend is evident in the explosion of DIY vans, school buses and old trucks that are becoming new home-bases for adventure seekers and digital nomads. This chassis system, which was designed to take the legendary EarthCruiser EXP and FX to all corners of the globe, can now be purchased and incorporated into the world’s best DIY vehicles.

The CORE Chassis platform is unlike any other offering available for the personal-use market: It is rigorously tested, infused with proprietary components, street legal and meets required certifications and standards. These are qualities that a pieced-together chassis cannot deliver. If you are looking to create your own expedition vehicle, and need a rugged and proven platform, look no further than CORE Vehicles.

To learn more about CORE Vehicles, visit: earthcruiser.com/COREVehicles or sales@corevehicles.com.
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Inflation & Your Money

by ED WETTIG, CFP — Wettig Capital Management

“If the current annual inflation rate is only 2.3 percent¹, why do my bills seem like they’re ten percent higher than last year?”

Many of us ask ourselves that question, and it illustrates the importance of understanding how inflation is reported and how it can affect investments.



PHOTO | CASCADE BUSINESS NEWS

What Is Inflation?

Inflation is defined as an upward movement in the average level of prices. Each month, the Bureau of Labor Statistics releases a report called the Consumer Price Index (CPI) to track these fluctuations. It was developed from detailed expenditure information provided by families and individuals on purchases made in the following categories: food and beverages, housing, apparel, transportation, medical care, recreation, education and communication and other groups and services.²

How Applicable Is the CPI?

While it’s the commonly used indicator of inflation, the CPI has come under scrutiny. For example, the CPI rose 2.23 percent for the 12 months ending in December 2019 — a modest increase. However, a closer look at the report shows movement in prices on a more detailed level. Gasoline prices, for example, rose 7.9 percent during those 12 months¹.

Are Investments Affected by Inflation?

They sure are. As inflation rises and falls, three notable effects are observed.

First, inflation reduces the real rate of return on investments. So, if an investment earned six percent for a 12-month period, and inflation averaged 1.5 percent over that time, the investment’s real rate of return would have been 4.5 percent. If taxes are considered, the real rate of return may be reduced even further.³

Second, inflation puts purchasing power at risk. When prices rise, a fixed amount of money has the power to purchase fewer and fewer goods. Cash alternatives — which earn a low rate of return — may not be able to keep pace with the rise in prices.

Third, inflation can influence the actions of the Federal Reserve. If the Fed wants to control inflation, it has various methods for reducing the amount of money in circulation. Hypothetically, a smaller supply of money would lead to less spending, which may lead to lower prices and lower inflation.

Empower Yourself with a Trusted Professional

When inflation is low, it’s easy to overlook how rising prices are affecting a household budget. On the other hand, when inflation is high, it may be tempting to make more sweeping changes in response to increasing prices. The best approach may be to reach out to your financial professional to help you develop a sound investment strategy that takes both possible scenarios into account.

¹InflationCalculator.com, 2020

²Bureau of Labor Statistics, 2020

³This is a hypothetical example used for illustrative purposes only. It is not representative of any specific investment or combination of investments. Past performance does not guarantee future results.

Provided by Ed Wettig, CFP, Wettig Capital Management, which offers investment management, financial planning and retirement income strategies. Securities, insurance and investment advisory services offered through Royal Alliance Associates, Inc. Member FINRA/SIPC. Wettig Capital Management is a marketing designation.

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Grove
Continued from page 1

for project^ said the central ground floor plaza area spanning some 10,000 square feet will serve as a gathering place for the neighborhood and act as a venue for community events.

Grove is the third development that project^ has undertaken in Central Oregon, having completed the Range garden-style apartments, also in NW Crossing, in 2018, and more recently wrapping up the urban living collective of 25 townhomes known as Basecamp bordering the Old Mill District.

Jones said, “Following the success of our previous projects in Bend, Brooks Resources — as part of the development team of Northwest Crossing — approached us regarding whether we would be interested in doing something harmonious with the subject site.

“We looked at it and realized that though NorthWest Crossing is a great community, it really needed a central gathering point. It made sense that this “Main & Main” location could create an environment where people could get together in a kind of hub situation, which catalyzed the initial marketplace concept.

“We will have ‘best-in-class’ food so local residents don’t have to venture elsewhere. We also looked at successful marketplace examples in other cities for guidance — such as Pine Street which features some of Portland’s best chefs and purveyors in a casual, open layout, Oxbow Public Market in Napa and the Ferry Building in San Francisco, which build off that European-style template.

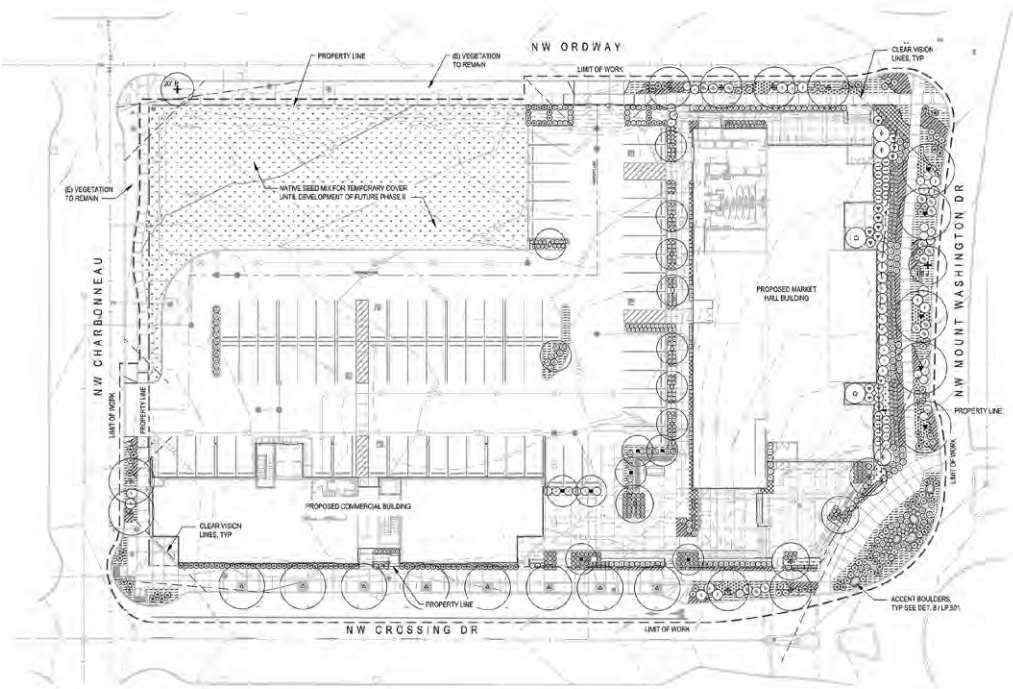
“We already have several leases in place, and all the vendors will be top quality and joining the project either as an additional location or new concept. Around 2,500 square feet has also been set aside for a small grocery store, which I would liken to a Bodega-style outlet with a range of offerings — which again will be aiming to fill something of a perceived void in the NorthWest Crossing community.

“The open agrarian nature of the design will be flexible to accommodate a range of events, with our ‘built-in’ food vendors available, and we are looking at hosting a range of community events, such as movie nights and so on. It is a visible venue, intended to stand out prominently and with the big open space to some extent what you think of you can do!

“Other points as part of our sustainable priorities will be a solar PV array on top of the upcoming commercial building, which will power onsite vehicle charging stations and house lights and, as part of our commitment to promoting alternate modes of transport, we will have covered bike parking, showers and locker rooms.

“With the design thrust, there is a nod to the agrarian barn-like structures of Central Oregon with a somewhat simple design, intended to showcase a prominent location in NW Crossing. As the walls go up, we have already received overwhelmingly positive feedback and people seem excited about the natural design elements and intended use of the site.

“An abundance of natural light, exposed timber elements and clean lines are featured in balance with the beautiful, native High Cascades setting.”



GROVE SITE PLAN | RENDERING COURTESY OF PROJECT^

Hacker has been working in Central Oregon since its inception with early work in the region including the High Desert Museum and the downtown Bend Library. More recently, the architecture firm designed the Lakeside addition at Black Butte Ranch and the acclaimed Unitarian Universalist Fellowship of Central Oregon.

“Grove will provide a light-filled, welcoming and comfortable space for neighbors and visitors to Bend’s west side to connect while enjoying the sublime environment of Central Oregon,” said Corey Martin, principal of Hacker. “The building design is inspired by nearby historic farm buildings and offers ample shelter from the elements while its indoor and outdoor spaces and elevated decks provide multiple vantage points to a vibrant community living room.”

Project^ is a values-driven real estate developer providing resources, practices and stewardship for its partners. The company maximizes environmental, social and economic benefits inherent in meaningful places and create opportunity, buildings and legacies through sound business and ecological practices. Project^ has a broad portfolio of experience, having planned, financed and executed more than 20 projects. Recent and notable developments include Field Office, an award-winning project nationally and locally in recognition of its innovative LEED Platinum design and The Nature Conservancy’s Oregon Conservation Center.

Leasing opportunities for Grove and related inquiries should be directed to Christopher Jones, development manager, project^.
projectpdx.com • christopher@projectpdx.com

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Rules on Eligibility for Federal Emergency Paid Leave Called Into Question

by CHARLOTTE HODDE and BRUCE GARRETT — Barran Liebman LLP

Since April when Congress created nationwide emergency paid leave for employees, the rules for the program have been unclear and, in places, internally inconsistent. The temporary Family First Coronavirus Response Act ("FFCRA") leave provides up to 12 weeks of government-subsidized leave for employees through December 31, 2020. It was cobbled together quickly and the law tasked the United States Department of Labor ("DOL") with filling in the statutory gaps with regulations in a fraction of the time an agency normally would have had to create new federal rules. Additional regulations and guidance followed and employers found the requirements generally manageable in spite of ongoing confusion.

On August 3rd, a federal court in New York invalidated several of the DOL regulations that helped employers determine which employees qualify for leave. This decision potentially made FFCRA leave available to even more employees. It resulted from a lawsuit brought by the State of New York against the DOL, and argued successfully that several of the regulations' eligibility requirements contradicted the statute and exceeded the DOL's rule-making authority.

This New York case is the first court challenge to the FFCRA regulations and it could be reversed, narrowed or followed in other jurisdictions. Because the analysis applied by the New York court affects how employers make layoff and furlough decisions, Oregon employers may and perhaps should elect to be conservative and adjust their approach to determining eligibility of employees requesting FFCRA.

The New York court invalidated the following FFCRA eligibility rules:

Conditioning Leave on the Availability of Work

The early directives from the DOL told employers that employees who were already on furlough were not eligible for certain types of FFCRA leave. That meant that if the employer had shut down operations or reduced employee schedules for lack of business or to comply with shut-down orders, its employees could not use FFCRA leave to offset hours that they would have normally worked. The New York decision now prevents employees from being disqualified from FFCRA benefits simply because there is no work for them to perform. That would mean that employees are eligible for leave when they have a qualifying reason even though they would not have been working. That, in turn, will have an impact on employers making layoff decisions, and they will need to evaluate whether those employees will be entitled to FFCRA benefits even if they are temporarily laid off.

Requiring Supporting Documentation Before Leave

The DOL rules probably confused employers into believing that employees



had to provide documentation of entitlement for FFCRA leave before the start of leave. Minimum documentation is still required, and is crucial to the tax credit that covers the cost of wages and health premiums during FFCRA leave. But as a result of the New York decision, employers cannot precondition approval of leave on when and whether documentation has been submitted. To be sure, there are still notice requirements, but notice can be given before supporting documents are available. Employers who introduced blanket rules requiring early documentation will

want to re-evaluate their processes.

Exclusions for "Health Care Providers"

To support the health care system, FFCRA allowed employers to exclude "health care providers" from FFCRA leave. The DOL defined a "health care provider" broadly, but the New York court disagreed and noted that the "vastly overbroad" definition of the regulations included employees "who are not even arguably necessary or relevant to the healthcare system's vitality." Health care employers need to apply the definition judiciously and evaluate the employee's skills, role, duties and capabilities in the health care setting in making the decision whether a particular employee is eligible for FFCRA benefits.

Approving or Denying Intermittent Leave

Finally, the New York court rejected the DOL's rule that use of intermittent FFCRA leave required the employer's approval. The DOL intended its rule to achieve balance, so that an employee's request to stretch 12 weeks of leave over the rest of a year could be evaluated in light of the operational and staffing constraints of the business. The New York court found the DOL had no reasonable basis for imposing these requirements, and employers should be cautious when evaluating requests for a reduced workweek.

This decision is a reminder that employers have to do their best in a rapidly changing environment. The New York decision may be the first of many, or may lead the DOL to rewrite the challenged rules. Regardless, employers should review their decision-making for these issues and double-check the current state of the regulations as they make employee leave decisions, and as they use their best efforts to remain compliant with the law.

The decision is *New York v. United States DOL*, No. 20-CV-3020 (JPO) (S.D.N.Y. Aug. 3, 2020)

If you have questions about FFCRA leave eligibility or other employee leave decisions, contact Charlotte Hodde at chodde@barran.com or 503-276-2102. barran.com

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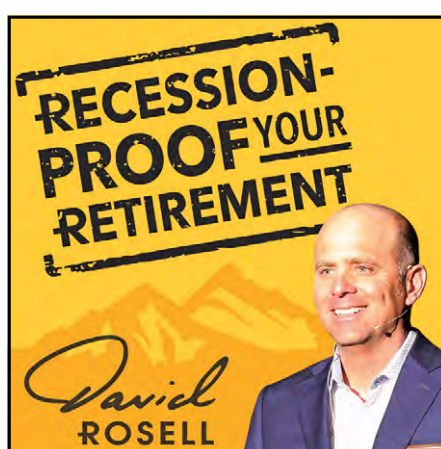
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Tech Trends
Continued from page 9

and then burn away in their freefall back to Earth.

A single asteroid with precious minerals, commonly known as Rare Earth Elements (REE), could be worth trillions of dollars for the first space mining operations, and with costs lowering to return vehicles to earth for reuse, the downward trend may make it economically feasible to do so. More important are asteroids containing water or ice. Water could allow the production of rocket fuel, ensuring there's fuel stations where starships can fill up before they depart for deep space.

Manufacturing Off-Planet

With an abundance of asteroids to mine from, manufacturing in space will have abundant raw materials. The first likely production is rocket fuel, followed by components needed to repair and build spacecraft. Additionally, there is a huge advantage when manufacturing in space, creating new materials and technologies that take advantage of microgravity and hard vacuum. For example, microgravity eliminates the build of sediments and provides the perfect environment to grow crystals of much larger size and incredible purity. These crystals could drive new levels of technical advancements in chip wafers, communication, instruments and compute power. The vacuum of space can be used to subject materials to both extreme heat (i.e. focusing the Sun's energy) and cold (close to absolute zero). Unique pharmaceuticals could be created that cannot be produced in Earth's gravity well.

Survival of Humanity — Betting Long

Carl Sagan once said, "Extinction is the rule. Survival is the exception." Humanity is as vulnerable to extinction as any other creature. Creating sustainable colonies off-planet seems a reasonable precaution against the inevitable. Whether it is an asteroid impact, shifting of the poles, irreversible climate change or an alien invasion, it seems prudent to create pockets of humanity off-planet. Right now, several organizations are planning permanent colonies on Mars. Elon Musk wants to put humans on Mars by 2024. Mars One, a

global initiative, aims to have the first contingent of permanent Mars residents on the surface by 2031.

To the Moon... to Stay

Closer to home, Bezos and Musk have both stated their intentions of establishing bases on the moon within this decade, and NASA pulling up the rear in the 2030's. China is determined to establish a base this decade. In June 2020, Chinese scientists announced they have developed a material from dust similar to that found on the moon that may be strong enough to build a base. If true, it means a construction team could use the plentiful moon-dust on the surface instead of transporting tens of thousands of tons of cement and steel estimated to cost at least a trillion dollars for a modest-sized moon base. China could launch a number of large 3D printers to use the lunar cement to quickly create habitats and hard surfaces.

Thanks to Entrepreneurs

I believe the revival of the space race is due to applied energy from entrepreneurs such as Bezos and Musk, instead of red-tape-tied, government-run programs, with countries like the USA, Russia and China reacting rather than leading. I believe this surge of momentum would not have happened without the innovation in space technology driven by private enterprise. Next time you order from Amazon.com or drive a Tesla, and you feel guilty for splurging... just imagine you are helping humanity's chances of survival.

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

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- Gross annual revenues \$100,000 or greater in fiscal year 2019.

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

Reported revenues should be taken from externally prepared financial statements or tax returns filed with the IRS. **Deadline September 30, 2020.**
Only percentage of growth will be published.

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 — DiversiPac 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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Celebrating Business Women

Continued from page 1

senior management position.

Organizational research suggests that female leaders bring a unique constellation of leadership-related traits, attributes and behaviors to the workplace that provide advantages to their organizations.

Clearly, decision-makers across the world are seeing the advantages of having women participate in or lead their teams. So, what exactly is the female advantage in business?

Primary advantages for women in business are their ability to speak their truth, be decisive, have higher levels of emotional intelligence (soft skills) and offer diverse perspectives.

Truth and Decisiveness. According to the April 13, 2020, *Forbes Magazine* article, "What Do Countries with the Best Coronavirus Responses Have in Common?" Women Leaders — the top seven countries that managed the early stages of the worldwide COVID-19 pandemic with the fewest number of infections and deaths were led by females. *Forbes* attributes this success to the female leaders having the strength to speak their truth, deal with facts and be decisive.

Emotional Intelligence. Emotional intelligence is a key competitive advantage for women in business. A 2016 study published by the global consulting firm Hay Group found that women outperform men in 11 of 12 key emotional intelligence competencies. These competencies included emotional self-awareness, empathy, conflict management, adaptability and teamwork — all essential skills.

Additionally, a December 8, 2018, *Entrepreneur* article, "4 Reasons Emotional Intelligence Gives Women an Upper Hand as Negotiators," lists why emotional intelligence is a winning strength in female leaders. Successful negotiation requires building relationships, listening skills and being able to articulately describe scenarios and related feelings. Women are more open to and sensitive to feedback, which is crucial when working out a compromise.

Diversity. A diverse workforce is an innovative workforce. Diversity, from gender diversity to culture, age and race, has been shown to foster creativity and innovation. Men and women will inevitably have different experiences and backgrounds that shape their approach to business. Challenging each other and collaborating with people who think differently can breed creativity and promote the innovative ideas that push organizations forward.

Bringing it back to Bend and Central Oregon, I asked several local female business owners and leaders for their opinion on what skills, talents or traits women need to excel in today's business climate. Perhaps not surprisingly responses were similar, irrespective of the variety of businesses they represent.

What is most important for women to succeed in today's business climate — intelligence, strength, grit, resiliency, adaptability, self-confidence.

Karen Bandy, owner and designer, Karen Bandy Jeweler: "She needs to be smart, creative, honest, good communication skills, follow-through, a good marketer of herself, her business, her product and needs the tenacity to juggle all that life throws at her."

Matina Christopherson, owner, 541 Trends: "Believe in yourself and your business decisions, be resilient and receptive to new ideas at all times."

Connie Druliner, president-CEO of Express Employment Professionals, and longtime Central Oregon business leader: "A strong woman in any leadership role should have both grit and grace to survive."

Kelli Hewitt, president, E2 Solar, Inc.: "Recognize your resilience and persistence because they are reasons why you got to where you are today. Own your decisions, accept the outcome, be confident to admit to mistakes, take time to celebrate the successes."

Dr. Rebecca Johnson, vice president of Oregon State University: "Intelligence, adaptability, creativity, perseverance, discipline and self-confidence to break through glass ceilings."

Lauren Kelling, owner, Oregon Body & Bath: "Communication skills, perseverance, commitment, belief in themselves, knowing that they have what it takes to succeed."

Julia Rickards, owner, The Open Door Wine Bar and Clearwater Gallery: "Grit, passion and perseverance. Do not define yourself by what the business world defines success as, rather by your own business principles and ideals."

Marty Smith, owner of Ice Fine Jewelry and Gigi's Boutique in downtown Bend: "The only thing that is for certain in life is change. Embrace change. I do!"

Joanne Sunnarborg, owner, Desperado Boutique in the Old Mill: "Put your fears aside and check your ego at the door."

To this, I would add that to succeed in business, women need courage, confidence, vision, intuition, support and humor. Be discerning with whom you let into your world, professionally and personally. Surround yourself with people who believe in you, who are loyal to you and your passions. Practice the art of saying 'yes'. Honor yourself in saying 'no' when it does not feel right.

Women in Business, celebrate yourselves and one another this month. Look for new ways to support each other as it breaks my heart to see women publicly criticize other women.

Continually look for inspiration. Be an inspiration to those around you. Celebrate your accomplishments now and into the brilliant future that you are creating.

Executive and Leadership Coach Ann Golden Eglé, MCC, has steered 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.

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Largest Women-Owned Businesses & Advertisers

(Listed by Number of Employees over 5, recognizing that there are numerous other women-owned businesses. Please let us know if you would like to be added to this list.)

Company / Address	Phone	Fax	WebSite/Email	Contact	Staff	CO Year Est.	Services
Humm Kombucha 20720 Brinson Blvd. Bend, OR 97701	541-306-6329	N/A	www.hummkombucha.com hello@hummkombucha.com	N/A	70	2009	Kombucha; fermented non-alcoholic tea production & tap room
Evergreen In-Home Care Services 243 SW Scalehouse Lp., Ste. 3-A Bend, OR 97702	541-389-0006	541-389-0906	www.evergreeninhome.com info@evergreeninhome.com	Nancy Webre	60	1982	Consultation, care management & referral services, medication management, registered nursing services, 24-hr. companion & homemaking services, personal & respite care.
The Phoenix Restaurant 594 NE Bellevue Dr. Bend, OR 97701	541-317-0727	N/A	www.bendphoenix.com eat@bendphoenix.com	Debra Brickey	40	2010	Full-service bar with big screen TV's, Happy Hour in the lounge everyday, meeting/private room & outdoor seating.
Anjou Spa 1835 NW Pence Ln., Ste. 120 Bend, OR 97703	541-241-8454	N/A	www.anjouspa.com info@anjouspa.com	Don Homes, Jenna Walden	25	2008	A full-service organic spa.
Stitchin' Post & Stitchin' Post Gallery 311 & 331 W Cascade Ave. PO Box 280 Sisters, OR 97759	541-549-6061	541-549-1922	www.stitchinpost.com stitchin@stitchinpost.com	Valori Wells Kennedy, Jean Wells-Keenan	22	1975	Quilt fabrics, books, notions, gifts, fiber arts gallery, home accessories, yarn & knitting supplies, art supplies, mail order & classes.
Stahancyk, Kent & Hook P.C. 158 NE Greenwood Ave., Ste. 1 Bend, OR 97701	541-318-9115	541-318-9116	www.oregondivorce.com shana@stahancyk.com	Joel J. Kent, Jody Stahancyk	21	1998	Family law & estate planning.
RBD Instruments, Inc. 2437 NE Twin Knolls Dr., Ste. 2 Bend, OR 97701	541-330-0723	541-330-0991	www.rbdinstruments.com sales@rbdinstruments.com	Rena Bennett-Dellwo	13	1990	Development of components for the materials science industry. Also, surface analysis system repair, maintenance & upgrades.
Straw Propeller Gourmet Foods 725 SW Umatilla Ave. Redmond, OR 97756	541-886-5783	N/A	www.strawpropeller.com info@strawpropeller.com	Sandy Anderson	13	2011	Woman-owned & operated gourmet food manufacturer that creates a variety of gourmet oatmeal & muesli products. All products made with certified gluten-free oats, non-GMO, all natural & Kosher certified ingredients.
East Bend Animal Hospital 409 NE Greenwood Ave., Ste.110 Bend, OR 97701	541-318-0090	N/A	www.eastbendvet.com ebah@eastbendvet.com	Dr. Jaime Thurk, Dr. Brooke Jacoby, Dr. Brett Thomas	12	2016	Exams, avian pets, exotic pets, spaying & neutering, pet dentistry, surgery, laser therapy, micro-chipping, nutrition, lab services, flea, tick & heartworm prevention, pet emergency, nutritional supplements, vaccines, Veterinary Orthopedic Manipulation (VOM).
SisTech Manufacturing 63068 Lower Meadow Dr. Bend, OR 97701	877-792-2779	877-529-9502	www.sistechmfg.com info@sistechmfg.com	Brad Kennedy, Lorraine Kennedy	12	2009	Woman-owned, minority-owned business provides contract electronic manufacturing & mechanical assembly services to high technology companies.
The Associates Real Estate, Inc. 715 NW Third St., Prineville, OR 97754	541-447-3940	541-447-2665	www.homesincentraloregon.com	Mary Thurman, Diane Cross	12	1986	Real estate sales.
Alliance Supply Co./Bend Scrub Store 2275 NE Doctors Dr., Ste. 4 Bend, OR 97701	541-241-5582	541-382-0537	www.alliancesupplyco.com jeanie@alliancesupplyco.com	Jeanie Dumont	11	2004	Custom embroidery, spirit wear, medical scrubs, career apparel, mat service & sales.
Bend Storage & Transfer, Inc. 2350 NE Second St. Bend, OR 97701	541-382-5641	541-382-5645	www.bendstorageandtransfer.com nancy@bendstorageandtransfer.com	Nancy Lynch	10	1922	Moving & storage services.
Cross Dot Digital & Creative Agency LLC 1001 SW Emkay Dr., Ste. P Bend, OR 97702	541-203-0189	N/A	www.crossdotdigital.com hello@crossdotdigital.com	Michelle Hart	10	2019	Graphic design, brand identity, website design, social media, copywriting & content marketing, digital marketing services, reputation management.
Express Employment Professionals - Bend 61379 S Hwy. 97 Bend, OR 97702	541-389-1505	541-389-1581	www.expresspros.com stephanie.miller@expresspros.com	Stephanie Miller, Connie Worrell-Druliner	10	1983	Temporary & permanent placement, executive search, payroll, leasing.
Sparkle Cleaning Service 63010 Plateau Dr., Ste. 4 Bend, OR 97701	541-410-1770	N/A	www.sparklecleaningbend.com contact@sparklecleaningbend.com	Donna James	10	2002	Cleaning services, weekly, bi-monthly, residential, vacation homes, move out cleans, spring cleanings, one-time cleanings. Licensed, bonded & insured.
Synergy Health & Wellness 361 NE Franklin Ave., Bldg. C Bend, OR 97701	541-323-3488	N/A	www.synergyhealthbend.com info@synergyhealthbend.com	RanDee Anshutz	10	2012	Massage therapy, nutrition counseling, diabetes education program, Body Trust Group, Walk-Strong!, partner services, WIC nutritionists.

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Largest Women-Owned Businesses & Advertisers

(Listed by Number of Employees over 5, recognizing that there are numerous other women-owned businesses. Please let us know if you would like to be added to this list.)

Company / Address	Phone	Fax	WebSite/Email	Contact	Staff	CO Year Est.	Services
Sher-Ray Inc. 727 NE Greenwood Ave. Bend, OR 97701	541-389-2228	N/A	www.sherray.com sherray101@gmail.com	Sherry	9	2013	Organic skincare, 170 essential oils for aroma therapy & 11 CBD products.
Tax Minimizers of Oregon Inc. 250 NW Sixth St. Redmond, OR 97756	541-923-1040	541-548-8101	www.taxminimizers.com mandy@tmmredmond.com	Mandy	9	1972	Tax preparation, bookkeeping & payroll.
Desperado 330 SW Powerhouse Dr. Bend, OR 97702	541-749-9980	541-749-9981	www.desperadoboutique.com bend@godesperado.com	Joanne Sunnarborg	8	2007	Woman owned business featuring apparel, footwear, accessories & home dÃ©cor, men & children too.
Prineville Insurance Agency 297 NW Third St. Prineville, OR 97754	541-447-6372	541-447-5742	www.prinevilleins.com Monica@prinevilleins.com	Monica Elsom	8	1935	All personal & commercial lines of insurance.
Quiltsmart Inc. 20736 SE Carmen Ln., Ste. 120 (Wholesale Inquiries Only) Bend, OR 97702	541-241-7544	N/A	www.quiltsmart.com info@quiltsmart.com	Mattie Rhoades	8	1994	Printed interfacing for quilts, bags & small projects.
Swan Industries Inc. 633 NE First St. Bend, OR 97701	541-389-4668	541-389-4068	www.swanindustries.com sales@swanindustries.com	Evelyn Swan, Noelle Swan	7	1978	RV OEM plumbing parts - San-T-Flush, Prevent-A-Freeze, quick water fills.
Minuteman Press 235 SE Wilson Ave., Ste. 100 Bend, OR 97702	541-749-2900	541-749-2901	www.bend.minutemanpress.com mmpbend@minutemanpress.com	Rence Mansour	6	2003	Commercial printing, graphic design, branded apparel, full service mailings with discounted postage, brochures, EDDM, flyers, business cards, business forms, letterheads, envelopes, invitations, newsletters, promotional products, labels, large format printing & dye sublimated products & apparel, blueprinting/large format & more.
Allstate Insurance Co. 141 NW Sixth St., Ste. A Redmond, OR 97756	800-752-1970	541-647-6317	https://agents.allstate.com/cheri-towery-redmond-or.html cheritowery@allstate.com	Cheri Towery	5	1987	All lines except health. We do life insurance & planning for retirement
Every Idea Marketing 355 NE Lafayette Ave. Bend, OR 97701	541-383-2669	541-383-2072	www.every-idea.com ideas@every-idea.com	Wendie Every	5	1991	Full service advertising & marketing company.
Northwest Sign Recycling LLC 1415 NW Murphy Ct., Prineville PO Box 2424, Redmond, OR 97756	541-279-0386	541-383-2072	www.nwsignrecycling.com tory@nwsignrecycling.com	Penny Eddington, Tory Allman, Wendie Every	5	2004	Using 36,000 pounds per square inch of water, we remove old sign laminates without chemicals & without harming the integrity of the aluminum. We refurbish existing aluminum signs into clean, reusable, sign blanks ready for new sign faces.
SIMPLIFY! PO Box 443 Camp Sherman, OR 97730	541-595-1857	N/A	www.simplifynw.com info@simplifynw.com	Bethanne Kronick	5	2002	Productivity strategist, trainer, speaker, author & coach. Offers classes & workshops for businesses/corporations on topics related to focus, email & more.
The Leffel Center for Cosmetic, Breast & Laser Surgery 1715 SW Chandler, Ste. 100 Bend, OR 97702	541-388-3006	541-382-7605	www.leffelcenter.com N/A	Linda J. Leffel, MD	5	1993	Full service cosmetic, plastic & reconstructive surgery & laser skin technology.
Zivney Financial Group, LLC. 25 NW Irving Ave. Bend, OR 97703	541-330-7590	541-749-2729	www.zivneyfinancialgroup.com linda.zivney@raymondjames.com	Linda Zivney	3	2007	Financial planning, retirement planning, investment management, risk management.
Sprecher Group 2445 NE Division St., Ste. 300 Bend, OR 97703	541-306-3709	N/A	www.sprechergroup.com terry.sprecher@sprechergroup.com	Terry Sprecher	1	2008	Environmental site assessment, remediation; soil & groundwater sampling; dry well (UIC) registration, assessment, remediation, & decommissioning; underground storage tank DEQ-licensed supervisor; water rights consulting.
Red Chair Gallery 103 NW Oregon Avenue Bend, OR 97703	541-306-3176	N/A	www.redchairgallerybend.com redchairgallerybend@gmail.com	Rita Dunlavy	0	2010	Fine art & contemporary craft by local artists.

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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Wise Words from Six Wildly Successful Women

Learn How These Well-Known Women Stay Focused in a Chaotic World

by **LINDA ZIVNEY CRPC, Registered Principal — Zivney Financial Group**

It's easy to feel like highly successful professionals have more hours in a day than the average person. How else do they manage to accomplish so much? The truth is, maintaining a high level of productivity often stems from making deliberate choices. Here's the inside scoop from six well-known women about how they stay focused and achieve success in a distracted and demanding world.



Choose analog over high-tech

Facebook COO Sheryl Sandberg is well-known in the business world for bringing an old-fashioned spiral notebook to meetings, an unlikely choice for someone in the tech field. For Sandberg, analog note-taking is a way to keep things simple and maintain focus. She physically crosses items off the list and then rips out the pages when action items are complete.

Block the distractions

Every day, Jennifer Hyman, co-founder of Rent the Runway, allots time to one or two problems that are important to address strategically. She creates the necessary time by periodically cutting off access to email, texts and social media notifications that threaten to divert her attention. According to Hyman, it makes no sense to spend your day managing to inbox zero.

Embrace the quiet

When your day gets crazy and your thoughts are cluttered, consider taking a break to clear your head. Oprah Winfrey spends 20 minutes each day sitting in absolute stillness. Not only is it the perfect formula for clearing her mind, but it also helps her focus on current jobs and outstanding projects.

Eliminate the culprit

When Katie Couric needs to focus on something, she has someone take her phone away. It doesn't matter who it is – her husband, her daughters or her assistant — it can be whoever's with her at the time. What does matter is that

she doesn't get the phone back until she's completed the task at hand.

Never give up

Former Secretary of State Condoleezza Rice encourages people to stick with their goals even when things get tough or it takes longer than expected. It's a lesson she learned at age ten when her mother refused to let her quit piano lessons. You're tougher than you think, she says, so don't let setbacks deter you from bigger accomplishments. Rice went on to play piano with artists like Aretha Franklin and Yo-Yo Ma.

Make a time tradeoff

When it comes to work-life balance, it's a false tradeoff to say quality time versus quantity, according to Hillary Clinton, another former Secretary of State. You have to have both. If you work long hours like she did — and you want to carve out time for family — the only solution is to get rid of things in your life that you don't need. Save them for later when your time is your own.

Next steps

- When you're ready to tackle your next big goal:
- Tweak the advice of successful people to make it your own
 - Take time to shift your attitude if needed
 - Develop creative strategies tailored to you
 - Re-evaluate your options

Linda Zivney CRPC is a registered principal at Zivney Financial Group, 25 NW Irving Ave., Bend OR, 97703, 541-330-7590

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A Veterinarian Who Strives to Keep Pet Visits Fear Free

by RONNI WILDE — CBN Reporter

Dr. Jaime Thurk, DVM, owner of East Bend Animal Hospital, purchased her busy practice in 2015 and has quickly built the business into a thriving veterinary clinic. She acquired the practice from the previous owner, who was burned out and struggling financially at the time, Thurk said. There were three employees when she bought it, but Thurk grew the clinic by engaging in a lot

of volunteering, and by making a concerted effort to get involved in the community, she said. She conducted free exams for adopted pets, performed dental work for the Humane Society, offered a low-cost vaccine clinic at Pet

Continued on Page 28 ▶



DR. JAIME THURK WITH A FURRY FRIEND

DR. JAIME THURK WITH SON FIANCE AND A FEW FAMILY FRIENDS | PHOTOS COURTESY OF KODIAK MALMSTROM

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Kristine Parker, Office Manager and Broker, provides critical expertise supporting both the Fratzke brokerage and property management firms in all market conditions. Her willingness to lend a hand in any area needed speaks volumes of her character. It is with great pride and appreciation that we congratulate Kristine for her accomplishments.



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The Lemon Tree Chefs Draw Upon Years of Cooking on the High Seas

by **RONNI WILDE** — CBN Reporter

At The Lemon Tree restaurant in downtown Bend, Jaclyn Perez and Betsy McDonald bring unique international fare to Central Oregon by calling upon their experiences working together cruising around the world on mega yachts. The duo met while working as chefs on the yachts, where the cuisine they created was completely driven by what was fresh, local and available at the various ports of call they visited.

“I met Betsy, my partner in business, on my first mega yacht as we traveled around the world cooking local food from all the ports we visited. That gave us the opportunity to know, from the roots, other cultures and their gastronomies,” said Perez. Guests on the yachts were treated to the specialties of the port of call each day, and in this way, the team developed their clean, fresh, international-style fare.

“I grew up in Durham, North Carolina, and traveled the world on private yachts, cooking for the rich and famous, for 30 years,” said McDonald, who studied at Culinary Institute of America in Hyde Park, New York. “We chose Bend as our final resting place because we fell in love with the town and the people.” During those 30 years, McDonald and her husband, Mac, who was a captain on the yachts, rode the high seas cruising with various international clients to ports around the world. The vessels they operated ranged in size from 93 to 205 feet. During their last tenure aboard the 205-foot Lady Lola, they were joined by Chef Jackie, and while cooking aboard that vessel, they all agreed that apres-yachting, they would establish a business that would incorporate all of the foods and ambiance they experienced during their travels. Thus, the concept for The Lemon Tree was born in Tuscany, Italy, during the summer of 2017 and began in earnest in Bend in February 2018. They opened the doors at their downtown location in May of the same year.

“Betsy and Mac had a house in Bend, and I visited them many times,” said Perez, who grew up in Panamá City, Panamá and started her culinary career studying there. She then went to Italy to study in Florence, and then apprenticed in Paris. “I felt Bend was the perfect place for a little international cafe. We are blessed with amazing business and amazing clients. We have such strong support in Bend, I can’t say enough thanks.”

McDonald said they waited a long time to open The Lemon Tree because they were determined to have it be located downtown in a bright, light and cheery location. When the space at 718 NW Franklin Ave. opened up, they jumped on it. While COVID has been challenging in that their employees were nervous about returning to work after the closure, McDonald said that business is actually up from this time last year. “I attribute this to the increased outdoor seating, as well as people feeling like celebrating after being at home for so long,” she said. “The challenge was to get people to return to work, to make them feel safe to do so.” To solve that problem, they hired an environmental consultant to evaluate procedures and to help staff and customers feel safe.

Menu items at The Lemon Tree are a creative combination of locally sourced international-style entrées that include benedicts, salads, eggs dishes and more. A kids’ menu is available, and the colorful cocktails offered add to the restaurant’s eclectic charm. The eatery also sells custom cakes handcrafted by the chefs, and retail items including mugs, snacks and aprons that make great gifts or souvenirs.

“People seem to love us, and we know this because we have so many return locals. That is heart-warming,” said McDonald. While the return customers are



CHEFS BETSY MCDONALD AND JACLYN PEREZ | PHOTO COURTESY OF JACLYN PEREZ AND BETSY MCDONALD

perhaps the team’s biggest blessing, the women said that their repeat diners also pose the biggest challenge. “It’s a personal challenge for us to keep our menu fresh and interesting for our loyal local clients,” said Perez. But these chefs extraordinaire rise to challenge, and as such, business is booming. “I had the opportunity to open this beautiful little cafe with two amazing people as my partners and dearest friends,” said Perez. “After working with them for so many years, I still learn from them every day.”

The Lemon Tree is open from 8:30am-2:30pm Tuesday through Sunday.

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CHANDA VILLANO
Senior Associate / Business Director

Chanda, a Central Oregon native, has led office management, human resources, and marketing efforts for the firm for over 20 years. Along with her creativity and energy Chanda brightens the studio with a great sense of humor.

Chanda earned her Bachelor of Arts with a Communication Major at Idaho State University where she was also a member of the Cross-Country Team.

Outside the office Chanda enjoys running and spending time with her husband and children.



OLIVIA STEELE
Finance Manager

Olivia works on the financial aspects of the firm and leads the accounting department in preparation of all financial statements. She has been with the firm for over 24-years.

Olivia earned her Bachelor of Business Administration with a Finance Major from the University of Oregon.

Outside the office Olivia enjoys playing competitive tennis, pickleball, cooking, travel and activities with her family.



DANIELLE BURNS
Designer

Danielle has 5 years of experience working on public, commercial, and industrial projects. She excels at collaborating with the entire team and providing Revit modeling and overall design support.

Danielle earned her Bachelor of Science in Architecture (Cum Laude) at the Ohio State University Knowlton School of Architecture and is a 2019 Leadership Bend Graduate.

In her spare time Danielle enjoys all Central Oregon has to offer with her husband and their dogs.



SHIRLEY BIRCHER
Interior Designer

Shirley has nearly 10 years of experience preparing construction documents, material/color selections, product specifications and finish carpentry design for each project. Her skills in space planning and 3D modeling/rendering enhance the quality of all the projects that she works on.

She earned her Bachelor of Fine Arts in Interior Architecture at The University of North Carolina at Greensboro.

Shirley enjoys mountain biking, hiking and many other outdoor pursuits.



ARIEL STEELE
Designer

Ariel works closely with architectural teams and consultants on a variety of projects such as Shevlin Health and Wellness Center, and District 2 East. She is highly skilled at graphic design, 3D modeling and production, and assists with marketing and website maintenance.

She earned her Bachelor of Arts in Psychology (Cum Laude), with a Business Minor at the University of Oregon.

In her spare time Ariel enjoys time with friends, hiking, camping, photography, and art.

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Preparing College-Bound Students Amidst COVID-19

by AUDRA BOHN, Director of Sylvan Learning Center

featuring DAYNA TAUS, M.A., of My Ed Advisor & PORTE LEWY of Lewy College Counseling

Audra Bohn, owner and director of Sylvan Learning Center, collaborated with two local business owners who dedicate their time, energy and careers to helping students achieve success. Despite these challenging times, there are many things we can do to support our college-bound students. Hear from some local experts regarding steps students can take now to be well prepared for collegiate studies.

1. Explore Colleges and Universities

While we may not be able to visit potential colleges in-person, most college/university websites have taken "virtual tours" to the next level with ample footage of campuses, videos of current-student interviews and opportunities to chat with admission representatives. Dayna Taus, a local college advisor with My Ed Advisor, recommends her students use this downtime to explore their needs and goals when it comes to a good college fit:

- Consider your ethics and values and search for schools that align well with the things that matter most to you.
- Work on writing a personal statement and supplemental essays to determine how you want to reveal yourself to your readers.
- Reach out to colleges to show interest in their offerings — aka "demonstrated interest."
- Set goals to finalize your "college list," which should include dream, match and safety schools.

2. College Considerations

Porte Lewy, a college advisor with Bend College Counseling recommends some considerations when putting together your college list:

- Location: How far away from home feels comfortable to you?
- Setting: Do you prefer urban, suburban, college town, rural?
- Size: Do you want a small school (under 2,500), medium (2,500-14,000) or large (14,000+)?
- Academics: what is required for all students (core classes)? Do they offer internship opportunities and experiential learning? Are you interested in study abroad options? Work service?
- Atmosphere: What is the culture, philosophy and general attitude of the school?

3. Prepare for the SAT/ACT

Due to COVID-19, many colleges/universities have decided to make the SAT/ACT test optional/flexible for students applying to enter colleges in fall of 2021. However, some of the schools on your teen's college list may still request SAT/ACT scores. Further, test optional/flexible can mean different things for different schools. Moral of the story: make sure to check out each school's requirements thoroughly and plan accordingly. Here are some reasons why Sylvan Learning says preparing for and taking these tests may be a good idea:

- Strong SAT/ACT scores can help an application even at a test optional/test flexible school.
- Strong SAT/ACT scores help counterbalance a lower GPA
- Strong SAT/ACT scores demonstrate a student is well prepared for college-level study.
- SAT/ACT scores are often used to help determine scholarship opportunities and class placement.

4. Prepare for College/University Level Work

Preparing for college/university also means ensuring your teen can handle the rigors of higher-level coursework. This includes having strong reading, writing and math skills, as well as test-taking and study skills. Given last school year didn't quite go as expected, it is likely that students may experience a future struggle with some content they may have missed. Due to the unknown of the upcoming school year, it is imperative to ensure students are accessing and understanding the expected material. Sylvan recommends brushing up on these subjects before graduation:

- Advanced Reading: take a course to ensure your teen can read efficiently and effectively.
- Essay Writing: students should be well prepared for the multitude of essays expected in college.
- Math Skills: whether you didn't master the content last year or struggle with math in general, be sure your teen is confident with math through Algebra 2 in order to do well on your college-level placement tests and not be placed in a remediation course.
- Study Skills: does your teen know how to take good notes in lectures? How are his/her test-taking skills? Identify areas to improve and make this an active priority.

5. Balance Self-Care and Community Connections

Dayna talks with her students regularly about finding a nice balance of self-care and ways to connect to our community. With quarantining, shut-downs, hybrid schooling models and limited access to community events, this can be a scary and confusing time for developing young adults. Dayna offers these tips to her students, which will inevitably help them balance life when they are away at college in the future:

- Be productive with your down time: dive into a passion, start/continue journaling, read books.
- Find creative "out of the box" ways to invest your time: build something, bake something, help a neighbor, draw, paint, garden, start a blog, get crafty.
- Take it outdoors: go on a hike, take a socially-distanced walk with a friend, try a new outdoor activity or visit a new sight.

COVID-19 disruptions do not mean college-planning needs to stop. Following these recommendations will help high school students prepare for the next endeavor, and as always, local professional resources like My Ed Advisor, Lewy College Counseling and Sylvan Learning Center are here to help along the way.

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Why We Do the Things We Do

A Look at the Reasoning Behind Common Investor Mistakes

by PAMELA J. CARTY, Accredited Wealth Manager, Branch Director — RBC Wealth Management

Most of us have made an investment mistake of one type or another. While you can't avoid all investment errors, you can learn from those you've made — and benefit from that knowledge.



By far, one of the most common and costly mistakes involves hanging on to a losing stock or investment. There's a very human tendency to believe in stories of big comebacks in which someone is knocked down but rises back to the top. That sentiment is how many investors look at a losing stock they own. Psychologically, it hurts to recognize you've lost some of the money you invested. But there's a cost as well to hope against hope that the loser will become a winner. You could be better off selling the losing stock and putting the proceeds into an alternative investment that appears likely to have better returns.

While a lot of investors don't want to realize a paper loss, some do the exact opposite — they avoid a realized gain because they want to avoid its tax consequences. That disdain for paying taxes can lead to holding onto investments too long. By that time, the drop in value could be greater than what they would have paid in taxes on the gain. Also, letting taxes drive their investment decisions means that their portfolios can become distorted, too heavily weighted in the stocks they don't want to sell due to tax worries.

Other times, investors simply maintain a false sense of diversification. For example, investors who hold several different mutual funds may consider themselves fully diversified. However, if those mutual funds have identical investment objectives — say, three different mutual funds that all focus on small-cap growth companies — they're not providing that intended diversification. In that case, the investor could gain diversity by converting one of those funds to a large-cap fund with a focus on value stocks and a mid-cap fund that seeks both growth and value stocks.

bite or see a company's stock highlighted in the media and figure it's the next hot stock. As they hear more and more about it from various sources, investors may feel confident enough to buy. But chances are by then, it's probably too late. A stock that's a media darling most likely has already had a lot of expectations built into its price.

Another big mistake investors make is buying a company after a sudden price drop. To many investors, a cheap price equals a good deal. They don't look past the market price of a stock to determine its relative value. And chances are a recent, precipitous plunge is likely the result of a significant change of circumstances in the company.

In life, some people are always looking for the next best thing or the greener pasture. For investors, the tendency to look for and trade into the next best investment can lead to excessive trading. The churn effect on investing can represent another costly investment mistake and can significantly impact any gains on the investments.

While we can't cover all investment errors here, these are some of the most common and costly and why investors continue to make them. As the saying goes, "Those who do not learn from their mistakes are doomed to repeat them." Sometimes knowing where you went wrong keeps you from going wrong again.

This article is provided by Pamela J. Carty, a Financial Advisor at RBC Wealth Management. The information included in this article is not intended to be used as the primary basis for making investment decisions. RBC Wealth Management does not endorse this organization or publication. Consult your investment professional for additional information and guidance.

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Everybody wants a piece of a shining star, and many investors catch a news





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A Glass-Half-Full Gal Who Has Climbed the Ranks of Harley-Davidson Motor Company

by **RONNI WILDE** — CBN Reporter

When Angela Stewart was a little girl, she grew up around lots of boys. Her siblings are all brothers, and her cousins in the same age range are also all boys. As such, she spent her formative years riding dirt bikes, quads and three-wheelers, and says she learned to ride before her feet could touch the ground. “We camped and fished and just really enjoyed the great outdoors,” said Stewart. “We grew up in Washington and Idaho, in mostly rural areas.” Switching over to riding a street bike naturally happened at some point in her early 20s, she said. “The circle of friends around me were mainly on Harley-Davidsons, so that is the direction I ended up going. I feel that it could have been any brand back then, but it was my peers who led me to these wonderful motorcycles originally.”

After graduating high school, Stewart obtained a two-year degree in accounting, and applied for and was hired as a part-time bookkeeper for the Harley-Davidson dealer in Spokane, Washington. “I worked there for six years, and during that time, worked my way up to general manager of the store for my final two years there.” She then applied for and was accepted into the Harley-Davidson Motor Company corporate/manufacturing side of the business, where she worked on the sales side for 20 years, ending her career as director of the Western United States for HDMC. “My husband and I had settled in Bend by that time, because we have always loved it here and I had a brother who had been living here for more than 20 years. We had been traveling through here — myself for over 20 years and my husband for over 40 years — for a long time. We ended up buying a home here about six years ago.”

Stewart and her husband, John, have been friends/colleagues with their now partner — who owned the Harley-Davidson dealership in Bend — for about 12 years, and had discussed the business many times over the years, she said. “After a lot of talking, we ended up putting a deal together to buy into the business here and buy him out over time. That was May of 2019; we have had a lot of fun!”



ANGELA AND JOHN STEWART AFTER COMPLETING THEIR FIRST DAY OF OWNERSHIP OF THE WILDHORSE HARLEY-DAVIDSON & KAWASAKI STORE IN BEND

Stewart is now the onsite operating owner and general manager of Wildhorse Harley-Davidson & Kawasaki, and John is also in the business, performing a variety of duties in the store including working in service and parts and accessories. “Our partner has other stores in Arizona, where he lives, and Washington, and acts as an advisor to me as we work to grow the business here in Bend. It has been a wonderful partnership.”

The building in which the Bend dealership is housed, located at 63028 Sherman Road, has been here for more than 20 years and was built specifically as a Harley-Davidson store. “The first time I stood in this building was when it was originally being built. It has served the area well all this time, and we are happy to still be here in this spot,” she said.



ANGELA ENJOYS A RIDE THROUGH THE REDWOODS | PHOTOS COURTESY OF ANGELA STEWART

Although COVID has affected the dealership like it has with most other businesses, she said that all things considered, they are pleased with how the year is going. “COVID definitely impacted us like it has so many businesses, but we weren’t sure just how much it would impact when this all started. We are happy to still be here providing a service to the motorcycling community, and jobs to the local area.” She added, “We all like to say that this is one of the better ways we can think of to socially distance. We all have our masks (helmets) on, are wearing gloves and are spaced more than 6 feet apart on our motorcycles. Sounds perfect to us!” she said with a laugh.

This year, Stewart said they are excited to announce that they are adding to the business by bringing the Kawasaki brand into the store. “There is so much to do both on and off road here in Central Oregon that we just had to add both sides to the business. The future looks very exciting to us.”

Stewart said that she has always been a glass-half-full girl who looks for ways to solve situations rather than dwell on the negative. “I really believe that this is part of what drives me forward

Continued on Next Page ►

Wildhorse Harley-Davidson

Continued from previous page

every day and has added to my success over the years. So when challenges are in front of me — whether it is navigating retail in a bit of an expensive travel destination area such as Bend, or COVID-19 hitting within the first year of buying a small business after leveraging so much to come up with a down payment — I just get up every morning, put my shoes on one foot at a time, and get to work.” She added, “What’s driving me during all this uncertain time? To have a successful business, provide a great motorcycling experience for the community and give as many folks as we can an environment where they want to come to work every day.”



ANGELA AND JOHN STEWART BACK IN THE DAY (CIRCA 1995) | PHOTOS COURTESY OF ANGELA STEWART



JOHN AND ANGELA ON THE ROAD

In looking back over the years, Stewart says she has come much farther in her life than she ever dreamed she would or could. “This truly has been such a rewarding career. I did what so many talk about: I took something I love to do and turned it into a career. It has been so great, pretty much everyone I have been in contact with over the course of my Harley-Davidson career has been great to me. I have always felt like there was opportunity to grow in my career.” She added, “I feel like my greatest triumph has been that through hard work, and recognition for that hard work, I have been able to make a 27-year-career out of one of my passions. I am truly grateful for where I am and also respectfully nervous, as a business owner, of my responsibilities to the many families we have employed here and the family we are a part of in this Wildhorse Harley-Davidson & Kawasaki community.”

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Sherry

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Three Women Lead the Way for Vineyards & Wine in Central Oregon

by KRISTINE THOMAS — CBN Feature Writer

Cindy Grossmann of Faith, Hope and Charity Vineyards in Terrebonne, Dina Barker of Lava Terrace Cellars in Bend and Gina Maragas of Maragas Winery in Culver each bring their own unique style, ideas and goals to their individual vineyards and wines.

What they share is a passion for growing wine grapes using sustainable and natural farming practices and making quality wine in Central Oregon. They also truly love sharing their knowledge and joy of wine with people.

Spend a few minutes talking to the three business leaders and you'll discover how much they love what they do and how dedicated they are to learning as much as they can about the wine business.

All three wineries have recently received prestigious recognition for their wines. In the 2020 San Francisco Chronicle Wine Competition, Maragas Winery received a gold medal for its 2014 Cab Franc and silver medals for its 2016 Malbec and 2016 Tempranillo. Maragas Winery has received medals consistently since entering the competition in 2004.

Faith, Hope and Charity and Lava Terrace Cellars both received medals in the 2020 Sunset International Wine Competition held annually in Sonoma, Calif. Faith, Hope and Charity Vineyard was awarded a gold medal for its 2017 Frontenac, a silver medal for its 2018 La Crescent and Leon Millot and a bronze medal for its 2015 Viognier.

In its first competition for its first wines, Lava Terrace Cellars earned silver medals for its 2017-barrel aged Marechal Foch and 2018 barrel aged La Crescent.

Gina Maragas said the awards attest to Central Oregon being a place to grow grapes to make high-quality wines.

"Central Oregon has volcanic sandy loam soils and rock — well draining soils.



FAITH, HOPE AND CHARITY | PHOTO COURTESY OF FAITH HOPE AND CHARITY VINEYARDS

The world's best growing regions have this in common," she said.

Here's a look at each of the wineries growing grapes in Central Oregon:

Faith, Hope and Charity Vineyards

The agricultural land and the magnificent views of the Mt. Bachelor, Broken Top and the Three Sisters mountain range provided the inspiration Cindy and Roger Grossmann needed to start Faith, Hope and Charity Vineyard in Terrebonne.

"After considering that we had 312 acres of agricultural land and lived in a great tourism area of Central Oregon, I decided to dive into agritourism," Cindy said. "I considered many crops but settled on wine grapes, mostly because of the romance of the vineyard and the wine."

Growing up on a resort in Minnesota and being involved in tourism and construction, Cindy said she was familiar with the University of Minnesota's viticulture program and its research on cold hardy grapes called French American varietals.

Eagerly, she began researching the varietals, the zoning laws and the requirements to produce and sell wine. The more she learned, the more she realized her vision for a winery and tourist destination in Central Oregon could be a reality. In 2010, after much research, they planted Marquette, Leon Millot, Marechal Foch, Frontenac, La Crescent, Vignole, Frontenac Gris and La Crosse. They also purchase grapes from regions in Oregon and Washington to make some of their wines.

During the last 12 years, Cindy and Roger have faced challenges and a steep learning curve on the vineyard and winery side. They are grateful for the many wonderful mentors that have guided them in their business.

Her most valuable partner is her husband, whom she has worked with for most of her life. "I was a designer, general contractor and developer and Roger was in sales before we moved to Central Oregon," Cindy said. "As with this business, Roger is always here for the heavy lifting, literally."

In construction, Cindy could count on Roger to help with the lumber and roofing, top soil, sod, appliances and furnishings.

"Life has not changed all that much with the winery, vineyard and event center here at Faith Hope and Charity," she said. "From irrigation, to moving soil, gravel, tables, chairs and barrels, to cutting lawns, fertilizing, working in the vineyard and working in the kitchen and on the woodfired pizza oven, this business could not run without his help."

When Cindy and Roger Grossmann started Faith, Hope and Charity Vineyards, they were met with skepticism about the prospect of growing wine grapes in Central Oregon.

"We are proud to say Faith, Hope and Charity Vineyard is successful and it's growing," Cindy said. "Faith, Hope and Charity Vineyards is a perfect piece of Central Oregon paradise."

She enjoys greeting visitors who are happy to have a vineyard and winery in Central Oregon to "call their own."

"It is so gratifying to see people enjoying our wine and wood-fired pizza and everything else we have to share," Cindy said.

The tasting room and event center are surrounded by the winery's namesake of the Three Sisters Mountain range (or also known as Faith, Hope and Charity) along with 15

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FAITH, HOPE AND CHARITY'S AWARD WINNING WINES | PHOTO COURTESY OF FAITH HOPE AND CHARITY VINEYARDS

A Path to the Past

Beards & Bangs Barbershop, Sunriver

by KARI MAUSER — CBN Feature Writer

With the corporate world in the rear-view mirror, Heather Calkins ventured toward a future that honors the past. She traded her pencils and planners for scissors and shears, opting out of the office and into her mother-in-law's barbershop.

Calkins conquered beauty school, but learned far more from the hands-on experience she gained from behind a barber chair working side-by-side with her mother-in-law in the small Oregon coast town of Lincoln City. With an entrepreneurial spirit and a baby on the way, Calkins dedicated herself to the family business, relishing the freedom of a flexible schedule, the promise of being her own boss and the opportunity to provide a service to her community.

A time-honored tradition, as embedded in American culture as apple pie and baseball, barbering has always been about one thing — cutting and trimming hair and beards to help men, women and children look and feel their best.

"When someone's not feeling great about themselves, and then you give them this transformation, suddenly they feel so much better... you can just see it in their face," Calkins explained. "It seems so simple, but it means so much."

That type of experience inspired her years ago, and still inspires Calkins today. As owner of Beards & Bangs Barbershop in Sunriver, she finds the most rewarding part of the business is being able to make someone's day.

As a barber, Calkins said, sometimes you're a sounding board for people who simply need a little kindness. Sometimes, she added, cutting someone's hair can make them feel like you've taken the weight of the world off their shoulders.

Kids, Calkins noted, get especially excited about a new haircut. That certainly rang true for Delaney Dudley recently when she decided she wanted a change. The 11-year-old sat in the barber chair and smiled with joy as Calkins cut off her eight-inch-long ponytail.

"She wanted a cute little pixie cut and that is exactly what she got, and she absolutely loves it!" declared Summer Dudley, Delaney's mom, who along with her husband also gets her hair cut at Beards & Bangs. "Heather is so good at what she does; she can absolutely do anything you want with your hair."

A Space for All

While the common assumption is that barbershops are just for men, Calkins is committed to bridging the gap between full-service salons and traditional barbershops. She chose the shop's name to emphasize that men, women and kids alike are all welcome.

"Women and kids don't always want the bells and whistles of a salon. That's expensive and I don't think a haircut should be something you have to budget for,"



(L-R) HEATHER CALKINS (OWNER/BARBER-STYLIST), ANDREA (INDEPENDENT BARBER-STYLIST) AND MELANIE (INDEPENDENT BARBER-STYLIST) | PHOTOS COURTESY OF BEARDS & BANGS BARBERSHOP

Calkins explained, noting that she doesn't do coloring or other chemical-based services, nor even a lot of styling. "I just want to offer affordable haircuts for hard-working, middle-class people raising families — those are my people!"

Beyond the intricacies of cutting hair and trimming beards that Calkins has mastered, she has also dedicated herself to creating a space reminiscent of the barbershops of the '30s and '40s.

"I always admired the old-school barbershop feel. That was such a cool era, nobody was in a rush and they'd just come in to chit chat and play chess or just hang out, sometimes even if they weren't getting a haircut."

With a foosball table in back and local cider on tap, a TV and comfortable

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How are Women Business Owners Faring These Days?

by **BRUCE BARRETT**

Better, even though The Global Entrepreneurship Monitor (GEM) 2018-2019 Women's Report, coauthored by researchers from Babson College and Smith College, says the number of startups by women worldwide still lags that of men. Total Entrepreneurial Activity (TEA) represents the percentage of the adult working-age population, ages 18-64, who are new entrepreneurs. The global TEA rate for women in the GEM Report was 10.2 percent, about three-quarters of that for men.

GEM studies the economies in 59 countries, and the report shows approximately 231 million women are starting or running new businesses in those regions. There's been progress in the number of established businesses owned by women. (GEM defines a business as "established" if it has been operating for more than 42 months.) World-wide, 6.2 percent of women owned established businesses, compared to 9.5 percent of men.

Globally, younger women (ages 25-44) had the highest entrepreneurial participation rates.

Reasons for startup

The intention to start a business within the next three years is approaching parity between male- and female-owned businesses. The global average for women with that intent is 17.6 percent, about four points less than men. The lower the average income in the country, the more women planned to become entrepreneurs. For example, in low-income countries, 37.8 percent of women intended to start within three years, while in high-income countries, only 12.6 percent planned to do so.

More women (27 percent) around the globe started their businesses "out of necessity," compared to men (21.8 percent). Conversely, fewer women (68.4 percent) started their companies "to pursue an opportunity" than men (74 percent), resulting in what GEM calls a "7 percent gender gap."

GEM notes that there are vast differences by region in the necessity and opportunity motives. In North America, just 9 percent of women started their businesses out of necessity, compared to 79 percent who started to pursue an opportunity.

American women entrepreneurs

The picture is brighter when focusing just on the U.S., according to the annual State of Women-Owned Businesses Report, commissioned by American Express. In 2019, American women started an average of 1,817 new businesses per day between 2018 and 2019, down only slightly from the record-setting 2018 number of 1,821.

These businesses represent 42 percent of all American businesses — nearly 13 million — employing 9.4 million workers and generating revenues of \$1.9 trillion. The report, which is based on U.S. Census Bureau data, found that over the past



five years:

- The number of women-owned businesses increased 21 percent, while all businesses increased only 9 percent.
- Total employment by women-owned businesses rose 8 percent, while for all businesses the increase was far lower at 1.8 percent.
- Total revenue for women-owned businesses also rose slightly above all businesses: 21 percent compared to 20 percent respectively.

Also, over that five-year time period, there's been a lot of growth in the number of women who are operating side gigs or hustles. The Amex reports calls these women "sidepreneurs" and says they've grown at a rate that is nearly twice as fast as the overall growth in female entrepreneurship: 39 percent compared to 21 percent, respectively.

Central Oregon Women Entrepreneurs

More than one in four businesses in the Bend-Redmond area are woman-owned. With women comprising 51 percent of the population that may not seem significant. But it is enough for Bend-Redmond Metropolitan Statistical Area to rank 20th in the nation for woman-owned businesses, according to a recent study by consumer advocacy site NerdWallet. In the top city — Santa Fe, New Mexico — about one-third of businesses are owned by women.

Challenges for women entrepreneurs

That doesn't mean there aren't challenges for women business owners. According to the 2019 Bank of America Women Business Owner Spotlight, the fourth annual study exploring women entrepreneurs' goals and challenges, women in the U.S. say their biggest concern is access to capital. While women entrepreneurs do believe their access to capital has improved in the past ten years, 58 percent say they don't have the same access to capital as men business owners. Only 34 percent of the women think women business owners will eventually gain equal access to capital (on average, they think that will happen in 2033). And sadly 24 percent of the women don't think women will ever have equal access to capital.

The three key challenges noted in the report were:

Market misperceptions: Women entrepreneurs' competency and market knowledge is routinely disregarded, including market opportunities they identify.

Network exclusion: Women entrepreneurs often experience limited, gender-based, access to established social and business networks, creating less access to knowledgeable mentors and capital expansion.

Managing expansion while underfunded: Barriers to start-up and growth capital create new, ongoing challenges.

Continued on Page 30 ►



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Mosaic Medical Welcomes New Chief Operations Officer

Carla Stevens, RN, MS Brings a Passion for Community Health to the Role

by BRIDGET MCGINN, Communications Manager — Mosaic Medical



CARLA STEVENS | PHOTO COURTESY OF MOSAIC MEDICAL

Mosaic Medical, a nonprofit community health center providing quality care for all in Bend, Redmond, Prineville and Madras, recently welcomed Carla Stevens, RN, MS as chief operations officer.

“I’m incredibly excited to join a team focused on providing care to the most vulnerable in our community, while having such high quality of care that anyone would want to join as a patient,” said Stevens. “I believe Mosaic is well-positioned to support community health for all, and I look forward to being a part of this mission.”

Stevens began her career in nursing prior to moving into healthcare administration and operational leadership roles. Over the course of her 30-year career she has served in positions in ambulatory practice, provider relations, quality programs, system operations and process improvement. Stevens has a master of science in management, a bachelor of science in nursing and business administration and extensive training and practice in leadership development and process improvement. She was most recently with St. Charles Health System, and was previously with Presbyterian Health Services.

“We are excited to welcome Carla to Mosaic,” said Megan Haase, FNP and Mosaic Medical CEO. “She brings with her a passion for community health, and she is a natural fit with our mission to improve the health and well-being of the individuals, families and communities we serve.”

mosaicmedical.org

Join Chicks Connect in Raising Funds for Beulah’s Place

Beulah’s Place was created as a place of refuge for homeless teens who are easy prey for sexual predators and those who exploit these youngsters for criminal gain. The publicly funded nonprofit organization offers help, healing and hope by providing food and shelter as well as educational and work skills counseling.

Join Chicks Connect in raising funds for Beulah’s Place by donating directly through beaulahsplace.org or their Facebook page.

beaulahsplace.org



PHOTO | COURTESY OF BEAULAH'S PLACE

Beards & Bangs Barbershop

Continued from page 27



HEATHER CALKINS, OWNER/BARBER-STYLIST, | PHOTO COURTESY OF BEARDS & BANGS BARBERSHOP

couches out front and a central location in the heart of the Sunriver Business Park, Beards & Bangs is a welcoming community space. (Of course, COVID-19 has changed things temporarily.)

See a Need, Fill a Need

Calkins found a niche in Sunriver, where prior to her opening in April 2019, there wasn’t a barbershop.

“It was great to see Heather recognize an opportunity to get back to her passion,” noted John Baker, who first met Calkins at the Sunriver Brewing Company’s Sunriver Pub where she worked for eight years upon first moving to the area.

“It’s been impressive to watch how much her business has grown in such a short time,” Baker said.

Calkins has added two chairs to her shop since she opened, a move that has not only provided an opportunity for two more barbers to serve the small

community, but has also allowed her to continue putting her family before work.

“I don’t ever want to look back and think I put work first,” Calkins stated. “This time with my kids will never happen again.”

While she has big goals for Beards & Bangs — including opening shops in small towns such as La Pine and Sisters and maybe even back in Lincoln City, as well as developing a men’s product line — she doesn’t plan to pursue them until her kids are grown, out of the house and moved on.

Calkins’ journey has always been about being able to be there for her family.

In the beginning, just three years after taking over the family barbershop back in Lincoln City, Calkins’ in-laws had to sell the building that housed the shop. With 3-year-old Wyatt toddling around and a second baby on the way, Calkins ventured out, renting chairs in a few different shops around town. But when their daughter Rylee was born premature, Calkins and her husband knew they had to get creative.

“We converted the garage into a shop so I could work from home and be there with the kids; it was awesome,” Calkins said. “Since then, being a business owner has always been my priority. I enjoy calling my own shots and controlling my own destiny.”

beardsandbangs.com

Women Business Owners

Continued from page 29

Supporting women entrepreneurs

The GEM Women’s Report offers some recommendations to help support women entrepreneurs:

Address stereotypes about who entrepreneurs are and what entrepreneurship is. Report co-author and Babson College Vice Provost of Global Entrepreneurial Leadership Candida G. Brush says, “An inclusive approach is more beneficial and far reaching than a continued emphasis on past models.”

Learn from each other about the best ways to build successful businesses and vibrant entrepreneurial ecosystems.

Change the dialogue about entrepreneurship to match reality. Entrepreneurial ecosystems often focus on the access to capital, but lack of access may be a symptom rather than the root illness. Lack of profitability [not access to capital] was the number one reason cited by both men and women for business discontinuance.

Bruce Barrett is a Commercial Real Estate Broker with Windermere Central Oregon Real Estate and a Certified SCORE Mentor. He can be reached at 541-410-3484. Whether you want to start or grow your business, SCORE can help. Find a mentor today at centraloregon.score.org. And there’s also a lot of useful information at the SCORE Women Business Leaders’ Resource Center at SCORE.org.

centraloregon.score.org • SCORE.org

Women’s Organizations

To Enhance Your Business & Get Involved in Your Community, Check Out These Groups

CENTRAL OREGON

American Association of University Women

Advancing equity for women and girls through research, education, advocacy and philanthropy. Local STEM activities for girls, and scholarships for COCC women students advancing to four-year programs. Serving Central Oregon, Bend Branch President, Evie Lamb, evelynlamb@gmail.com. Membership VP, Linda Gardner trixytazzy@live.com. bend-or.aauw.net, auuw.org.

American Association of University Women, Redmond Branch

Promotes advances in equity for women and girls through advocacy, lifelong education and societal growth. Monthly meetings, scholarships. Susan Maffai, msmaffai@gmail.com, auuw-or.aauw.net/branch-locator/Redmond.

Bend Bella Cyclists

To provide Bend women with a safe, enjoyable and supported cycling club. We will strive to enhance every member’s confidence, knowledge and skills through weekly rides, camaraderie and the promotion of a healthy life style. bendbellacyclists@gmail.com, bendbellacyclists.org.

Beta Sigma Phi

International women’s friendship network for women of all ages, interests, educational and economic backgrounds. Volunteers for service projects. betasigmaphi.org.

ConnectW

Women’s networking group that welcomes women in all fields and endeavors—from entrepreneurs and professionals to women simply wishing to explore, expand and enhance their lives and environments. info@connectw.org, connectw.org.

Daughters of the American Revolution, Bend Chapter

Patriotic women’s service organization whose members can prove lineal bloodline descent from an ancestor who aided in America’s independence. Offers scholarships in nursing at COCC. Jill Gentry, mmegentry@gmail.com, rootsweb.ancestry.com, bendchaptersdar.com.

General Federation of Women’s Clubs (GFWC) of Central Oregon

International women’s organization dedicated to community improvement by enhancing the lives of others through volunteer service. Local branch contact Joann Wheeler at 541-279-1441, jwii@msn.com, gfwccentralor.org.

Ladies of Lead Group Therapy, LLC - Lady Hawks Central Oregon Shooting Sports Association (COSSA)

Women training women in personal defense strategies specializing in handguns. We teach Concealed Handgun License classes that cover 32 states. We have an indoor virtual computerized gun range set up at our training studio in Redmond to supplement our live fire training. ladiesoflead.com, 541-788-5858, ladiesofleadusa@gmail.com, facebook.com/ladiesofleadgrouptherapyllc, Instram: ladies.of.lead.

League of Women Voters of Deschutes County

Nonpartisan political organization encouraging informed and active participation in government. It influences public policy through education and advocacy. Geri Hauser, public relations chair, 541-280-2947, lwvdeschutes@gmail.com, lwvdeschutes.org.

The Ninety-Nines, Northwest Section, Cascade Chapter

International organization of women pilots, Cascade Chapter is the local chapter. Julie Benson, jbenenson@energyneering-solutions.com, nw99s.org/chapters.

United Methodist Women

Community of women developing global ministries. 541-382-1672, office.bendchurch@gmail.com, bendumc.org.

Quota International of Central Oregon

Links members to make the world a better place to live, committed to community service through financials support for programs for speech and hearing impaired and disadvantaged women and children. 541-382-1155, quota.org, quotaof-coservice@gmail.com, quotaofcentraloregon.org, facebook.com/quotaofcentraloregon.

Sisters on the Fly

Offering empowerment and sisterhood through exceptional outdoor adventures. To make local area Sister connections, kris@sistersonthefly.com, sistersonthefly.com.

Soroptimist International of Bend

Community service for the benefit of women and girls. info@sibend.org, sibend.org.

Soroptimist International of Prineville

Community women’s support group helping women and girls. siprineville@soroptimist.net, soroptimist.org.

Sunriver Women’s Club

Fellowship, recreation, charitable fundraising and educational activities. Membership is open to women in Sunriver and the surrounding area. sunriverwomensclub@gmail.com, sunriverwomensclub.com.

TAO STEAM

Mission of creating a gender balance in STEAM careers in Central Oregon. Community-based organization working together to unify local STEAM community and tip the scale in favor of a gender-balanced future. Jerry Gaube, jerry.gaube@techoregon.org, techoregon.org.

Women’s Council of Realtors

National network of successful realtors empowering women to exercise their potential as entrepreneurs and industry leaders. wcr@wcr.org, wcr.org.

World Muse

Inspires women to create positive social change from within. Mission is to connect women to their own sense of purpose as well as to each other and provide the tools and support they need to create positive change in their lives, in their communities and in our world. 541-410-5513, info@theworldmuse.org, theworldmuse.org.

OREGON GROUPS

Dress for Success Oregon

Works to empower women to achieve economic independence by providing a network of support, professional attire and the development tools to help women thrive in work and in life. 503-249-7300, oregon.dressforsuccess.org.

Oregon Commission for Women

The mission is to work for the implementation and establishment of economic, social, legal and political equality for women and to maintain a continuing assessment of the issues and needs confronting women in Oregon. oregon.gov/women.

Oregon Women Lawyers

To transform the practice of law and ensure justice and equality by advancing women and minorities in the legal profession. admincoordinator@oregonwomenlawyers.org, 503-841-5720, oregonwomenlawyers.org.

Oregon Women’s Sailing Association (OWSA)

Organized in 1994 by local women sailors, promotes women’s sailing through education and practical experience. 503-451-0061, webmaster@owsa.net, owsa.net.

Women’s Foundation of Oregon

Vision is an Oregon where every woman and girl can thrive. Mission is to focus the power of women’s collective resources to improve the lives of women and girls throughout Oregon. 971-230-1294, info@w-for.org, womensfoundationoforegon.org.

NATIONALLY

Alley to the Valley

Best for women who want to share knowledge of get help from those with a wide variety of specialties; investors eager to find out about new ventures. The 7,500 women in this online community exchange requests and offers for angel funding, seed money, book deals and more, or they bring up opportunities such as board seats and strategic partnerships. facebook.com/alleytothevalley, alley2valley.com.

American Medical Women’s Association (AMWA)

Advances women in medicine and improve women’s health. Provides and develops leadership, advocacy, education, expertise, mentoring and strategic alliances. 847-517-2801, associatedirector@amwa-doc.org, amwa-doc.org.

Association for Women in Communications (AWC)

Professional organization that champions the advancement of women across all communications disciplines by recognizing excellence, promoting leadership and positioning its members at the forefront of the evolving communications era. 417-886-8606, womcom.org.

Association for Women in Science (AWIS)

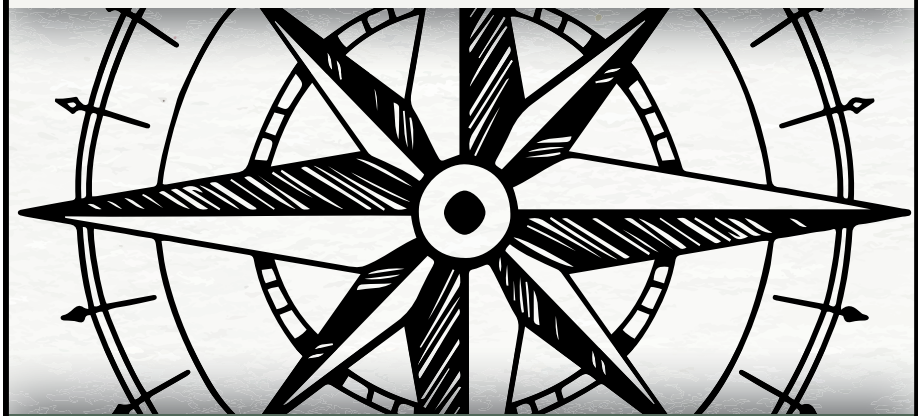
Encourages interest in, and pursuit of, science, technology, engineering and mathematics (STEM), on behalf of women. Works to ensure women in STEM fields achieve full potential and equity within industries. 202-588-8175, awis@awis.org, awis.org.

Business and Professional Women’s Foundation (BPWF)

To create successful workplaces for women, their families and employers through partnership., 202-293-1100, foundation@bpwfoundation.org, bpwfoundation.org.

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Wineries

Continued from page 26

acres of vineyard, a pond and more. Plans include an on-premise winery production center, guest cottages, an amphitheater and a farm-to-table garden. The property is used for music concerts, corporate gatherings, weddings and other events.

"We have groomed and developed the 312-acre farm and are now selling five-acre homesites, allowing the new owners of these custom parcels to enjoy the beauty and benefits of the entire 312 acres and all the amenities included," Cindy said.

Cherishing the incredible views she has of the mountains during the day and the stars at night, Cindy emphasized her goal remains to always to protect the natural beauty and resources of this beautiful piece of land.

"We love everything about the vineyard and the winery and the magic of bringing people together to enjoy our wines and property," Cindy said. "It's a lot of hard work and you are never finished. But it's worth it because it's something we enjoy doing."

Lava Terrace Cellars

The love of wine and the joy of sustainable farming led Dina and Duane Barker to begin exploring how they could grow wine grapes on their five acres in Bend.

Already business partners with their company Brilliance in Branding, Dina said she and Duane have learned how to divide tasks based on their individual skill sets. She was tasked with researching what grape varieties would successfully grow in Bend's high altitude and survive the cold winters.

"I learned we wanted grapes that would have a late bud break and early harvest," Dina said. "Working with Inland Desert Nursery in Washington, I learned about the characteristics of each grape and the type of wine the grapes would make."

Her research led them to plant Marechal Foch and pinot noir in 2012.

"We have learned from our trials and tribulations what works and what doesn't," Dina said. "We planted 20 pinot noir and today we only have three plants that are doing well because of where they are planted in the vineyard. The Marechal Foch flourished."

In 2014, they added La Crescent, Brianna and Marquette and planted more Marechal Foch.

The greatest challenge of growing grapes is having patience, she said, because it takes about five years for the vines to produce good fruit to make commercial-level wine. In 2017, they had their first harvest to take to a winemaker.

"Everyone we talked with also told us that it takes basically ten years of investment in a vineyard before you start seeing a return on your money," she said.

Dina shared she and Duane have the patience and desire to follow their plans for a thriving wine business.

"We always work with a goal in mind. We write down our goals and make a plan on how we are going to achieve them," she said.

What makes their business partnership successful, Dina said, is their respect for one another.

"It's important to take the emotions out of the equation and always talk to one another in a respectful businesslike manner," she said. "It's also important to respect what skills you bring to the table. Without respect for one another, you are never going to do well together in business."

She said Duane is the creative force while she's the nuts and bolts. "He has the big picture ideas and I am figuring out how we pay for this and creating a strategic plan and how we are going to get from A to B."

And whenever they are faced with a challenge, they work together to find a solution. "One thing we know for sure is how supportive people are in Central Oregon of local businesses," Dina said. "We appreciate all the support we have received for our wine and we love sharing our adventure of growing grapes and making wine with people."

The Barkers took their property that was mostly sagebrush, lava rocks and unusable slopes and transformed it into a vineyard with more than 4,000 plants.

"We want to encourage people to think about land that has unusable slopes and

think of the possibility of planting grapes," Dina said. "There are many resources for people who are interested in growing wine grapes in Central Oregon including the Central Oregon Wine and Grape Growers Association."

"Grapes don't want rich farmland soil," Dina said. "They like rugged places to grow and do best when they are struggling."

Looking back, Dina said it began with an idea to just grow wine grapes and make wine for their personal use and share with friends. Over the years, the vision has evolved as they realized the possibilities.

"I would tell anyone who has a passion about something to follow their dreams," she said. "Don't doubt yourself or say it's not doable. Sit down, make a plan and make it happen. This has been a lot of hard work but we took a passion and pursued it and it's also been really exciting and fun to share the amazing wine we are making in Bend with others."

Maragas Winery

Doug Maragas' family came to the United States from Crete, Greece while Gina's paternal grandparents emigrated from Udine, Italy. And it was in Ohio, the two families grew to know one another, both sharing a long history of growing grapes and making wine.

Doug's family began making wine in Crete, Greece centuries ago where his cousin continues to manage the family vineyard.

Anna and George Maragas, who are Doug's grandparents, began commercially brokering grapes and making wine in Lodi, Calif., in 1941. Anna had rail permit to ship produce, and she quickly began shipping several thousands of tons of wine grapes she brokered from several vineyards to various wineries in California.

She also shipped train car loads of grapes across the country to her husband in Ohio where the family had a grape processing facility where it crushed and pressed grapes for jug wineries in the Eastern United States.

"When I met Doug, coincidentally, his grandparents sold wine grapes to my grandparents and my father told me the stories of years ago," Gina shared. "Doug was fully invested in starting his own winery after having great experiences with his family's grape brokering and winemaking business."

Encouraged by his grandmother, Doug and Gina searched for a place they could afford and that had the potential for growing great wine grapes. They discovered Culver, Oregon and started Maragas Winery in 1999.

"Doug's grandmother, Anna, and her practices in winemaking and the wine business are the mentoring fiber that brought the ability for Doug and me to be here today," Gina said.

Gina shared Central Oregon has many similarities to the world's best wine grape growing regions including the sandy loam soils and rock, which are well-draining soils.

"My husband's family has grown grapes at the same vineyard in Crete, Greece that has the same volcanic sandy loam soil. Central Oregon also has a Mediterranean climate, dry, sunny summers, and wet winters," Gina said. "Several European grape varieties grow like a weed here in Central Oregon."

She said the question for others who are interested in growing wine grapes is deciding what varietal they would like to make wine with and having the patience to learn how to grow the varietals suited to this region.

Using old world methods of winemaking from Greece, Maragas Winery uses limited intervention.

"We make wine naturally with four ingredients. With the concept that we are the stewards of the grapes, yeast and wine, and Mother Nature is the captain and structure that facilitates all great wine, we have held close to these old standards," Gina said. "Coincidentally, following these standards results in the healthiest wine that can be produced."

Doug and Gina were the first to grow vinifera grapes in Central Oregon. Learning how to grow the traditional, fine wine grapes originating in Europe required them to "put their scientist hats on."

For 11 years, they experimented with test plots with 48 varieties, different spacing and pruning methods and cover crop arrangements to learn what grapes could grow successfully in the volcanic soil and climate in Central Oregon.

Gina said growing wine grapes and making wine is long, labor intensive work. It's a complicated blend of science and art along with the unpredictability of Mother Nature's weather moods. Add to that the challenge of working side-by-side in a business venture with a spouse. Gina said her advice to other women working with their spouse is to remember, "patience is a virtue."

"We definitely divide the tasks according to skill set, and periodically, regardless of skill set, we give the other a breather on various tasks," she said.

Celebrating 21 years in the wine business through two economic downturns makes Gina proud of her family's business that sustainably and organically grows fine wine grapes and makes the best natural and low intervention wine within their grasp.

All while carrying on a family tradition to be shared with guests to their winery and the next generation.

faithhopeandcharityevents.com
lavaterracecellars.com
maragaswinery.com



MARAGAS WINERY OWNER GINA MARAGAS



MARAGAS WINERY | PHOTOS COURTESY OF MARAGAS WINERY



LAVA TERRACE CELLARS | PHOTOS COURTESY OF LAVA TERRACE CELLARS

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Ryan Comingdeer

Effectual announced the selection of Chief Cloud Architect **Ryan Comingdeer** as a member of the Amazon Web Services (AWS) Partner Network (APN) Ambassador Program. The distinction is based on Comingdeer's extensive technical expertise, contributions to the AWS knowledge base and in-depth experience modernizing solutions in AWS. There are only 40 APN Ambassadors in North America and less than 180 worldwide.

The APN Ambassador Program represents a unique global community of technical experts in the APN Consulting Partner community. APN Ambassadors are passionate about sharing their AWS technical expertise through public presentations, educational events, blogs, articles and open source projects. They also possess multiple AWS Certifications and work closely with AWS Solution Architects to migrate, design, implement and monitor AWS workloads.

As chief Cloud architect, Comingdeer has over 25 years of deep software, database, DevOps and cloud architecture expertise with a track record of successful ideation and innovation. His custom software consultancy Five Talent was recently acquired by Effectual to expand the company's modernization offerings to include ideation and innovation services.

Comingdeer holds seven AWS Certifications and is a longtime advocate of agile processes and methodologies. His passion for innovation guides Effectual's application modernization and cloud native application development initiatives. Comingdeer is a frequent speaker on cloud native strategies and trends as well as a facilitator of AWS Immersion Days, AWS GameDays and customized webinars focused on cloud architecture best practices.

Bend-La Pine Schools interim Superintendent Lora Nordquist announced **Juan Carlos Cuadros** has been selected to serve as the district's new executive director of Curriculum and Instruction. Cuadros is currently the principal at Kelly Middle School in Eugene, a position he has served in for four years.

Cuadros, who has served as a building principal at several elementary and middle schools in Eugene, is a native Spanish speaker who is bilingual and bicultural. He has experience as a classroom teacher, a multi-cultural liaison and has worked at the elementary, middle and high school level.

The Executive Director of Curriculum and Instruction leads the teaching and learning department, which includes planning and implementation of professional development for staff, curriculum review and materials adoption and instructional technology.



Juan Carlos Cuadros

Several other school administrative changes recently took place:

- **Paul Dean**, former assistant principal at High Desert Middle School, is now the director of safe and healthy schools.
- **Nole Kennedy**, former dean of students at High Desert, is now assistant principal at High Desert.
- **Lorin Page**, former student services at Highland Magnet at Kenwood School, is now assistant principal at Three Rivers School.
- **Eric Powell**, former assistant principal at Cascade Middle School, is now Tamarack and Behavior Programs administrator.
- **Julie Stroinski**, former assistant principal Bear Creek Elementary School, is now assistant principal at Sky View Middle School.
- **Mary Thomas**, former dean of Students at Summit High School, is the interim assistant principal at Summit.
- **Gary Timms**, former executive director of Elementary Programs, is now assistant principal at Buckingham Elementary School.
- **Vanessa Tobolski**, former assistant principal at Buckingham, is now assistant principal at Cascade.
- **Brain Uballez**, former assistant principal at Sky View, is now assistant principal at Bear Creek.

Schwabe, Williamson & Wyatt P.C. announces that **Gary Bruce** is joining the firm's Bend office, adding considerable healthcare experience to Schwabe's deep bench in the industry. Bruce comes to Schwabe after spending ten years at St. Charles Health System (SCHS), most recently serving as vice president and general counsel.

While at SCHS, he provided legal advice and counsel to the board of directors, executive leadership, medical staff and frontline caregivers while overseeing the health system's legal and risk management departments. Prior to working at SCHS, he served as a staff attorney at Mission Health, Inc. in Asheville, North Carolina, for six years. This experience has given him an in-depth understanding of the inner workings of healthcare organizations and the particular legal challenges they face.

Bruce works with hospitals, health systems and other healthcare organizations to find practical and patient-focused solutions to complex challenges. Fueled by a passion to help others, Bruce has found a home in healthcare protecting his clients' legal interests and championing initiatives that promote employee and patient wellness.

Bruce graduated from Washington and Lee School of Law with his juris doctor



Gary Bruce

More Who's Who Page 34 ►

Businesses Serving Community



LOCAL WELLS FARGO TEAM BUILDING WITH HABITAT FOR HUMANITY AT A HABITAT CONSTRUCTION SITE IN BEND IN 2019 | PHOTO COURTESY OF HABITAT FOR HUMANITY

BEND-REDMOND HABITAT FOR HUMANITY & WELLS FARGO

Wells Fargo Foundation has awarded Bend-Redmond Habitat for Humanity with a \$45,000 grant to build three affordable homes. Two of these homes will be in Redmond, and one home in Bend. The funding is part of an \$8.1 million donation to Habitat for Humanity International for capacity building and direct mission support to build, renovate and repair more than 350 affordable homes across the United States. The grant is provided through Wells Fargo Builds and is part of the Wells Fargo Foundation's \$1 billion philanthropic commitment to create more housing affordability solutions by 2025.

Wells Fargo Builds provides philanthropic financial assistance from the Wells Fargo Foundation to support the construction, renovation, painting or repairing of homes with low-to-moderate income households. In 2019 alone, Wells Fargo employees volunteered more than 1.9 million hours of service to strengthen their communities, including building, repairing and

improving 674 homes across the U.S. with several organizations through Wells Fargo Builds.

The grant will support the construction of three affordable homes in Bend and Redmond. The home in Bend will benefit a single mother and her daughter at the organization's first Net Zero cottage community for ten families. The home will be affordable to build and affordable for the new homeowner to maintain.

MID OREGON CREDIT UNION

School may not look the same this fall, but one thing is certain: The needs of students and families will be greater than ever. That's why Mid Oregon Credit Union announced a change to its annual Supplies 4 Schools branch supply drive to benefit local schools.

This year, Mid Oregon continue the tradition of collecting donated school supplies in all seven branch locations, but will add to its support by matching the first \$1,000 in cash donations received from members and the community.

With many schools employing remote learning, and minimizing contact between students in the classroom, important tools like scientific calculators and may be in short supply. More students will need to have supplies at home that are frequently shared between multiple users in a classroom setting.

The Supplies 4 Schools fundraiser and supply drive is underway during the month of August at all seven locations within Mid Oregon Credit Union's service area. All donations of cash and supplies stay in the community where they are collected. Mid Oregon partners with Family Access Network and other local agencies to distribute the supplies to students in Deschutes, Crook and Jefferson Counties who may lack the basic necessities to be successful at school. To find a list of most-needed supplies, visit Mid Oregon's Community Involvement page at midoregon.com/about/community.shtml.

FAMILY ACCESS NETWORK

The Family Access Network (FAN) received a \$1,500 grant from the Pacific Power Foundation to connect local families affected by the coronavirus pandemic with basic needs including food, utilities, transportation and rental assistance. FAN's COVID-19 Response Fund is directly assisting families in Deschutes, Crook and Jefferson counties who have been impacted through illness, loss of income, childcare issues, etc. FAN has served Central Oregon since 1993 and is well-prepared and able to meet this health crisis by providing families with the critical services that will help them weather this storm.

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Who's Who
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degree. He also holds a master of business administration degree from the University of Oregon and a bachelor of arts degree from Oregon State University, where he graduated magna cum laude. Bruce has taught health law classes for the University of Oregon's Executive MBA Program, as well as Central Oregon Community College's nursing program.



Oregon State University – Cascades is launching a new laboratory dedicated to advancing social equity and inclusion in Central Oregon by providing business owners and managers tools to foster diversity and inclusivity in the workplace.

Erika McCalpine, a business faculty member at OSU-Cascades, who has championed social justice issues within OSU and Bend, will lead the new Diversity, Equity and Inclusion Laboratory.

The lab will provide intensive diversity and inclusivity training for business owners and managers in Central Oregon, a region where an estimated 12 percent of the population is made up of people of color. McCalpine will lead two training sessions this summer.

The lab also will provide consulting services for area businesses, agencies and nonprofit organizations, advising employers on hiring practices, unconscious bias and other issues.

McCalpine plans to engage undergraduate student interns in research and outreach at the DEI Lab. She serves on the boards of directors of City Club of Central Oregon and Volunteers in Medicine, and on advisory boards of the Bend Chamber. She is a co-founder of Love Your Neighbor, a grassroots effort that encourages Central Oregon community members to appreciate and accept fellow residents from diverse backgrounds. She received the OSU Frances Dancy Hooks Award in 2019 for building bridges across cultures and showing courage in promoting diversity.

NewsChannel 21 introduces you to the three newest members to the *NewsChannel 21* news team: **Jack Hirsh**, **Alec Nolan** and **Blake Allen**.

Hirsh is beginning his professional journalism career at *NewsChannel 21* after graduating in May 2020 from Penn State University, where he double-majored in broadcast journalism and political science, with a minor in Middle Eastern studies and a certificate from the John Curley Center for sports journalism.

Nolan was born and raised in Fresno, California, and attended UC Santa Barbara for his undergraduate degree in film and media studies, with a minor in sports management in 2017. Nolan began his broadcasting career at KEYT-ABC in Santa Barbara, California in 2017, and later moved to Denver, Colorado to join KUSA-NBC in 2019.



(L-R) JACK HIRSH, ALEC NOLAN AND BLAKE ALLEN | PHOTO COURTESY OF NEWSCHANNEL 21

Allen was born and raised in Claremont, California, a small college town in Los Angeles County. Throughout the last few years, he has been working in radio news, working for some amazing outlets in the past, including KKLS in Rapid City, South Dakota, KMJ in Fresno, California and most recently KXL in Portland.

Parkinson's Resources of Oregon (PRO) welcomes Bend resident, **George Lee**, to the volunteer Board of Directors. Lee will be the first board member representing the Central Oregon region. PRO headquarters are located in Beaverton, Oregon but the organization also holds regional offices in Bend and Eugene.

As a person living with Parkinson's disease, Lee's personal involvement with the organization has ranged from client, donor and volunteer, spanning several years.

Lee is a military veteran and retired Seattle police officer. His work with the Seattle Police Department focused on community policing and outreach, including work as a school resource officer. Since his retirement, he has continued his service to the community through coaching, Meals on Wheels volunteerism and as a team captain for PRO's "Sole Support" walk series which raises funds and awareness for those locally living with Parkinson's disease.



Communicators Plus Toastmasters Club #6525 announces the newly elected officers from July 1, 2020 to June 30, 2021:

Kate Tiernan, president; **Raj Gopalakrishnan**, VP education; **Robert Schluter**, VP membership; **Cheri Redgrave**, VP public relations; **Lorelei Kryzanek**, secretary; **Clayton Horn**, treasurer and **Joe Nickelson**, sergeant-at-arms.

Is it luck or skill for your golf shot to go in the hole in one swing? Well we'd say at **Awbrey Glen Golf Club** that it is a combination of both. There have been 13 holes-in-one this golf season thus far. Yes, 13 in just a couple of months, including two on one day. That is definitely a record for the club. Awbrey Glen's experience is an amazing one when you consider that the odds of an average golfer making an 'ace' are approximately 12,500 to 1. The odds for a tour professional are at 2,500 to 1, according to the National Golf Hole-in-One Registry. At Awbrey Glen the number of holes-in-one during two and half months was 788 to 1.

The lucky players and where they made their perfect shot are **John Melvin** (M), May 13, hole #6, 149 yards, 7 Iron; **Brian Quinn** (M), June 6, hole #16, 178 yards, 6 iron, first hole in one; **Tim Lewis** (M), June 12, hole # 8, 131 yards, 9 iron, first hole in one; **Marty Long** (F), June 21, hole #8, 93 yards, 9 iron; **Hunter McEwan** (M), June 23, hole #13, 127 yards, 6 iron; **Danny Duggan** (M), June 28, hole #6, 155 yards, 9 iron; **Mo Johnston** (F), June 27, hole #13, 116 yards, 6-hybrid; **Chuck Shepard** (M), June 29, hole #6, 140 yards, 28* hybrid; **Morgan Lines** (M), July 6, hole #6, 170 yards, 6 iron; **Diana Knight** (F), July 20, hole #6, 80 yards, pitching wedge; **Alison Filo** (F), July 24, hole #8, 90 yards, 9 iron; **Bob Jakse** (M), July 29, hole #6, 150 yards, 6 iron and **Lorchid Macri** (F), July 29, hole #11, 122 yards, driver.

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Mosaic Medical Announces Arrival of New Mobile Clinic

Mosaic Medical is pleased to announce that its new Mobile Community Clinic (MCC) has arrived in Central Oregon and will begin traveling around the region to serve patients this week.

Thanks to the generous support of donors, Mosaic’s mobile clinic program is entering a new era with a state-of-the-art clinic. Our new clinic, a 2019 Ford Winnebago, was custom designed and manufactured by ADI Mobile Health. The company, based in Tualatin, has nearly 30 years of experience building mobile health clinics for clients worldwide.

The MCC is now able to safely travel across the region, even during inclement weather, to reach those who need medical care most. New amenities in the clinic include functional air conditioning and heat, all-wheel drive, expanded exam room space, wheelchair accessibility and increased refrigeration space for vaccines. Mosaic is now able to provide enhanced wrap-around medical services to better serve the increasing number of community members who are experiencing homelessness in Deschutes, Crook and Jefferson Counties.

“As the only organization offering mobile medical care to those experiencing homelessness, we needed to have a reliable mobile unit. We were limited on the type of services offered and when we were visiting partners due to the age of our previous clinic,” said Carla Stevens, Mosaic’s chief operating officer. “We are so excited about the possibilities this new clinic provides to continue improving the health and well-being of the individuals and communities we serve through our mobile clinic program.”

Last November, the community was asked to help raise the final funds needed to purchase the new RV, and the community’s support helped Mosaic secure the new mobile clinic. We would like to give a special thank you to the following supporters who made this dream a reality: Collins Foundation, Oregon Community Foundation, Cow Creek Umpqua Indian Foundation, First Interstate Bank Foundation, Central Oregon Realtors Association and more than 20 individual community members.

The new clinic replaces a 27-year-old converted RV that could no longer be relied upon to safely travel the many miles required around the region to reach patients. Inclement winter weather often forced the cancellation of visits during the time of year when access to care is needed the most.

The origins of the mobile clinic date back many years, when the team at Central Oregon Veterans Outreach (COVO) conceived of an effort to take a mobile health clinic out to homeless camps in the area. In 2013 they donated their mobile van to Mosaic Medical, and the Mobile Community Clinic (MCC) program came to life.

Today the MCC travels throughout Deschutes County, providing quality, accessible healthcare to more than 700 individuals experiencing homelessness and at-risk youth. Those experiencing homelessness have an increased risk for bronchitis, pneumonia, skin damage, frostbite and other issues. And due to a lack of transportation, many people are not able to make it to one of the other 14 regional Mosaic clinics for care, so access to healthcare on the mobile clinic is critical.

The MCC offers care on a walk-in basis at locations where people are already accessing services, such as cold-weather shelters and food banks. The mobile clinic weekly schedule includes stops at multiple locations in Bend, Redmond and Madras.

mosaicmedical.org



MOSAIC'S MOBILE COMMUNITY CLINIC | PHOTOS PROVIDED BY PDX WRAPS OF SHERWOOD AND SHARED WITH PERMISSION

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COVID-19 Update from Joe Sluka, St. Charles Health System President & CEO

Many people have asked us what it's like right now for our caregivers working on the front lines with COVID-19 patients.

In a YouTube video (link address at end of story), we give you an inside look at what goes on in the St. Charles Bend ICU when a patient with COVID-19 needs critical care. Even with the additional safety equipment, the stress and the fear of fighting this pandemic, our caregivers are proud to be here to serve our community and care for you and your loved ones.

Please take two minutes to watch the video and remember that you can help us by taking every precaution to avoid contracting and spreading COVID-19.

Our Central Oregon numbers are fluctuating — both inside and outside of our hospitals. But the trends continue to show that interventions like masking, physically distancing and practicing good hand hygiene do make a difference. Thank you to those of you who are taking COVID-19 seriously. Your actions are saving lives.

Your safety, our priority

Throughout our hospitals and clinics, St. Charles has put many safety precautions into place in order to protect you and our health care workforce.

Protecting the safety of our caregivers has been our top priority since the beginning of the pandemic. We care about our team's health and safety and we know that keeping them well is critical to ensuring they are able to care for you.

Still, this is a highly contagious disease, and we have had 17 St. Charles caregivers test positive for COVID-19 since the pandemic began in March. None of these cases have been confirmed as due to a workplace exposure and many have been related to known community exposures.

With more than 4,500 employees, this was to be expected. But I want you to know that our St. Charles caregivers are all required to adhere to our universal masking policy and to immediately report any COVID-19 symptoms to our Caregiver Health team. If they have symptoms, they are tested and not allowed to return to work until it is safe for them to do so.



PHOTO | COURTESY OF ST. CHARLES HEALTH SYSTEM

We follow testing and work restriction guidelines for our staff from the Centers for Disease Control and Prevention and the Oregon Health Authority.

We take our responsibility to protect them and you very seriously.

That's why you will continue to experience screening questions at the entrances to our facilities. You'll notice plexiglass dividers protecting you and our caregivers from each other. And it's why this week we expanded and clarified our universal masking policy to ensure patients and visitors understand how it applies to them. Patients are required to wear a mask when inside any of our facilities unless they are asked to remove it by a healthcare provider.

We greatly appreciate your help in adhering to our policies as we all continue to fight COVID-19 together.

stcharleshealthcare.org

youtube.com/watch?v=rOzurMpFoZA&feature=youtu.be

Our Knees: ‘Canaries in the Coal Mine’ of Movement & Exercise Issues

End physical therapist Rob Hollander doesn't mince words when talking about the docile nature of the largest and perhaps most complicated joint in the human body.

"Our knees are very passive players within our bodies," said Hollander, co-owner of Alpine Physical Therapy in Bend. "They're easily influenced by what's going on above and below them, not making many decisions on their own."

That's why when one experiences knee pain, the true causes of the joint's wear and tear can almost always be traced up or down the leg — oftentimes in both directions.

Tight muscles, improper footwear, bad balance, the lack of strength in the hips... all of these issues that exist far from the knees can lead to an irregular compression in the knee joint, leading to pain and possible injury.

"The knees may get all the blame, but we think of them as sort of a canary in the coal mine when it comes to movement, strength and/or balance issues," Hollander said. "Yes, wear and tear in the knees can also become its own issue over time, but it's possible to slow this by identifying and addressing the real issues affecting the knees."

Case in point, a study performed by the School of Health and Rehabilitation Sciences at Indiana University-Purdue University Indianapolis found that hip strength exercises performed by female runners vastly reduced the incidence of knee pain, or "runner's knee." Improved mechanics through increased hip strength was credited for the reduction in pain.

Another study, this one published in the Annals of Internal Medicine, linked the growing incidence of knee pain in the U.S. (65 percent from 1971 to 2004) to the same steady rise in obesity.

Studies like these, according to Hollander, simply support the general approach physical therapists take when treating knee pain as well as most other pain and injury issues: always take into consideration patients' entire kinetic chain, from the feet up through their bodies.

"When someone walks through our doors and says they're experiencing knee pain, we don't just look at their knees. We approach the issue globally," Hollander said. "We evaluate everything from the feet up through the hips, otherwise we'll likely miss the real cause of the patient's issues."

According to Hollander, such an evaluation should always include an analysis of movement, balance, flexibility and strength. Treatments for knee pain, he said, may include a mix of remedies that includes the use of proper footwear/orthotics, the establishment of a flexibility program, strength and balance exercise regimens and perhaps even a plan to shed some excess body weight.

"If you regularly experience knee pain while you're going about life and doing the things you most enjoy, it's always important to get yourself evaluated by a physical therapist," Hollander said. "If your knee's chirping, so to speak, that's usually a good indication that something elsewhere in your body needs some attention."

alpinephysicaltherapy.com

Survey of Nursing Homes Shows Significant Cost Increase & Financial Hardship in Response to COVID-19

Recently a national survey of long-term care providers was released showcasing the increased costs and financial hardship that nursing homes are facing in response to COVID-19. Below is an executive summary. The key takeaways is that a majority (55 percent) of nursing homes are operating at a loss now (nearly 90 percent at a razor-thin margin or loss) with 72 percent saying they won't be able to sustain operations another year at the current pace. This has been largely driven

by the increase in costs responding to COVID-19 (personal protective equipment (PPE), additional staffing and testing) and Medicaid's underfunding, which only covers 70 to 80 percent of the actual cost of care.

To view the full the complete survey, go to ahcanca.org/News/news_releases/Documents/Survey-SNF-COVID-Costs.pdf.

Central Oregon Business Calendar

- August 20**
Noon City Club of Central Oregon Livestream Event, Transformation of the Tourism Sector. Register at City-ClubCO.org.

August 21
8:30am Redmond Chamber Virtual Coffee Clatter. Facebook Live.

August 26
6pm EXIT Realty Free Virtual Career Night, Is A Career In Real Estate Right For You? Register at <https://bit.ly/3gqcFYU>.

August 28
Bend Chamber YP Summit - Hybrid Edition. Attend virtually or in-person, whova.com/web/yp-sum1_202008.
- August 28**
8:30am Redmond Chamber Virtual Coffee Clatter. Facebook Live.

September 1
2020 Clean Water Virtual Conference at engineering.oregonstate.edu/cleanwater2020.

September 4
8:30am Redmond Chamber Virtual Coffee Clatter. Facebook Live.

September 11
8:30am Redmond Chamber Virtual Coffee Clatter. Facebook Live.

September 18
8:30am Redmond Chamber Virtual Coffee Clatter.
- Facebook Live.

September 24
5pm EDCO Virtual PubTalk. Livestreaming at edcoinfo.com/edcoevents.

September 25
8:30am Redmond Chamber Virtual Coffee Clatter. Facebook Live.

September 30
1-5pm Redmond Chamber Business Expo and Job Fair at Deschutes Fair and Expo Center Middle Sister. www.visitredmondoregon.com/events/business-expo.

October 15-16
Bend Venture Conference, Downtown Bend. bend-vc.edcoinfo.com.

Building Permits

COMMERCIAL PERMITS WEEK ENDING 7-31-2020

- Deschutes County**
- \$944,468.00 - Commercial (Bend Airport T-Hangar) 12,000 sf. at 63305 Gibson Air Rd. Bldg 1 Bend 97701 OR Owner: City of Bend 710 NW Wall St. Bend, OR 97703 Builder: Elite Electric, LLC 541-788-4868 Permit # 247-20-003571-STR
- City of Bend**
- \$275,657.00 - Multi-FD 2,224 sf. at 20124 Reed Ln. Bend 97702 OR Owner: Oregon Builders Developers, LLC 3321 NW Panorama Dr. Bend, OR 97703 541-480-9985 Permit # 20-1792
 - \$26,000.00 - Commercial Alteration (The Cellar Porter Brewing) 6,080 sf. at 206 NW Oregon Ave. Ste B Bend 97703 OR Owner: Eriksen Wall Properties, LLC PO Box 306 Redmond, OR 97756 Permit # 20-1068
 - \$12,347.00 - Commercial Alteration (Bend Wine Shop) 4,725 sf. at 924 NW Brooks St. Bend 97703 OR Owner: Parkway Properties, LLC 60602 Tekampe Rd. Bend, OR 97702 Builder: Midstate Builders 541-640-2382 Permit # 20-2308
- City of Redmond**
- \$14,500.00 - Commercial Alteration (Flash Raw Dog Food) 120 sf. at 2216 SW 2nd Ct. Redmond 97756 OR Owner: Gary L Clark Trust, Et Al 63080 Stag Dr. Bend, OR 97703 Permit # 711-20-001481-STR

COMMERCIAL PERMITS WEEK ENDING 8-7-2020

- Deschutes County**
- \$41,297.00 - Commercial Alteration (First Baptist Church of Tumalo) 623 sf. at 63850 Old Bend Redmond Hwy. Bend 97703 OR Owner: First Baptist Church of Tumalo, Inc. PO Box 6362 Bend, OR 97708 Builder: William L. Schertzinger 541-548-8884 Permit # 247-20-004405-STR
- City of Bend**
- \$700,000.00 - Commercial (Goodrich Park) at 941 NE Quimby Ave. Bend 97701 OR Owner: Bend Park & Recreation District 799 SW Columbia St. Bend, OR 97702 Builder: Mountain Sky Landscaping, Inc. 541-389-8474 Permit # 19-6126
 - \$15,000.00 - Commercial Alteration (Pioneer Park Condo Office) at 1565 NW Wall St. Bend 97703 OR Owner: Cason-West Dev. Co. 1565 NW Hill Bend, OR 97703 Builder: Bradley George Hahn 541-80-2681 Permit # 20-2502
 - \$15,000.00 - Commercial (US Cellular Tower) at 62690 Awbrey Butte Bend 97703 OR Owner: Awbrey Towers, LLC PO Box 7408 Bend, OR 97708 Builder: Tool Tech, LLC 503-453-7624 Permit # 20-2804
- City of Redmond**
- \$1,200,000.00 - Commercial Alteration 10,242 sf at 404 SW 6th St. Redmond 97756 OR Owner: Columbia Hills TH, LLC PO Box 87908 Vancouver, WA 98687 Builder: Mission Building & Renovation, LLC 541-550-2747 Permit # 711-19-002427-STR

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Leading Edge

Continued from page 4

Despite additional restrictions in place to keep individuals healthy, two groups of campers were able to visit the airport, fly in the aircraft and take a turn at the controls in the on-site simulators owned by Central Oregon Community College.

“Although the current pandemic is slowing down the airline industry, other sectors of aviation, such as cargo operations, are seeing a massive boom in demand. The need for pilots is not going to diminish anytime soon. Because of this, Leading Edge is proud

to invest in future generations and instill a desire to fly at an early age to the local children in our community,” said Jack Walker, executive vice president of Leading Edge Flight Academy.

For over a decade, Leading Edge Flight Academy has specialized in training helicopter pilots, airplane pilots and launching aviation careers. Leading Edge’s start-to-finish support and above-industry-standard training prepares students to meet their aviation goals. With a management team of pilots — with over 37,000 cumulative hours and 100+ years in the industry — Leading Edge knows what it takes to prepare students for a career in aviation.

flybend.com

BLOCKBUSTER

Continued from page 4

special reason. In appreciation for all that the Bend community has recently done to support the last-of-its-kind during these uncertain times, this end-of-summer sleepover will offer locals the chance for a 90’s-themed stay to relive the bygone Friday night tradition just as we remember it.

Starting August 17 at 1pm PST, on Airbnb, Bend residents can call dibs on (aka book) a totally rad, yet intimate slumber party at the world’s last BLOCKBUSTER store by requesting to book one of the three individual, one-night reservations that will take place September 18-20. While a movie rental will cost you \$3.99, for just a penny more you can book one of these stays for \$4 (plus taxes and fees) for an unlimited movie marathon.

Sandi will be your Airbnb host and will stock the shelves with all the movies your heart could desire before handing

over the keys. But, before dusting off those BLOCKBUSTER membership cards and jumping into the minivan for this end-of-summer stay, all guests who book should adhere to COVID-19 safety guidelines around wearing masks and social distancing in a public space.

Interested guests should also note host rules that are in adherence with local guidelines, including that those who request to book must be Bend residents and come from the same household to minimize risk. This private sleepover has been planned with safety in mind, and guests can rest assured knowing that the store will be cleaned and prepared in accordance with CDC guidelines and consistent with the Airbnb enhanced cleaning protocol.

After the final guests check out, BLOCKBUSTER customers can check out the living room space during store hours for a limited time. If you aren’t among the few to snag these bookings or visit — because you’re somewhere else in the world — but in need of a fresh movie suggestion, host Sandi has you covered! Call the store’s number at

Redmond Urban Renewal

Continued from page 4

distance of the commercial core. As the years pass, this block will eventually become a mix of housing and retail — but right now, parking is the imperative,” states Chuck Arnold, Redmond’s Urban Renewal Manager.

As the Urban Renewal Plan works to support existing businesses and attract new investment, it also allocates resources in a Public Parking Fund to adequately serve the growing customer and business needs downtown.

More information on the Redmond Urban Renewal Plan can be found at RedmondOregon.gov. If you would like to learn more about Redmond’s Urban Renewal programs, please contact Meghan Gassner, Urban Renewal program analyst, at 541-923-7759 or email Meghan.Gassner@RedmondOregon.gov.

RedmondOregon.gov

541-385-9111 to take advantage of the store’s Callgorithm. Tell the staff what you like and don’t like, and a real human will give you tailored recommendations. Or to score some gear to further support the store during this challenging time, visit their online shop here.

To celebrate the last BLOCKBUSTER in the world and its community, Airbnb will make a donation to the Humane Society

of Central Oregon, a longtime partner of the store close to Sandi’s heart. If you find yourself aching to relive the glory days of home entertainment, you can request to book* these stays beginning on August 17 at 1pm PST on airbnb.com/BLOCKBUSTER.

**The one-night experiences in the Bend BLOCKBUSTER store are not a contest.*

bendblockbuster.com

Oregon State Parks

Continued from page 4

tax, the average cost for a full-service RV site was \$33 per night, but has increased to an average of \$42 for nonresidents making new reservations, or arriving without a reservation. The average tent rate was \$19 per night, and increased to \$23 for nonresidents.

The surcharge will remain in effect for the rest of 2020. A decision about rates for 2021 will be made this autumn.

“We love serving all people, no

matter where they live,” says Lisa Sumption, Oregon Parks and Recreation Department Director. “Even so, this temporary change is needed to remind people to stay as close to home as possible while enjoying the outdoors, and to provide much-needed support for the Oregon state park system, which faces a projected \$22 million shortfall between now and June 2021.”

In addition to encouraging recreation close to home, the surcharge could generate up to \$500,000 through the end of the year to hire staff and pay for cleaning supplies and other park operations.

stateparks.oregon.gov

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2020 EDITORIAL CALENDAR		
ISSUE DATE	SPECIAL SECTIONS	INDUSTRY LISTS
September 2 <small>Deadline Aug 26</small>	Annual Healthcare	Asst'd. Living, Chiropractors, Dentists, Eye, Home Care, Hospitals, Physical Therapy, Physician Groups, Reconstructive Surgery, Audiologists, Emergency Transport, Acupuncture
September 16 <small>Deadline Sept 9</small>	Sisters Profile	Financial Planners, Stock Brokers
October 7 <small>Deadline Sept 30</small>	Nonprofit Profiles/Accomplished Under 40	Nonprofit Organizations, Accountants, Bookkeepers
October 21 <small>Deadline Oct 14</small>		Manufacturers in Deschutes, Crook & Jefferson Counties, Garbage/Recycling
November 4 <small>Deadline Oct 28</small>	REDMOND Profile/Fastest 20	Bio-Tech, High Tech Firms, Telecommunications, Utility Companies, Heating/Cooling Companies
November 18 <small>Deadline Nov 11</small>	Made in Central Oregon	Products Made in Central Oregon
December 2 <small>Deadline Nov 25</small>	Aviation	Law Firms, Security Companies
December 16 <small>Deadline Dec 9</small>	Top Commercial Projects/Construction Review	Commercial Contractors
January 2021 <small>Deadline Dec 2</small>	Book of Lists	

The Haven Receives First Zero-Percent Loan Offered by Bend Small Business Relief Fund

City Councilor Chris Piper, the Foundation for Affordable Housing (FFAH) and The Change Reaction have created the Bend Small Business Relief Fund. This fund, supported by individual donors, will provide interest-free loans to Bend-area “Main Street” businesses negatively impacted by COVID-19. The loans are available to businesses with fewer than 15 employees and less than \$1 million in annual income. All loan repayments will be ‘paid forward’ as loans to additional Bend small businesses.

Launched in Los Angeles in 2019, The Change Reaction has provided more than 2,000 direct grants through 35 grass-roots organizations and hospitals, creating a movement that is being replicated in communities around the country.

The Haven (worklifehaven.com) is a shared-space working co-op, and was the first Bend business to receive a \$25,000 zero-interest loan. The check was presented during a gathering that included Councilor Chris Piper, FFAH

Founder Deborah Willard and her family members, The Haven co-founders Carrie and Scott Douglass and The Haven staff and members. “With a company like The Haven that is supporting hundreds of others, our ability to survive is really important,” said Scott Douglass.

Loans offered by the Bend Small Business Relief Fund range from \$5,000-\$25,000 and, after a grace period of three months, are repayable in equal installments over the course of 24 to 36 months.

“Let’s all work together and be a team, pay it forward and keep people working,” said Councilor Piper.

For additional information, or if you would like to donate to Bend Businesses in need, please email Tommy Waldron at: ChangeReactionBend@ffah.org.

For more information about The Change Reaction, visit ChangeReaction.org. For more information about The Foundation for Affordable Housing, visit FFAH.org.

PHOTOS BY RONNI WILDE & GARRETT MOSHER



Darrin Willard, Deborah Willard, Scott Douglas, Carrie Douglass, Tom Willard and Councilor Chris Piper.



City Councilor Chris Piper and Deborah Willard.



Deborah Willard, Darrin Willard, Tom Willard, Paige Willard.



Deborah Willard, Scott Douglass, Tom Willard, Darrin Willard and Sam Willard.



The Haven Executive Director Rose Archer and member Garrett Galvan.



Tom Willard, Darrin Willard and Sam Willard.



Scott and Carrie Douglass.

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Deadline September 30, 2020.

Only percentage of growth will be published.

2019 Winners:

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

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