

## Chance Meeting Forges Financial Fusion

Capstone CPAs & AGP Wealth Join Forces  
to Offer 'One-Stop Shop' Style Service

by SIMON MATHERS — CBN Feature Writer

A chance meeting that sparked a connection between like-minded professionals in the financial field has led to a link-up towards a shared goal of delivering first class streamlined service through a multi-pronged approach for clients in the Central Oregon region and beyond.

Matt Swank, director of business development and Bellevue, Washington-based managing partner with AGP Wealth Advisors — which has offices from Alaska to Idaho — happened to call on leading local accounting firm Capstone CPA's while on an exploratory trip to Bend, and soon discovered common ground on dual fronts.

Not only did he and Capstone Principal Partner Lance Brant both have sons that had recently played lacrosse against each other, representing Idaho and Montana universities (the Brant family member's team emerging victorious!), but the pair found that they also shared a vision regarding providing creative and comprehensive services to guide clients toward long-term goals.

Brant had actually been looking to affiliate with a wealth advisory outfit as part of delivering a fully-rounded set of services for his growing client base, covering not just his company's core tax preparation and strategy specialism, but also estate planning, insurance and wealth advice & management, in a kind of "one-stop shop" approach — but had yet to find the right philosophical fit until striking a chord with Swank and his firm (a private wealth advisory practice of 125-year-old global leader Ameriprise Financial Services, Inc.).

Brant explained, "I had been approached by other financial planners previously but was missing one that worked in terms of bolting on to our services and had somewhat resisted the idea.

"But clients need well-supported financial advice in a complex world and in talking with Matt I realized he fit the bill from that perspective, similarly bringing creativity and flexibility to the table as well as a great back office operation offering cutting edge data and research.

"First and foremost, it's about finding like-minded professionals to create synergy as part of creating great outcomes for our clients, out of the same office."

Swank concurred, "I believe our meeting happened for a reason. We both want the same thing for the consumer in providing more communication in a more streamlined way, and by joining forces

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## Gateway to the Cascades City of Sisters Spotlight — Pages 12-16

by KRISTINE THOMAS — CBN Feature Writer



PHOTO | BY ROB KERR

Sisters City Manager Cory Misley compares navigating the twists and turns of the pandemic to a little like being in the "wild, wild West."

"There was no playbook for what to do in the beginning.

Our community had to work together to communicate on how to keep everyone safe and how to support one another and our businesses," Misley said. "I really appreciate the team effort and how we are building a path together on

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## Stitchin' Post Continues with Education, Inspiration & Creativity

by KRISTINE THOMAS — CBN Feature Writer

Earning there was a state mandate to close all nonessential businesses in mid-March, Valori Wells had to quickly stitch together a plan that would protect her customers, her mother and her family's business.

"I have been working here for many years but this year definitely threw everything into a different realm — especially in the beginning when I was trying to determine how to protect everyone's health, and the store was required to close to in-store visits," Valori said. "I had to rethink everything we did."

Jean Wells, 77, started The Stitchin' Post in 1975. She is transitioning the business to her daughter who grew up helping her in the shop that is a well-known Sisters' tourist destination for quilters, knitters and other crafters.

"I think Val has been very creative in all that she has been doing for the business from online classes to YouTube education videos to selling online," Jean said.

When everyone was "stuck at home," Valori said she used social media to



VALORI WELLS WITH HER DAUGHTER VIOLET, 13, MOM, JEAN WELLS AND DAUGHTER, OLIVIA, 15 | PHOTO BY KRISTINE THOMAS

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FEATURED PROPERTIES

Martolli's Pizza of Sisters  
Profitable Business For Sale: \$298,000



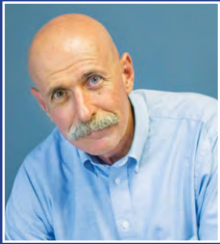
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RECENT TRANSACTIONS

**Al Eastwood**, Principal Broker at **Coldwell Banker Bain Commercial**, represented the Landlord and Tenant in the Lease on an 1800 square foot Industrial Building at 490 NE Butler Market Rd, Bend.

**Pete Rencher** of **Windermere Central Oregon Real Estate** represented the owner and the tenant in the leasing of a 1524 sq ft retail building located at 2987 S Hwy 97 in Redmond.

**Tom Tapia**, CCIM, Principal and **Brian Fratzke**, CCIM, Principal both of **Fratzke Commercial Real Estate Advisors, Inc.** represented the Seller in the sale of 37 NE Irving in Bend for \$503,000.

Brokers **Ron Ross**, CCIM and **Terry O'Neil**, CCIM of **Compass Commercial Real Estate Services** represented both the seller, **Spring Family Investments**, and the buyer, **Paiute Building, LLC**, in the sale of 1052 SE Paiute Way in Bend. The 10,560 SF industrial building on 0.58 acres was purchased for \$1,575,000.

Continued on Page 31 ▶

COCC's Small Business Development Center Seeks Members for Advisory Board

The Small Business Development Center at Central Oregon Community College is inviting members of the local business community to consider joining a small advisory council (eight-ten members). The Advisory Board serves as an external advisory body (non-governing) to Central

Oregon Community College's SBDC, its staff and director.

The COCC SBDC Advisory Board contributes to the vitality of the small

Continued on Page 30 ▶

MyMD Breaks Ground in NorthWest Crossing

MyMD personal medicine is expanding services to Bend's Westside. Dr. Richard A. Mac Donell of MyMD personal medicine is celebrating over 13 years as one of Bend's



RENDERING | COURTESY OF MYMD

Continued on Page 30 ▶

Bend-Based GL Solutions to Build Licensing System for North Dakota Department of Human Services

The North Dakota Department of Human Services, Children and Family Services Division, has chosen GL Solutions to develop a statewide child-care licensing system. The system will streamline the licensing, management and administration of child-care facilities

throughout North Dakota. Regulatory officials will use GL Solutions' configurable GL Suite application to ensure that facility operators adhere to safety standards

Continued on Page 30 ▶

Bridge Meadows Recently Breaks Ground  
Intentional Intergenerational Community Set to Open in 2020,  
Welcoming Adoptive Families & Elders

Portland, Oregon-based intergenerational housing community Bridge Meadows broke ground on its new Redmond location on Thursday, September 10. The development responds to Central Oregon's critical need for safe, affordable housing and permanency-focused alternatives to foster care.



RENDERING | COURTESY OF BRIDGE MEADOWS

Continued on Page 30 ▶

Deschutes Public Library's Future Central Library

by **RON ROSS**, CCIM — **Compass Commercial Real Estate Services**

Compass Commercial is pleased to announce the Deschutes Public Library (DPL) has purchased a 12.75-acre parcel for a future Central Library. The site is located on the north end of Bend near the intersection of Highway 20 and Robal Road.

The purchase was a culmination of an extended search process for the ideal site. In January of 2019, the Deschutes Public Library engaged Compass



CONCEPTUAL DESIGN OF DESCHUTES PUBLIC LIBRARY'S FUTURE SITE, SUBJECT TO CHANGE | PHOTO COURTESY OF COMPASS COMMERCIAL REAL ESTATE SERVICES

Continued on Page 30 ▶

SELCO Community Credit Union Now Accepting Applications for SPARK! Creative Learning Grants

SELCO Community Credit Union began taking applications September 15, for its annual SPARK! Creative Learning Grants with an aim to help educators meet unprecedented challenges in the 2020-21 school year. The grants award as

much as \$1,000 each to K-12 educators to fund projects across the 27 Oregon counties that SELCO serves.

Continued on Page 30 ▶

Leading Edge Flight Academy  
Awarded Cirrus Training Center Status

Leading Edge Flight Academy of Bend is proud to proclaim status as one of the newest Cirrus Training Center's in the U.S., and the first Cirrus Training Center in Oregon. As an approved Cirrus Training Center, Leading Edge has been trained and evaluated by Cirrus Aircraft Training Specialists, in order to

Continued on Page 30 ▶



• FOR SALE •

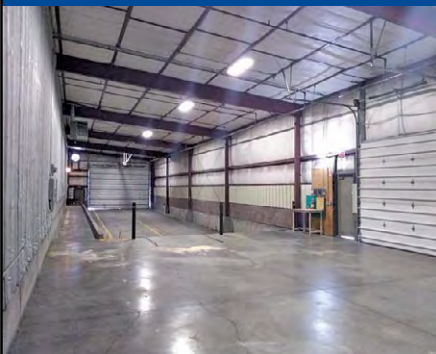


**\$3,200,000**

**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

• 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 **Meg Watkins**  
541.530.1620

• FOR SALE •

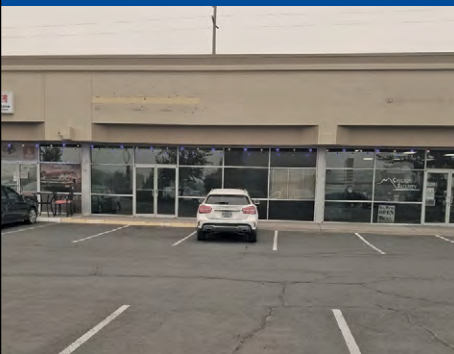


**\$1,300,000**

**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.

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eastwood@bendnet.com



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541.815.4140  
billpon@cbbain.com



**Meg Watkins**  
541.530.1620  
meg@megwatkinsre.com



by improving bicycling and walking conditions or by encouraging people to commute by walking or riding their bike?

The Deschutes County Bicycle and Pedestrian Advisory Committee (BPAC) is seeking nominations for the 2020 Big Chaining awards. The award program has recognized businesses, agencies and individuals who make significant contributions to improving

bicycling and walking conditions.

Award categories include Public Agency, Nonprofit Organization, Individual, Special Project, Commercial Business, Advocacy Group, Lifetime Achievement Award and The Peter Hanson Memorial Award\*.

\*The Peter Hansen Memorial Award honors individuals in the community who have provided outstanding *voluntary* contributions. Peter was a Committee member that lost his battle with cancer in 2005. His volunteer contributions are in many trail-building, environmental and

outdoor enthusiast projects throughout our communities.

Nomination forms can be obtained on the Committee's website at [deschutes.org/bpac](https://deschutes.org/bpac) and are due Friday, September 25 at 5pm. Send completed nomination forms to Tanya Saltzman at [tanya.saltzman@deschutes.org](mailto:tanya.saltzman@deschutes.org), or by mail to:

Deschutes County  
Attn: Tanya Saltzman,  
Community Development Dept.  
PO Box 6005  
Bend, OR 97708-6005

## FROM THE LEGISLATIVE DESK

### DESCHUTES COUNTY

◆ The Deschutes County Board of Commissioners has allocated the remaining \$4.39 million of federal funding from the Coronavirus Relief Fund (CRF) from the Coronavirus Aid, Relief and Economic Security (CARES) Act to support local families and businesses impacted by COVID-19 and continue to invest in local public health response to the pandemic.

The County's investments include \$1.32 million for support for children, families, individuals and most vulnerable populations; \$1,065,700 for childcare to support working families; \$772,000 for support for local businesses and \$983,500 for public health response.

The Board of Commissioners also allocated \$250,000 to cover costs related to COVID-19 response, including expanded Family Medical Leave Act (FMLA) leave for employees and modifications to County facilities.

◆ Do you know someone who helps enhance Deschutes County communities

### SALEM

◆ ODOT's roadway project delivery process emphasizes work zone safety, but auditors identified several ways work zone safety can be further enhanced, according to an audit released today by the Secretary of State. The findings are outlined in the report entitled, ODOT Oversees a Robust Project Delivery Process, yet Opportunities Exist to Further Improve Work Zone Safety.

ODOT's focus on work zone safety in its project delivery process is already robust, but could benefit from some further steps toward standardization during project design. This includes the introduction of a statewide project design planning template, greater opportunities for designers to visit work zones, and a feedback loop that includes designers throughout the project delivery process.

Some policies and procedures that inform project design practice do not align with one another, potentially causing confusion among staff and stakeholders about which procedures should be followed. The role of

stakeholder involvement in project design should also be clarified. Balancing stakeholder feedback with the technical expertise of ODOT staff and consultants will help the agency continue to meet safety and mobility needs in work zones.

◆ Oregon's mental health treatment system has systemic issues that limit the state's ability to meet the ever-growing needs of Oregonians, according to an audit released today by the Secretary of State. The findings are outlined in the report entitled: "Chronic and Systemic Issues in Oregon's Mental Health Treatment System Leave Children and Their Families in Crisis."

The Oregon Health Authority (OHA) is responsible for providing access to mental services for nearly one million people through the Oregon Health Plan (OHP). The OHP serves low-income families, including many of the most vulnerable children in the state. Auditors found Oregon's behavioral health system for children is in crisis and failing to serve children, youth, and families who are involved with multiple

systems and have complex needs.

OHA does not have a documented strategic plan in place for addressing challenges identified in reports reaching back almost two decades. These challenges include: data limitations, system fragmentation, workforce capacity challenges, county oversight, and unclear statutes, which inhibit the agency from making meaningful strides to improve mental health outcomes, particularly for children and youth. As mental health issues will likely be exacerbated by the COVID-19 pandemic, and the agency faces pandemic-related budget cuts, it is imperative these critical services not be overlooked.

Read the full report on the Secretary of State website at [sos.oregon.gov/audits/Documents/2020-32.pdf](https://sos.oregon.gov/audits/Documents/2020-32.pdf).

*Special Note: While the majority of audit work was completed before the COVID-19 pandemic began to take effect, the Audits Division recognizes that the pandemic creates substantial challenges for OHA and will affect the agency's ability to respond to this report's findings and recommendations.*



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# At Bendistillery, Employees Offered Two Weeks of Pay if Quarantined

wanted to share with other business owners and managers a program we at Bendistillery initiated to help our hourly employees manage any possible COVID-19 related hardships.

As a company with significant public exposure — we have two tasting rooms, and until the pandemic hit, we were offering public tours of our distillery. During Phase 1 we kept the tasting rooms minimally staffed, offering retail bottle sales only, and canceled all tours. Now that we are in Phase 2 we are trying to offer as much service as possible while keeping both our staff and the public safe. We are complying with all the state and local rules on masks and social distancing, including providing masks and face shields for all staff, testing temperatures at the start of all shifts, assessing visible signs of symptoms and adhering to stringent sanitizing procedures.

These are all protections most companies are implementing, but what happens should somebody show symptoms, test positive and be forced to quarantine? While wearing a mask all day is an inconvenience, a 14-day quarantine represents a huge financial burden for many of our employees. Although they would be eligible for unemployment benefits, the State of Oregon is months behind in

processing and paying claims. Months without income is not feasible for many.

The inevitable risk is a COVID-19-positive employee ignores the early symptoms and reports for work so as not to miss the income, endangering both coworkers and guests.

Recognizing this situation, we are offering our employees their full hourly wage for two weeks if they are required to self-quarantine or are the primary caregiver for somebody who is required to quarantine. We hope this will not only provide a benefit to our dedicated, hardworking employees, but offer an added level of protection to their co-workers and the public at large.

Thank you,  
Alan Dietrich  
CEO, Bendistillery & Crater Lake Spirits  
[craterlakespirits.com](http://craterlakespirits.com)

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

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# Duke Warner Trend Report for August 2020

What a wild ride this summer has been in the real estate market in Central Oregon. Flocks of homebuyers, many deciding to retire or taking advantage of the remote work possibilities, have searched to make Bend their new home base. We continue to see unprecedented transactions both in the fast selling process and the number of active home seekers who are outbidding one another. The active Bend listings for August were historically low due in part to homes selling rapidly — often within hours of hitting the market. The low inventory in both Bend and Redmond markets continue to create a sellers' market. Our market trend report offers valuable insight into last month's activity. It is also an excellent resource for any upcoming trends we hope to see during the remainder of the month and into October.

### September 1 Inventory and August Activity

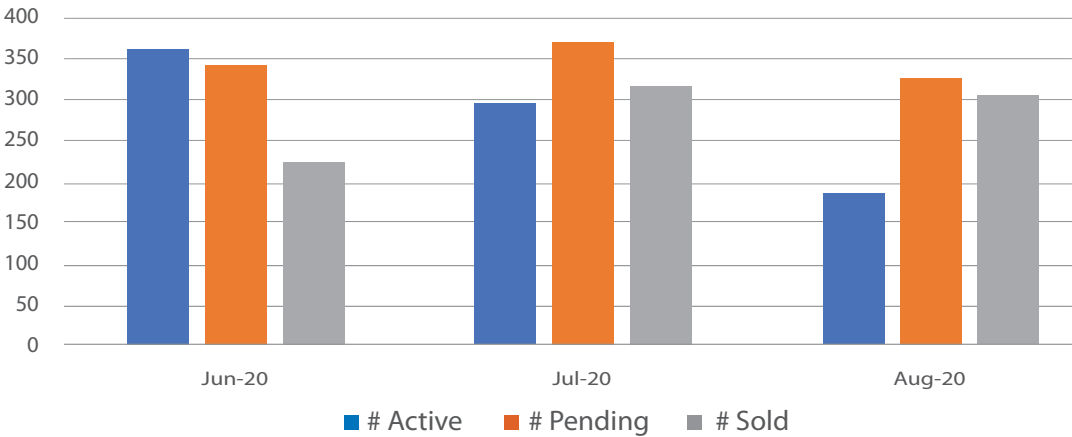
With anomalously low active listings as of September 1, the Bend market has 186 active listings, and Redmond has even fewer current listings at 136. The number of available homes for sale has dropped considerably over the past few months due to the frenzied buyers eager to move to Central Oregon. As we dive into Fall, now would be an excellent time to consider selling your home if it is on the radar for Spring 2021. We see the combined active listings for Central Oregon at 322.

With the "feast or famine" attitude experienced by our agents; August was one of the busiest month's on record as the "gold rush" to find the perfect home for buyers was no easy feat. The Redmond markets showed 133 homes sold, 107 new homes on the market and 148 homes pending. The bulk of active homes on the market in Redmond were in the \$325,100-\$425,000 price range, showing 54. The \$225,000-\$325,000 had 12 active listings and the \$525,000 and up price range showed 35 active listings.

For Bend, the numbers in August were equally as corybantic with only five active listings in the \$225,000-\$325,000 range, 26 in the \$325,100-\$425,000 range, 36 in the \$425,100-\$525,000 range and 29 in the \$525,100-\$625,000 price range. As you can see from our Market Trend Report, there was low inventory for eager home buyers in all price ranges. We showed only 42 active homes available in the \$925,100 and up price range, compared to 76 and 69 in June and July, respectively.

In this ultra-fast-paced market, buyers are expecting to compete with multiple full-price offers. If you are on the fence regarding selling your home and trying to price your property, we encourage you to consult with your trusted Duke Warner Broker for seasoned, expert advice. Our brokers will share their experience,

Bend Real Estate Market Trend Report



knowledge and excitement while they work for you. Duke brokers know how to price properties according to the market trends and current housing competition. At Duke Warner Realty, we can help you plan, sort out the details and get you started on your home buying or selling journey.

### Sold and Pending Listings

Bend had 372 pending homes in July, and 329 in August. These numbers confirm the sellers' market telling us both buyers and sellers are on the move. For sold listings, there were 318 in July and 306 in August. In Redmond, we saw 109 sold listings in July, and 133 in August. We expect to see the law of supply and demand continue fiercely through the end of 2020

### A Real Estate Expert is More Important Now Than Ever Before

As many of us know and appreciate, Central Oregon is a special place to live. Both Bend and Redmond markets are rapidly growing alongside the real estate boom. As you consider your housing needs, start to plan and look ahead; whether you want to buy or sell a home, keep us in mind for your real estate ventures. 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! We can be reached at 541-382-8262 or send us an email at [info@dukewarner.com](mailto:info@dukewarner.com). Because you cannot fake experience.

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# Department of Labor Issues New Guidance for Tracking Teleworkers' Hours

by NATALIE PATTISON & SEAN RAY — Barran Liebman LLP

Last week, the U.S. Department of Labor's Wage and Hour Division (WHD) issued Field Assistance Bulletin (FAB) 2020-5, clarifying employers' obligation to track work hours for employees working remotely. Although the DOL's guidance stems from the increase in employees working from home due to COVID-19, it nonetheless applies to everyone working from home, whether due to COVID-19 or not.

**Background:**

The Fair Labor Standards Act (FLSA) requires employers to pay for all hours that an employee is "suffered or permitted to work." An employer must compensate an employee for all of the employee's work hours, whether scheduled or unscheduled. The FLSA does not require employers to pay for hours worked that it did not know about and had no reason to know about. But employers must make every effort to prevent employees from performing unauthorized work — merely having a policy against unauthorized work is insufficient. The FLSA requires employers to exercise their control to prevent employees from working unauthorized hours, but this task has become more challenging for employers as the number of remote workers increases. It is more difficult for employers to monitor and control employees' work hours since many employees are working irregular hours and from home. Employers may discipline employees for working unauthorized hours and prohibit it going forward, but an employer may not withhold pay for hours worked by an employee, even if they were unauthorized.

**The DOL's Guidance:**

The DOL's guidance reminds employers that they must pay for hours an employer knows or has reason to believe an employee is performing work. An employer knows or has reason to know work is being performed if an employer has actual knowledge or constructive knowledge of hours worked. Determining if an employer has actual knowledge of hours worked is relatively straightforward. An employer has actual knowledge of an employee's regularly scheduled hours and all other hours reported by an employee. On the other hand, whether an employer has constructive knowledge of hours worked is determined by whether an employer has reason to believe work is being performed. If an employer could have discovered an employee was working unscheduled hours through reasonable diligence, an employer likely has constructive knowledge of hours worked and will be required to pay for them.

The DOL's guidance focuses on what an employer *should* have known, not what it *could* have known. One way for employers to demonstrate reasonable diligence is by establishing a clear and reasonable process for employees to report scheduled and unscheduled work hours. Employers should notify employees about the process and instruct them on how to use it. If an employee fails to report



Natalie Pattison



Sean Ray

unscheduled hours through such a procedure, the employer generally is not required to conduct an investigation to discover unreported hours. The employer will not violate the FLSA if it lacked knowledge of the unscheduled hours worked and the employee failed to report them. Of course, employers cannot prevent or discourage employees from accurately reporting work hours.

The DOL's guidance notes the reasonable diligence standard does not impose an unlimited duty on employers to undertake impractical efforts to determine whether employees worked unscheduled hours. The guidance cites to a 7th Circuit decision where the court determined that an employer was not required to sort through work-issued phone records to determine whether employees were working overtime and owed additional pay: "Though an employer may have access to non-payroll records of employees' activities, such as records showing employees accessing their work-issued electronic devices outside of reported hours, reasonable diligence generally does not require the employer to undertake impractical efforts such as sorting through this information to determine whether its employees worked hours beyond what they reported." However, the DOL's guidance cautioned that depending on the circumstances, consultation of non-payroll records could be practical.

**The Takeaway:**

It takes two to tango, and it takes two to ensure employees are properly tracking their work hours. Employers should determine whether they know or have reason to believe unscheduled work is being performed and compensate employees for those hours accordingly. Wage claims are expensive and heavily penalized, so it is important that employees are properly compensated for their hours worked. Employers should make it clear to employees that prior approval is required for work performed outside scheduled hours, and utilize disciplinary procedures when necessary. Likewise, employees should follow time reporting procedures established by their employers and accurately report all scheduled and unscheduled hours.

Now is a great time for employers to review current policies and procedures for telework or remote work arrangements, or enlist an employment law attorney to get these policies established. Telework or remote work policies should set clear expectations for work schedules and have a process for employees to report all hours worked.

Sean Ray is a partner at Barran Liebman LLP where he advises employers in a variety of labor and employment matters. For questions, he can be contacted at 503-276-2135 or [sray@barran.com](mailto:sray@barran.com).

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# Safe Routes to School Goes Back to School

by KERSEY MARION, Project & Administrative Coordinator — Commute Options

We want to know how we can help! Commute Options is busy planning for the 2020-2021 school year. The Safe Routes to School (SRTS) program is pivoting alongside school administrators to offer lesson plans to teachers across Central Oregon. We have created a menu of options for our program schools and want to extend our resources to families and students across Central Oregon.

Our SRTS Coordinator has been meeting with school administrators to find the optimal methods of releasing the curriculum beginning in October, 2020.

The updated curriculum is in compliance with State and local COVID-19 regulations and supports Physical Education standards from the Oregon Department of Education.

What can families and students expect from us? Fun, educational activities that will get your kids moving! The number of people walking and rolling around their neighborhoods has skyrocketed this year and we want to offer a few tools for your kids to use, perhaps during your PE blocks.

We'll be working with your teachers to offer lesson plans that can be sent out to you. We're adapting to your schools' communication methods, whether that's an app (such as Google Classroom), WebEX or in-person. We'll have visuals, audio recordings and written instructions to provide easy-to-follow tasks accessible to everyone.

The activities from our Walk and Roll E-Toolkit include lessons we usually teach when we visit classrooms and now you can do them right from home. Explore your neighborhood through the lens of Safe Routes to School. We'll guide your students as they learn how to safely cross the street. They'll build maps, count crosswalks and practice hand signals to communicate while riding their bikes. Bonus activities are included to incorporate math, art and geography lessons! Students will engage in videos to learn how to check their bicycles and helmets before taking off for their next ride. Our goal is to continue offering our Safe Routes to School education while encouraging students to take their school days outside!



PHOTO | COURTESY OF COMMUTE OPTIONS

We are working with schools across the Central Oregon region and will continue to reach out.

Connect with your school to find out how they will be sharing Walk and Roll activities.

Go to [oregonsaferoute.org](https://oregonsaferoute.org) to view the full Walk and Roll E-Toolkit in English and Spanish.

Share with us how we can help your Safe Routes to School team during these challenging times. Contact Whitney Bennett at [whitney@commuteoptions.org](mailto:whitney@commuteoptions.org).

[OregonSafeRoute.org](https://OregonSafeRoute.org) • [CommuteOptions.org](https://CommuteOptions.org)

## Digital Business & Livable Communities

### How Digital Business Strategies Like Telehealth Work to Improve Equitable Access to Services & Boost Quality Of Life

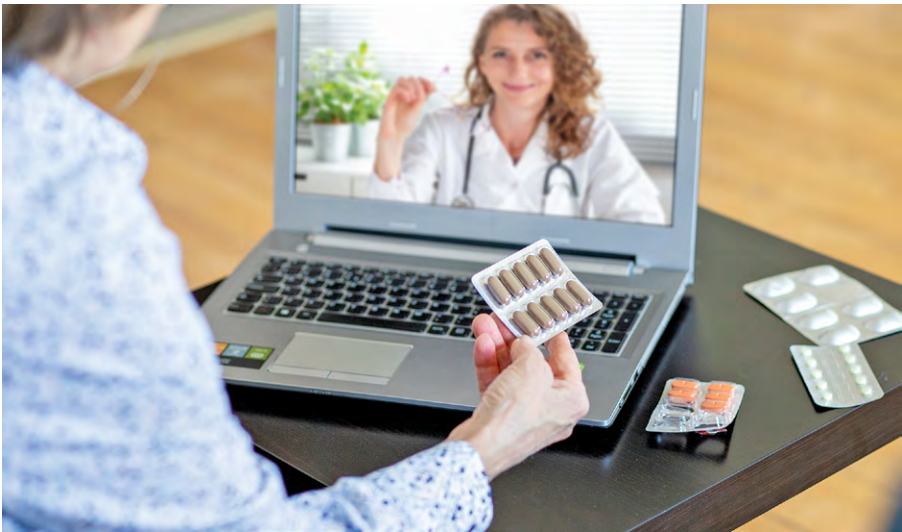


PHOTO | COURTESY OF COMMUTE OPTIONS

by KERSEY MARION, Project & Administrative Coordinator — Commute Options

When COVID-19 hit, digital business solutions proved critical to maintaining service and business continuity across a broad spectrum of industries. The pandemic has revealed new possibilities for going beyond business as usual thought largely aspirational only months ago. The digital business evolution now taking place offers greater consumer access to all kinds of services, plus added business benefits, like boosting efficiency and helping to promote more livable communities.

For Commute Options' Community Engagement Coordinator and Oregon Get There Business Network expert, Kim Curley, "It comes down to the trip not taken. Fewer car trips taken helps make communities more livable with less traffic and air pollution. Plus, those without access to reliable transportation, have mobility issues or live some distance away have an alternative way to access services."

Curley added, "Telehealth is a great example of what all digital business solutions can offer, which wasn't so widely recognized or considered as attainable before COVID."

Amid the rapid uptick in digital business adoption, the explosive growth in telehealth stands out in scope and scale. Like many health care providers at the onset of the COVID crisis, Mosaic Medical rapidly transitioned to telehealth to provide ongoing patient care at its network of 15 clinics across Central Oregon.

"Mosaic already had plans to expand its telehealth services and create flexible work environments for staff before COVID. We basically took our strategic plan intended to be rolled out over two years and implemented it in a matter of days," said Kim Swanson, Director of Behavioral Health. "And, when we switched over to doing 100 percent virtual visits at the onset of COVID, the typical rate of 25 percent patient no-shows plummeted and have stayed down since."

Swanson added, "Our patients are telling us that the convenience and accessibility of telehealth is speaking to them."

Like Mosaic, Deschutes County Health Services, which provides mental health and addiction counseling, also ramped up telehealth services due to COVID and registered an uptick in patients making it to appointments.

"With telehealth, we've seen better engagement among many of our patients in part because the transportation hurdles of making it into the clinic are just not there," said Janice Garceau, deputy director at Deschutes County Health Services. "Being able to access behavioral health care from the privacy of your own home also helps reduce the stigma around seeking care that's a barrier for some patients."

At Mosaic, Dr. Matt Mullane, a family practice physician, says he and his team have worked together to improve access and coordination of patient care through telehealth. Dr. Mullane also notes that his work efficiency has improved, which came as a "pleasant surprise."

"Now that we are fully utilizing this tool, I think we're going to do an incredible job taking care of patients. We are continuing to innovate how we deliver telehealth services, so patients receive the best care quickly, efficiently and conveniently," said Dr. Mullane. "While virtual care does not replace in-person visits, it will certainly continue to be a significant way in which we provide patient care."

[GetThereOregon.org](https://GetThereOregon.org) • [CommuteOptions.org](https://CommuteOptions.org)

# 2020 Election Coverage Candidate Forums

Because civic engagement is essential, City Club of Central Oregon and the League of Women Voters of Deschutes County have again partnered to bring you a series of eleven candidate forums for positions on the Oregon ballot for the November election. These virtual forums are free to the public.

City Club is a non-partisan civic affairs organization that promotes active citizenship to build a stronger community. And the League of Women Voters is a nonpartisan grassroots political organization encouraging informed and active participation in government.

In lieu of live audience questions, we encourage you to send questions for the candidates prior to the event. Please submit your questions via email to [info@cityclubco.org](mailto:info@cityclubco.org) or online at [lwvdeschutes.org/2020-primary-audience-questions](http://lwvdeschutes.org/2020-primary-audience-questions).

These are important races. We hope you will join us and become an Empowered Voter!

Watch on City Club's YouTube channel (link can be found at [cityclubco.org](http://cityclubco.org)).

- September 22, 7pm: U.S. Rep 2nd District
- September 24, 7pm: Redmond City Council
- September 29, 7pm: Secretary of State
- September 30, 7pm: Redmond Mayor
- October 1, 7pm: Deschutes County Commissioners
- October 6, 7pm: State Senate 27th Dist.
- October 8, 7pm: State Rep. 53rd Dist.

- October 13, 7pm: State Rep. 54th Dist.
  - October 15, 7pm: Deschutes County Sheriff
  - October 20, 7pm: Bend City Council, positions 2 and 4
  - October 22, 7pm: Bend City Council, positions 1 and 3
- This livestream is made possible by Connect Central Oregon, a nonprofit launched with the assistance of the OSU-Cascades Innovation Co-Lab.

[cityclubco.org](http://cityclubco.org)

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# Designer Babies Are Here

TECH TRENDS

by PRESTON CALLICOTT

Yup, you read the title right, the world’s first (known) designer babies are here. In November 2018, a scientist in China modified the genes in the embryos of twin baby girls — supposedly to ensure they would be resistant to HIV. These modifications are referred to as ‘heritable human genome editing’ (HHGE). Dr. He Jiankui used a set of gene-editing tools and processes collectively referred to as ‘CRISPR’ to accomplish this feat. Although China is pushing the ethical boundaries on technology research such as HHGE, this was a step too far. Dr. Jiankui was thrown in jail for three years for crossing the line and, more likely, for embarrassing the Communist Party. They also banned all similar research and experimentation.



We covered the CRISPR technology in previous articles, so in this article we will focus on the implications of HHGE on human development.

Socrates and Aristotle Pondered Genetics

Humans have contemplated human genetics for thousands of years. Socrates, Epicurus, Aristotle and Hippocrates all had theories which formed our early understanding of human reproduction and derived traits. Epicurus postulated that both males and females contributed to hereditary characters (‘sperm atoms’) and identified dominant and recessive types of inheritance. Not bad for just observing families and their progeny. These theories were applied to other fields, such as agriculture and animal husbandry. These ancient precepts are still in use today, such as crossbreeding to add or remove certain characteristics for domesticated livestock and crops.

Madmen and Their Victims

With every scientific advancement, there’s abuse. Genetic theories were also applied to unwilling humans. Slave owners, without any moral concern whatsoever, applied this method in their attempts to breed stronger slaves to work their lands.

Hitler and his minions were convinced they could create the perfect Aryan race based on Nazi ideology by breeding Germans they selected as racially pure and healthy. In their zeal to create their ‘master race,’ they conducted



PHOTO | PHOTO BY ANASTASIYA GEPP FROM PEXELS

Continued on Next Page ►

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Tech Trends — Designer Babies

Continued from page 10

horrific experiments on large numbers of prisoners to advance their pseudo-science, most of whom died horribly.

The Promise

Genetic scientists have pursued the Holy Grail of editing out diseases and ‘undesirable’ traits at the embryonic stage. On the one hand, we would all applaud the first scientist to reliably edit out genes which are responsible for MLS. An edit ensuring a life-long, full head of perfect hair? I wouldn’t mind it — but maybe that’s cheating, and certainly not worth the risk. The maverick Chinese doctor took the leap supposedly to make babies immune to HIV. What’s so bad about that?

Science of The Blind

Here’s what: Dr. Jiankui, and every genetic scientist on planet Earth, doesn’t fully understand all the unintended consequences of editing genes. Dr. Jiankui may have had good intentions for his decision to recklessly edit those baby girl embryos, but he may also have created or triggered other unintended traits, such as cancer or some other life-threatening genetic disorder. He is a blind man in the Indian fable, holding the tail of an elephant, trying to guess what animal it is.

With all the discoveries and research done on our DNA to-date, we still do not know what most of our DNA does, or all the combinations of genes responsible for our traits. Just over the mountain in Eugene, evolutionary biologist Patrick Phillips at the University of Oregon cautions that scientists have yet to determine how evolutionary forces shape any genome, including ours. As far-fetched as it sounds, messing with our DNA may inadvertently alter human evolution.

Unintended Outcomes

The twins, Lulu and Nana, were born in October 2018 and are being closely monitored by the scientific community. Some research seems to indicate Dr. Jiankui’s goal of HIV immunity may not have been achieved. Although he did the edits immediately after embryonic formation, it may have occurred after its single-cell form, which may have negated the intended outcome.

The MIT Technology Review published an article, “China’s CRISPR twins might have had their brains inadvertently enhanced,” after research from experiments on mice with the exact same edit seemed to show increased cognitive abilities. Another report also suggested the same edit may have significantly shortened the twins’ lifespan. It feels like we are watching scientists betting on “any seven” at a craps table. It’s tempting, but the odds are terrible.

Scientific Response

Since the birth of modern genetics, scientists have noted concerns and urged restraint in HHGE research. After the China incident, a 200-page report was issued by the U.S. National Academies and the UK Royal Society concluding that heritable genome editing of human embryos with DNA-editing tools like CRISPR is not safe. Further, HHGE should not be used in IVF (In-Vitro Fertilization) clinics until the scientific community fully comprehends the human genome.

The paper suggests a staged rollout with stringent guidelines. For example, its use may be acceptable in certain cases, such as a couple wishing to ensure their baby doesn’t inherit their known debilitating genetic defects (ex. Sickle-Cell Anemia), where there is no other reasonable medical alternative, and the benefits far outweigh the risks.

Supply and Demand

If there are people willing to pay, there will always be rogue scientists willing to edit embryos for a buck (more like a million bucks). If people are willing to risk going to jail by spending over \$500,000 bribing college coaches and professors to get their kids into college, I imagine wagering a few million to create the perfect child seems reasonable to them.

Some have good intentions — like making sure a genetic disorder is not passed on to their offspring, such as MLS. Others may want to have the ‘perfect’ baby, whatever that means. Maybe it’s a cleft in the chin, blonde hair or a height of six feet or more. Some might strive to create the next Einstein or Beethoven. Our collective challenge is defining a line that will always be fuzzy and changes at the whim of social trends and rogue agents.


Curing disease is noble — taking care of my bald patch, not so much. Either way, let’s wait until we know all the puzzle pieces before we play with God-like powers.

Find Out More


[bit.ly/MIT-Designer-Babies](https://bit.ly/MIT-Designer-Babies); [en.wikipedia.org/wiki/He\\_Jiankui](https://en.wikipedia.org/wiki/He_Jiankui); [www.nap.edu/download/25665](https://www.nap.edu/download/25665); [bit.ly/2A7etp5](https://bit.ly/2A7etp5); [en.wikipedia.org/wiki/CRISPR](https://en.wikipedia.org/wiki/CRISPR); [bit.ly/SciAm-DNA-at-60](https://bit.ly/SciAm-DNA-at-60); [bit.ly/MIT-DNA-Edit-May-Enhance-Memory](https://bit.ly/MIT-DNA-Edit-May-Enhance-Memory)

Preston Callicott was CEO of Five Talent Software based in Bend and now SVP at Effectual Inc., which recently acquired Five Talent. Preston is optimistic that tech will elevate humanity, but also considers himself a “Tech Humanist” — a techie who wants to make sure we embed unbiased human ethics, morals and ideals in all systems we create, especially those based on Artificial Intelligence.

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# Josie's Best Gluten Free Mixes

by KRISTINE THOMAS — CBN Feature Writer

**S**isters resident Josie Johnson's mastery of combining a pinch, a spoonful, a half cup and a cup of this, that and other healthy ingredients has resulted in a rewarding adventure.

She creates tasty baked goods to be enjoyed by others who are following gluten-free, soy-free, nut-free and GMO-free diets.

Johnson is the CEO and founder of Josie's Best Gluten Free Mixes that currently offers gluten-free pancake, waffle, crepe and muffin mixes.

It wasn't until her first term at Whittier College in California that she began to suspect something wasn't quite right with her diet. She grew up in a "foodie family," and her dad, Russ Wohlers, was the chef at Ray's Boathouse in Seattle. With the dorm food not being on par with her dad's cooking, she found she was eating a lot of wheat products.

"I didn't feel good and I was having migraines, bad skin and other issues," she said. "I was eating toast all the time."

When she returned home for holiday break, her parents' concern for her health prompted her to see a doctor, and that's when she learned she had a gluten intolerance.

That's when she began to experiment with making her own gluten-free products. Laughing, she said she had a pantry with containers of different ingredients. It was her husband, Marty, who encouraged her to give one of her pancake mixtures to her dad, who in turn gave it to the owners of the Original Pancake House in Bend. She started selling her gluten-free products at the farmer's markets in Sisters and Bend.

With the encouragement of her friends, family and loyal customers, she would visit grocery stores with an electric griddle and a pitcher of batter offering to make fresh pancakes for the store owner. Despite many strange looks and being turned away, a manager at Whole Foods gave her the go-ahead. Now her mixes are in stores across the U.S. including Market of Choice across Oregon, all the Whole Foods in the Pacific Northwest, Food4Less, Newport Ave. Market and Central Oregon Locavore. They can also be



JOSETTE JOHNSON



PHOTOS | COURTESY OF JOSIE'S BEST GLUTEN FREE MIXES

found online at [josiesbestgf.com](https://www.josiesbestgf.com) and Amazon. “We have seen explosive growth during the pandemic because people are baking again,” she said.

She's grateful for the support and advice she has received from Economic Development for Central Oregon (EDCO) Sisters manager Caprielle Foote-Lewis who guided her through the various steps of her business.

"EDCO provides the best free business advice you can get," Johnson said. "Caprielle is incredibly helpful. She has been a wonderful sounding board for my ideas, and she wants to see me succeed."

A busy mom with three young sons, Hudson, 7; Carson, 5 and Rowan, 2, Johnson said she often loads them up in her van to deliver products to stores. Her mixes are made in a "Top 8 Allergen Free Facility."

"I do have a nanny twice a week, and I am grateful my office is next to my home. I can often open up the warehouse doors and watch my sons play outside while I work on getting packages ready to ship," she said.

Johnson's advice to anyone with their own ideas to start a business is to begin by waking up an hour earlier each morning. In the beginning, she said it was hard work especially with her young family and managing an equestrian family. Even though there were days she felt like she was pulling a wheelbarrow up a hill with a rope, she persevered because she wanted to provide a healthy and tasty product for others who are gluten intolerant.

"A new business takes work and it requires you to just keep going until you eventually get that one breakthrough that makes it all worth it," she said.

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# Fika Sisters Coffeehouse — A Daily Ritual

by KRISTINE THOMAS — CBN Feature Writer

**R**enee Reitmeier often told her students to choose a job they will love doing, even when they are utterly exhausted. For Reitmeier, that translates to welcoming people to her business, Fika Sisters Coffeehouse. She chose the name Fika (fee-ka) to honor her Swedish heritage and her great grandmother Cora who emigrated to America from southern Sweden.

On March 11, 2019, she opened Fika Sisters Coffeehouse, which is inspired by the Swedish daily ritual of taking a break with a friend or someone new over a cup of coffee and a pastry to discover the unsuspected but significant moments in life. “I love hearing people share stories about their lives,” she said. “Food and coffee provide a natural environment for people to be together. I want this to be a place people gather.”

A former history and literature teacher at several schools in Oregon, Reitmeier transitioned out of teaching into learning everything she could about owning a coffeehouse. Her five-year journey included traveling to Bradford, England where she learned how to make espressos from Yuri and Samantha Vlagg, who are the owners of the Limini Coffee Co. She spent two years working at Insomnia Coffee Co. in Hillsboro and another two years working full-time jobs while also having popup coffee stands in Sisters to test her recipes and to gain a following.

“The owners of Limini and Insomnia have been generous mentors,” she said.



PHOTOS | BY ALYSON BROWN



FIKA MERCH. AVAILABLE AT THE COFFEEHOUSE

“When the pandemic hit, I turned to Tyler and Evan of Insomnia for advice. They all have been so supportive.”

She also received guidance on starting a business from Mercy Corps Northwest and Caprielle Foote-Lewis, who is the director for the Sisters area Economic Development of Central Oregon or EDCO.

The foundation she built with her customers, mentors and other businesses provided the vital stability she needed when the pandemic caused Oregon businesses to creatively readjust how they served their customers. From mid-March to mid-May, she worked alone to serve customers from her front door, where she had moved her register. As the guidelines changed, she adapted, now offering indoor and outdoor spaciouly apart seating.

“I am so thankful for how the Sisters’ community has taken care of me,” she said. “I remember how one day I randomly shared I was struggling to find paper towels and a customer returns later in the day with three rolls of paper towels. It’s little things like this that mean the world to me.”

She also has a coworking space called Jobb, which means work in Swedish that she launched in April of 2019. Due to COVID-19 safety guidelines, she cannot have as many people using the workspace as she previously did. Still, she said, the space provides a place for people to safely use.

“I think my dream of owning a coffee shop really has been like a Hallmark movie,” she said, laughing. “I just wanted a place where everyone knew one another and to create a community. It’s been really exciting to bring people together and see all the different groups that come in and feel welcome here.”

While her second year in business has been challenging, she said what she has learned is how important it is for people to support and encourage one another. “Everyone is processing and handling what’s happening differently. I think it’s important we all respect one another,” she said. “What I love is when people come to the coffeehouse, I try to bring some joy to their day and to be a place where they can meet friends and feel supported.”

[fikasisters.com](http://fikasisters.com)



RENEE REITMEIER

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# Management Interview with Rigo Ramirez at Dixie's

by LAURA LEMCO, Certified Valuation Analyst — Cascade Valuation Services

A business valuation is focused on the future. What are the potential earnings of this business? How risky is the business and what kind of return would a typical investor demand for taking on its risk to have the rights to its economic benefits? Using time value of money principles, valuation analysts use the expected income stream with the market rate of return applicable to the amount of risk to determine the value today.

There are several pieces that help predict future earnings potential:

- History of earnings
- Local, state and national economies
- Consumer expectations and behaviors
- Management and internal operations

Historical financials over an amount of time indicative of the business cycle can help predict future earnings. Compared to the performance of the general economy over the same amount of time, did the business perform better or worse? Comparing consumer behaviors to the company's past sales can give insight to how the company's future sales may track or diverge from consumer expectations. Understanding the business and its unique challenges and opportunities gives us the framework to interpret the financial performance. An interview with management helps analysts build that framework.

To demonstrate what is involved in a management interview, Rigo Ramirez of Dixie's has graciously agreed to do a "sample" interview for us. Please note that this is a greatly condensed version meant to show that valuations are not just about the numbers, but also the story behind the numbers.

**Historical Background:** In the summer of 2015, Rigo's parents bought the commercial property that housed the former Leavitt's western store in Sisters. Rigo renovated the building and opened it in November 2015 as Dixie's — named it after his mother who works there with him. Although clothing retail was new to Rigo, he used his business degree and experience in general retail to dive into learning how to manage inventory, seasonal products and fashion trends. Rigo enjoyed the statistics and within a few years successfully dialed in on what products work for Dixie's clients — a mix that satisfies locals and tourists. Demand is always changing and evolving. There are core products, but it is also important to take calculated risks and try new things. Rigo usually orders products more than six months ahead. Before ordering he analyzes numbers and facts about what did well last year and what we expect for next year. Although no one can make perfect predictions, Rigo has a grown Dixie's sales year over year. When forced to close for two months due to COVID, Rigo worked even harder building Dixie's online store that is fully functional and continuing to grow. Rigo's efforts are a great example of turning a hardship into a conquered challenge.

**Uniqueness / Goal:** What motivates Rigo as a business owner? He loves accepting a challenge, figuring out the best path and then putting in the effort and doing the work. He has found it fulfilling to build the store and a brand. He constantly asks himself, what is going to get tourists to stop here, what would motivate them to purchase here? He strives to carry unique quality items that customers do not typically find anywhere else. Once customers come through



the door, the goal is to provide excellent customer service — greeting them and engaging them. Rigo and his team enjoy getting to know their clients and making recommendations that will accomplish their purposes. Rigo recommends, "Learn their story and see the trends... It goes beyond asking, 'What size shirt do you need?' Listen to their unique stories and learn about them. Create an experience for them. We understand that they have multiple shopping options to purchase, we want to be their first choice."

**Challenges:** Sisters is a small town and there is a small pool of candidates for their team. Once someone joins the team, Rigo coaches them to establish the habits, policies and culture they strive to provide at Dixie's. As much as he can, Rigo tries to standardize customers' experiences — they should be the same whether Rigo and Dixie are physically present or not. Competing with online vendors is another challenge, which is why Rigo works so hard to build their reputation so that people want to stop every time they come through town. Rigo understands that Dixie's can't be everything to everyone and he has been able to meld his unique vision with what works for the Sisters clientele.

**Systems:** Rigo uses their point of sales system to track every item ordered and how long it takes to sell. It is cloud based and able to pull up customizable reports so that he can dig in to see exactly what times, what styles and what sizes sell best. As mentioned, Rigo uses that data to drive his decisions when ordering for the next season.

**Economy:** Sisters is a unique environment within another unique environment — Central Oregon. It does not fit a specific national economic driver because of Dixie's variety of items in the store combined with diversity in clientele. Compared to what is going on in the general economy, Dixie's has surpassed Rigo's expectations, despite the fact that they lost the Sisters Rodeo, normally the biggest week of the year. He is proceeding with cautious optimism and is ready to adapt again when necessary.

While interviewing Rigo, there were several comments he made that could encourage many business owners. Here are three that particularly struck me for today's environment:

- Don't be scared of potential.
- Although supplies are delayed, don't hunker down in fear. Strive to get the products you can and make the best of what you have.
- Communicate with customers — they usually understand if you let them know what is happening.

Join us in congratulating Rigo and Dixie's as they approach their five year anniversary! You have done amazing work and a made positive contribution to the Central Oregon community!

As an appraiser, the management interview is the best part of doing a valuation. Ongoing management, business practices and systems are leading indicators to what is most likely to happen. Since we ultimately want to know what the future performance of a firm will be, the management interview is an integral part of the valuation.

KnowltsValue.com • DealershipValuationServices.com

## Stitchin' Post

Continued from page 1

provide video tours of the shop so her customers could see the fabric and other sewing notions. She creatively found ways to use her inventory to create kits to make pillowcases, stuffed animals and other items. She also found a way to safely work with her employees.

"We have many talented people who work here and specialize in their craft," Val said. "Education is a huge part of what we do and why my mom started the shop so she could teach others. We have continued to offer classes online and safely at the store."

In the early days of the pandemic, Valori said she had a lot of fear of what she was going to do. "This is my mom's shop. Something she built and something that has been supported for more than 45 years by a dedicated community," Valori said. "I had to reinvent how we did some things. I appreciate my mom telling me to just have faith in the decisions I made."

Valori said she has learned not to look at situations as black and white. Instead, she sees what is happening with the pandemic as an opportunity to explore new possibilities to make the business even stronger while always keeping the expectations of her customers in mind.

"I believe that making things is healing and a way to reduce anxiety," Valori said. "We have seen with more people at home that there is more of an interest in learning how to make various crafts. I want people of all skill levels to find something here that they enjoy making."

On a recent September day, there were three generations working at the Stitchin' Post — Valori, her daughters, Olivia, 15 and Violet, 13, and her mom. She's proud of how her daughters have quickly learned various aspects of the family business, even taking it upon themselves to watch videos to learn how to crochet. Her husband, Ross Kennedy, and their ten-year-old son, Teague, also help with the family business.

"This year hasn't been easy for many businesses because of the pandemic. I am grateful for the support of my husband and three kids, my mom and our employees," Valori said. "What keeps me going is I am too stubborn to ever give up. We love what we do, and we love seeing what people create. I really do believe creating something is therapeutic for the soul."

stitchinpost.com



STITCHIN' POST SQUARES | PHOTO BY KRISTINE THOMAS

# In the Heart of the Oregon Cascades Sisters Coffee Company

by KRISTINE THOMAS — CBN Feature Writer

When the pandemic caused a screeching halt to the way many Oregon businesses operated, Sisters Coffee Co. co-owners and siblings Justin, Jesse and Jared Durham didn't have to scramble in search of a compass to guide them on how to continue their family business.

They simply turned to their company's core values, mission and vision statement. The mission statement reads, "Sisters Coffee Co. exists to create an authentic coffee experience built on a deep love for our craft and a heartfelt kindness for the people we serve."

"We have learned the only thing we have control over is our company's culture, our team and our mission," said Jared Durham, who is the director of retail.

Jared said they have focused on taking care of the wellbeing of their employees who in turn work with them to care for their growers, vendors and customers.

"The biggest thing we are thankful for is our team and our staff. We are grateful everyone is working to make the best of this unprecedented time," Jared said.

With their sales diversified with their retail cafés in Sisters and Portland, online orders and wholesale customers, Jared said they have seen a decrease in retail sales and increase in wholesale and online orders.

When businesses reopened for onsite dining, they worked with the city of Sisters to increase their seating area into city parking spaces.

Sisters Coffee Co. was started in 1989 by Winfield and Joy Durham. The business transitioned to the second generation in 2015. Jared, Jesse and Justin work with an advisory board and a business coach who provides them guidance on numerous topics from how to work with family members to how to plan for the company's future.

"We really believe we can't do this on our own, and we are grateful for all the people who have supported us and provided us with guidance," Jared said.

## Great Coffee Starts with a Great Team

Although the pandemic has presented the company with challenges, Jared said it also has been a good opportunity to be adapt and be innovative. They have kept all their employees, who are essential to the business' success.

"It's important in the midst of the ever-changing environment to connect with your team," Jesse Durham said. "We have team meetings where we inquire how everyone is doing and seek input on how we can do things better. The team we have created has helped us as we weather the ups and downs of this pandemic and to help us stay positive."



SIBLINGS JESSE DURHAM, JARED DURHAM AND JUSTIN DURHAM ARE THE CO-OWNERS OF THE SISTERS COFFEE CO. | PHOTOS BY KRISTINE THOMAS



In the last year, they have had plenty to celebrate including Jesse Durham being named the Bend Chamber of Commerce's Woman of the Year. She was among several women honored to celebrate their power to improve their community. In 2019, Sisters Coffee launched a new biodegradable packaging made from wood pulp and sugar cane into its distribution channels, and it started a coffee blend dedicating ten percent of its profits to the Partnership for Gender Equity.

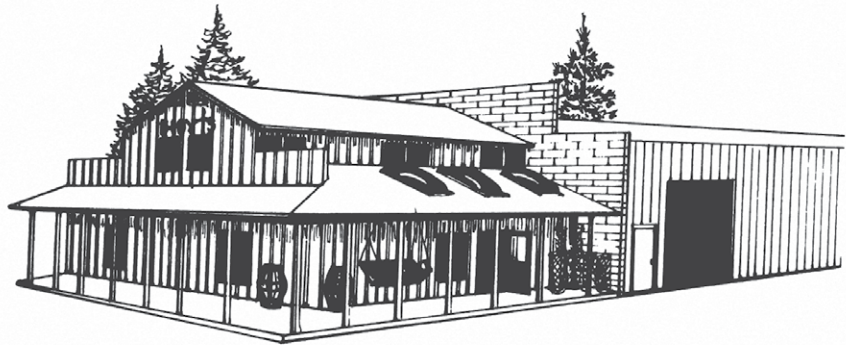
Sisters Coffee Company was selected as the 2019 winner for Business Renewal by Oregon State University. The siblings were honored for their vision to share ownership and responsibilities to manage and protect the business.

"We truly enjoy what we do and we like spending time together," Justin Durham said. "We work out together at Level 5 CrossFit. We have amazing spouses and families and we know we will continue to confront the facts of what's happening and do what we need to do to continue our family business."

[sisterscoffee.com](http://sisterscoffee.com)

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At this time, your local Chambers of Commerce are:

- Distributing COVID-19 emergency grant funds
- Distributing PPP to our local businesses
- Assisting businesses by providing information unique to their individual needs and issues
- Working with the state and federal delegations providing information on the economic impacts to our local economy and advocating for solutions to assist our local businesses
- Promoting shop local campaigns

It is more important than ever to support your local Chamber of Commerce. To join please contact the Sisters Area Chamber of Commerce at 541-549-0251. Or email [turi@sisterscountry.com](mailto:turi@sisterscountry.com)

**The Sisters Country**  
www.SistersCountry.com  
866.549.0252  
541.549.0251  
[www.BusinessInSisters.com](http://www.BusinessInSisters.com)

# Laird Superfood Brings Back its Guilt-Free Pumpkin Spice Superfood Creamer in Time to Celebrate the Fall Season

Manufactured with No Artificial Ingredients, Plant-Based Creamer Provides Healthier Alternative to Most Coffee Shop Pumpkin Spice Lattes

Laird Superfood, creator of assorted plant-based superfood products, announced the return of its popular seasonal Pumpkin Spice Superfood Creamer ahead of the fall and winter season. The plant-based Pumpkin Spice Superfood Creamer is made with no artificial ingredients or highly refined sugars, eliminating consumer concerns of extra sugar found in most seasonal and holiday drinks.

Real pumpkin and a festive blend of organic spices combined with Laird Superfood's Original Creamer delivers a perfect boost of delicious fuel to coffee, tea or smoothies. This plant-based and dairy-free Pumpkin Spice Superfood Creamer has only 40 calories and two grams of sugar.

"Our Pumpkin Spice Superfood Creamer, which has been a fan favorite, is made from naturally sourced ingredients and costs less than buying a latte," said Paul Hodge, CEO and co-founder of Laird Superfood. "We want consumers to have the opportunity to enjoy the taste of the season with extra nourishment — guilt-free."

**Pumpkin Spice Creamer Ingredients:**

- Coconut Milk Powder — is an ideal substitute to traditional milk.
- Organic Coconut Sugar — a low-glycemic alternative to traditional cane sugar.
- Organic Spices — cinnamon, ginger, nutmeg, allspice, cloves, cardamom.
- Pumpkin Powder — for a good source of fiber and potassium.
- Aquamin — calcified red sea algae, a natural source of calcium and minerals in trace amounts.
- Organic Extra Virgin Coconut Oil — an efficient source of energy due to the naturally occurring full range of MCTs.

Laird Superfood's Pumpkin Spice Creamer is available for a limited time only at



PHOTO | COURTESY OF LAIRD SUPERFOOD

lairdsuperfood.com and at select retailers for \$10.95 for a 12 oz bag. To achieve the creamiest flavor, add one tablespoon to eight ounces of hot coffee or tea. Stir, power-froth or blend until creamy.

lairdsuperfood.com

## Gateway to the Cascades

Continued from page 1

how to continue to move forward."

Misley said the Sisters' community is still in the thick of things with the pandemic and recent wildfires. The upcoming fall and winter seasons bring a host of unknowns.

"We are continuing to prepare for the worst and hope for the best," he said. "The city does not employ a public health official, so we have to look to the county and the state for what is safe and what's not safe for tourists and local residents in the upcoming months and we move more indoors."

Misley said tourism is the backbone of the economy in Sisters.

"Sisters is still a tourist destination even during a pandemic," he said. "We are not promoting people to come here to visit but we are seeing local tourists from around Central Oregon as well as other areas. We have been busy but not as busy as we normally are with the annual events held in Sisters."

Miley said many of the traded-sector companies in Sisters are continuing to do well, despite the pandemic. "We have quite a few traded-sector companies that aren't connected to tourism and bring jobs and more to our local economy," he said.

The city took several steps to support local businesses including a 75 percent



EXAMPLE OF CITY'S PARKLET PROGRAM ALLOWING OUTDOOR RESTAURANT EXPANSION | PHOTO BY KRISTINE THOMAS

reduction in business license fees, providing information on state health guidelines, working with other community leaders to provide financial grants and allowing businesses to use city parking spaces for outdoor seating.

"From the get-go, the city took this very seriously and the community took it very seriously," Misley said. "Everyone did their part so we could reopen. The summer months are the bread and butter for many of our businesses. By working together and staying aware of the situation, we are keeping our locals and tourists safe so they can support the local businesses."

### Quietly Helping

Sisters Chamber Director Judy Trego said she and her staff are quietly working to support local businesses while also providing information to tourists.

"We have not done as much marketing as we have done in the past," Trego said. "We are encouraging people from Bend and Redmond to come and visit."

Trego said \$70,000 in grant funds were raised to support small businesses. The chamber also helped businesses acquire necessary personal protection equipment.

"We also provide our businesses with the necessary information they need from the state to operate safely and meet the state's requirements," she said.

### Resource for Traded-Sector Businesses

Caprielle Foote-Lewis is the Sisters managing director for Economic Development for Central Oregon or EDCO, the regional economic development agency. She works primarily with traded-sector businesses.

"Our focus is on economic development by helping businesses move, start and grow in Sisters and Central Oregon. Given the recent and sudden economic shift, we are also focusing on retention," Foote-Lewis said.

Her vast network of city, county, state and federal contacts allows her to help connect companies to important resources and provide updated information, especially with the guidelines on how to safely operate a business during the pandemic.

"We provide feedback to public representatives and leaders and advocate for policies that help small businesses in Oregon," she said.

Almost five years ago, Laird Superfood started in Sisters with three employees. Last year, the company opened a new 20,000 square foot campus with more than 80 employees and this year, the company is breaking ground on its third building.

Foote-Lewis worked with city and county leaders and state government to provide Laird Superfood the resources it needed. She has recently worked with Josette Johnson of Josie's Best Gluten Free Baking Mixes, Jesse Durham of Sisters Coffee Company and Dan Young of Metabolic Maintenance.

"There is not a cookie-cutter approach to how we assist traded-sector companies," she said. "Instead, I listen and learn what each company needs to achieve its goals."

From the time a post office was built in 1888 to the present, the city of Sisters, formally incorporated in 1946, has undergone many transitions from being a supply station for sheep ranchers to being a mill town to a tourist destination with its specialty stores, galleries and lodging destinations.

Last year, community leaders, government officials and businesses began working to diversify Sister's business portfolio beyond the tourist industry. The goal is to create a vibrant economy with by attracting traded-sector companies. This includes everything from having an available inventory of industrial land to having affordable housing.

Since the start of the pandemic in Oregon, Foote-Lewis said traded-sector companies in Sisters have had an increased focus on learning about e-commerce, developing and deploying online sales and marketing strategies and leaning into the use of technology to increase their market channels and drive new sources of revenue. The pandemic also has caused companies to resourcefully adjust their supply chains as well as creatively redesign public spaces to comply with state health guidelines.

There is no cost for traded-sector businesses to ask her for advice and resources whether it's evaluating their current business plan, adjusting their targets or goals or learning how they can expand their business. "They just need to email me at caprielle@edcoinfo.com or call or text me at 541-977-5683," she said.

Financial Fusion

Continued from page 1

we can provide a comprehensive suite of services, so clients don't necessarily have to go to multiple separate professionals.

"It is good to have a second set of eyes on the whole picture, whether that be regarding 401K retirement plans, or handling challenges with long term care and so on.

"We are both also 'out-of-the-box' thinkers, and bring creative options to our clients, depending on their particular goals and appetite for risk tolerance and so forth. AGP offers adaptable, open architecture regarding products and we fundamentally help our clients accumulate, grow and protect their personal wealth in diverse ways.

"My previous background was in the medical device area during the time when the whole industry had to change due to the fundamental shift in the way health care was delivered.

"The key to overcoming such challenges and being successful in building the business was greater integration, and that parallel concept applies here in the financial world, to provide great service."

Brant added, "You have to know so much to help people make good decisions regarding optimal allocation of resources, in uncovering blind spots and identifying what kind of investor you are.

"I believe real estate and the stock market are still the primary ways of building wealth long term. Yes, tax strategies are part of the whole equation — the biggest fee many people will pay is to the IRS — but the bigger question is where best to deploy financial resources.

"Cash may seem secure, but you need to make it work for you. \$100,000 cash will represent the same amount if held in ten years, whereas it could maybe realize \$250,000 in the same time period if invested wisely.

"Clients need guidance in understanding the keys to investing in long-term suitable avenues, with advisors that monitor progress and stay in touch."

Brant went to work for Pricewaterhouse Coopers LLC at age 21 after graduating from Oregon State University in 1991 and earned his CPA designation in 1993. He initially started in the multinational accounting firm's audit department and worked with SEC companies, which helped him navigate large transactions and complex tax issues.

He later transitioned to focusing on small business taxation, personal planning and transactional issues and was CFO for a multi-million dollar company for two years before starting his own firm in 2004, bringing extensive experience in personal income tax and working with small business, including in succession planning.

Capstone now has 28 employees assisting over 600 business clients and 3,000 individuals as one of the largest such firms in the region.

Brant added, "I went to high school in Redmond and moved away to further my



MATT SWANK



(L-R) LANCE, JOSEPH AND KATHRYN BRANT | PHOTO COURTESY OF LANCE BRANT

career, but my family has deep roots in the area and I always dreamed of returning and serving the local community.

"We established offices in Bend, Redmond and Sisters to ensure we had convenient offices throughout Central Oregon to assist the local population. We are big supporters of local causes including high school sports, sponsorships and charitable contributions.

"We have become a regional resource and want this model to grow in scale."

About AGP Wealth Advisors

AGP Wealth Advisors, with corporate offices in Renton, WA, was founded by CEO Randy Linde in 2002 and in 2020 was named a Barron's Top 100 firm for the tenth year in a row, making it into the Barron's Hall of Fame.

It has a mission to help clients Accumulate, Grow and Protect their personal wealth, with the foundation of the AGP Wealth Advisors client experience incorporating the following beliefs:

**Relationships** — Having an enduring team helps AGP Wealth Advisors navigate each phase of an investor's financial life cycle and is an important component of long-term success. The team approach allows AGP Wealth Advisors to deliver a consistent, continuous and personalized client experience.

**Ongoing Specialized Advice** — Providing tailored solutions in each area of its clients' financial lives is a paramount goal of AGP Wealth Advisors. An extensive knowledge base allows AGP to provide timely, quality insight based on financial planning. Each of AGP team member's specialization allows it to master the complexities of the financial universe and relay a comprehensive outlook to each valued client.

**Implementation** — AGP Wealth Advisors uses a core-satellite approach to portfolio construction. The core consists of broadly diversified asset classes and is the foundation of clients' portfolios. The satellite portion seeks to identify and invest in asset classes that are not directly correlated with the general stock market, including various types of alternative investments.

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Stock Brokerage Firms *(Listed Alphabetically)*

Company / Address	Phone	Fax	WebSite/Email	Contact	Staff	CO Year Est.	Number of Brokers	Services
Charles Schwab & Co., Inc. 777 NW Wall St., Ste. 201 Bend, OR 97701	541-318-1794	541-318-1841	www.schwab.com luiz.soutomaior@schwab.com	Luiz Soutomaior	2	1999	1	Full-service brokerage from non-commissioned brokers, financial, estate, college & retirement planning.
D.A. Davidson & Co. 360 SW Bond St., Ste. 300 Bend, OR 97702	541-330-8964	541-330-1293	www.dadavidson.com slelli@dadco.com	Steve Lelli, Jacquie Burchard	11	2000	6	Full service investment firm featuring asset management, financial planning, investment banking, research & public finance.
Edward Jones Investments 8222 N Hwy. 97, Ste. 103 PO Box 174 Terrebonne, OR 97760	541-504-7817	855-379-0714	www.edwardjones.com hadi.sale@edwardjones.com	Hadi Sale	2	1968	1	Financial planning, asset mgmt. & investment advisory services. Stocks, bonds, mutual funds, cd's, government & tax exempt municipal services: variable annuities, life insurance, long term care, estate, retirement planning & retirement savings. Business financial services including cash mgmt. lines of credit & succession planning.
Edward Jones Investments 320 SW Upper Terrace Dr., Ste. 103 Bend, OR 97702	541-330-4096	877-566-9510	www.edwardjones.com mark.schang@edwardjones.com	Mark Schang	2	2002	1	Asset management & investment advisory services. Stocks, bonds, mutual funds, CD's, government & tax exempt municipal services: variable annuities, life insurance, long term care, estate, retirement planning & retirement savings. Business financial services including cash mgmt. lines of credit & succession planning. Business IRAs including sep, simple & 401K.
Edward Jones Investments 16345 Sixth St., Ste. 101 La Pine, OR 97739	541-536-8822	866-462-0145	www.edwardjones.com bob.cox@edwardjones.com	Bob Cox	2	2002	1	Financial planning, asset mgmt. & investment advisory services. Stocks, bonds, mutual funds, cd's, government & tax exempt municipal services: variable annuities, life insurance, long term care, estate, retirement planning & retirement savings. Business financial services including cash mgmt. lines of credit & succession planning.
Edward Jones Investments 247 North Main St. Prineville, OR 97754	541-447-7013	888-805-0812	www.edwardjones.com darrel.wisseman@edwardjones.com	Darrel Wisseman	2	2002	1	Financial planning, asset mgmt. & investment advisory services. Stocks, bonds, mutual funds, cd's, government & tax exempt municipal services: variable annuities, life insurance, long term care, estate, retirement planning & retirement savings. Business financial services including cash mgmt. lines of credit & succession planning.
Edward Jones Investments 413 NW Larch Ave., Ste. 203 Redmond, OR 97756	541-548-1300	866-229-7019	www.edwardjones.com annette.vardanega@edwardjones.com	Annette Vardanega	2	2002	1	Financial planning, asset mgmt. & investment advisory services. Stocks, bonds, mutual funds, cd's, government & tax exempt municipal services: variable annuities, life insurance, long term care, estate, retirement planning & retirement savings. Business financial services including cash mgmt. lines of credit & succession planning.
Edward Jones Investments 655 SW Greenwood Ave., Ste. 4 Redmond, OR 97756	541-923-7773	800-303-0134	www.edwardjones.com dan.young@edwardjones.com	Dan Young	1	2002	1	Financial planning, asset mgmt. & investment advisory services. Stocks, bonds, mutual funds, cd's, government & tax exempt municipal services: variable annuities, life insurance, long term care, mortgage financing, estate, retirement planning & retirement savings. Business financial services including cash mgmt. lines of credit & succession planning.
Edward Jones Investments 585 SW Sixth St., Ste. 1 Redmond, OR 97756	541-923-2532	888-516-6327	www.edwardjones.com john.lmeyer@edwardjones.com	John Meyer	2	2002	1	Financial planning, asset mgmt. & investment advisory services. Stocks, bonds, mutual funds, cd's, government & tax exempt municipal services: variable annuities, life insurance, long term care, estate, retirement planning & retirement savings. Business financial services including cash mgmt. lines of credit & succession planning.
Edward Jones Investments 1705 SW Highland Ave. Redmond, OR 97756	541-923-5135	866-462-7274	www.edwardjones.com jeanie.eberle@edwardjones.com	Jeanie Eberle	2	2002	1	Asset management & investment advisory services. Stocks, bonds, mutual funds, cd's, government & tax exempt municipal services: variable annuities, life insurance, long term care, mortgage financing, estate, retirement planning & retirement savings. Business financial services including cash mgmt. lines of credit & succession planning.
Edward Jones Investments 1020 SW Indian Ave., Ste. 103 Redmond, OR 97756	541-923-8848	888-239-6409	www.edwardjones.com david.bishop@edwardjones.com	David Bishop	3	2002	1	Financial planning, asset mgmt. & investment advisory services. Stocks, bonds, mutual funds, cd's, government & tax exempt municipal services: variable annuities, life insurance, long term care, estate, retirement planning & retirement savings. Business financial services including cash mgmt. lines of credit & succession planning.
Edward Jones Investments 1247 NE Medical Center Dr., Ste. 2 Bend, OR 97701	541-382-0853	888-452-0159	www.edwardjones.com john.morgan@edwardjones.com	John Morgan	2	2002	1	Financial planning, asset mgmt. & investment advisory services. Stocks, bonds, mutual funds, cd's, government & tax exempt municipal services: variable annuities, life insurance, long term care, estate, retirement planning & retirement savings. Business financial services including cash mgmt. lines of credit & succession planning.
Edward Jones Investments 334 NE Irving Ave., Ste. 101 Bend, OR 97701	541-389-0100	888-232-0664	www.edwardjones.com danielle.baptist@edwardjones.com	Danielle Baptist	2	1968	1	Financial planning, asset mgmt. & investment advisory services. Stocks, bonds, mutual funds, cd's, government & tax exempt municipal services: variable annuities, life insurance, long term care, mortgage financing, estate, retirement planning & retirement savings. Business financial services including cash mgmt. lines of credit & succession planning.
Edward Jones Investments 1444 NW College Way, Ste. 2 Bend, OR 97703	541-330-4329	866-411-6564	www.edwardjones.com justin.lappe@edwardjones.com	Justin Lappe	1	2002	1	Financial planning, asset mgmt. & investment advisory services. Stocks, bonds, mutual funds, cd's, government & tax exempt municipal services: variable annuities, life insurance, long term care, estate, retirement planning & retirement savings. Business financial services including cash mgmt. lines of credit & succession planning.
Edward Jones Investments 1345 NW Wall St., Ste. 300 Bend, OR 97703	541-389-4363	888-449-5591	www.edwardjones.com kate.gaughan@edwardjones.com	Kate Gaughan	1	2002	1	Financial planning, asset mgmt. & investment advisory services. Stocks, bonds, mutual funds, cd's, government & tax exempt municipal services: variable annuities, life insurance, long term care, estate, retirement planning & retirement savings. Business financial services including cash mgmt. lines of credit & succession planning.
Merrill Lynch 755 SW Bonnett Way, Ste. 2200 Bend, OR 97702	541-382-4373	541-326-0291	www.ml.com	Stuart C Malakoff	13	1994	10	Financial planning, asset mgmt. & investment advisory services. Stocks, bonds, mutual funds, cd's, government & tax exempt municipal services: variable annuities, life insurance, long term care, mortgage financing, estate, retirement planning & retirement savings. Business financial services including cash mgmt. lines of credit & succession planning.
Morgan Stanley 705 SW Bonnett Way, Ste. 1200 Bend, OR 97702	541-389-1282	541-382-7329	www.morganstanley.com william.brewer@morganstanley.com	William Brewer	17	1974	12	Full-service brokerage firm.
RBC Wealth Management 1133 NW Wall St., Bldg. 2 Bend, OR 97703	800-678-5026	N/A	www.rbcwealthmanagement.com pamela.j.carty@rbc.com	Pamela J. Carty	20	1909	12	Financial planning, asset mgmt. & investment advisory services, stocks, bonds, mutual funds, CDs, government & tax exempt municipal services: variable annuities, life insurance, long term care, estate, retirement planning & retirement savings. Business financial services include cash mgmt. IRA & college planning.
UBS Financial Services Inc. 600 SW Columbia St., Ste. 6200 Bend, OR 97702	541-617-7020	N/A	www.ubs.com greg.hogensen@ubs.com	Greg Hogensen	13	1998	9	Full-service brokerage firm offering financial planning wealth management, consulting, discretionary & non-discretionary portfolio mgmt, equities, fixed income, cash mgmt, lending, equity research & retirement planning.
Wells Fargo Advisors 320 SW Upper Terrace Dr., Ste. 200 Bend, OR 97702	541-388-1221	541-318-0715	www.wellsfargoadvisors.com	Brad Waterman, Grant Aspell	27	1986	19	Full-service brokerage firm.
Zimbalist Smith Investments LLC 547 SW 13th St., Ste. 201 Bend, OR 97702	541-330-6300	N/A	zims@bendcable.com	Bill Smith	0	1982	3	Independent, locally owned, full-service discount investment firm specializing in financial planning for retirement, college funding, wealth accumulation, preservation & transfer.

**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](mailto:cbn@cascadebusnews.com).**

# Important Question to Ask an Investment Advisor

by **RANDY MILLER, President — ASI Wealth Management & Consulting Services**

During these extraordinary times, investors have been inundated with media headlines that may have prompted them to question how their portfolio is positioned. Should they buy tech stocks, or sell them? Move their money to cash, or stay invested by focusing on the ‘long-term?’ Historically, the stock market has rewarded disciplined investors. But it has also stirred up more emotions and led to more poor decisions than a high school romance. Speaking with your financial professional could provide you with the perspective you need to make wise financial decisions, and gaining perspective requires effective communication.



Financial advisors should be reaching out to their clients throughout the COVID-19 pandemic to let them know they are available to answer their client questions, address their client concerns and help them make decisions that will align with their individual goals during these uncertain times.

But what questions could you ask your financial advisor to help you navigate these extraordinary times? We have compiled six key questions to ask:

**1) How often are my investments being rebalanced?**

Rebalancing is the systematic process of selling appreciated securities that are overweight relative to a target position, and then buying underweighted positions. During the recent significant economic downturn, stock prices declined and their weight within a balanced portfolio dropped. This was an opportunity to sell bonds and buy stocks at low prices.

**2) What if my primary source of cash is the growth of my portfolio? How should I manage my cash needs?**

Having a basic understanding of stock market volatility, the role of bonds in a portfolio and determining an appropriate cash reserve may help you remain calm during extended economic downturns. Your cash reserves should be your primary resource for paying short-term living expenses. The appropriate level of cash reserves varies from person to person. It depends on their individual circumstances and views on risk. We typically see anywhere from 3-18 months of living expenses held in cash. In addition to cash reserves, it is important to know how much income your portfolio generates in the form of dividends and interest, as well as access to other assets, such as individual bonds that can be liquidated without loss if additional cash is needed.

**3) What is the cost structure of my investment portfolio and how much do I pay my financial advisor? How do those compare to industry averages?**

Studies have shown that costs are a major determinant to a portfolio’s ability to achieve the desired investment results. Without knowledge of overall cost structure, it also may be difficult to determine the advisor’s ability to add value net of fees.

**4) How can a financial plan help in navigating this current crisis?**

During a crisis, a financial plan can serve as your steward to achieving your financial goals. As emotional beings, we quickly want to react in a crisis to avoid market downturns, mitigate losses and potentially time the upturn. These efforts often prove to be futile. A financial plan can help you answer the question of whether it is right

to make a change to your investment allocation. Does the current crisis warrant you making a change to your spending habits? Has this short-term dip impacted your long-term goals in any way? Informed, educated decisions will lead to the peace of mind we are all searching for in times of market distress.

**5) What are some near-term opportunities?**

A few things you can do in the short term are the following:

- Rebalancing
- Tax-Loss Harvesting
- Estate Planning

**Rebalancing** — During a crisis we can utilize the market’s movements to our advantage. Selling your bonds and purchasing stocks while they are on sale. This historically has led to a quicker recovery in your portfolio and long-term out performance. You must remember that rebalancing is also important when the market increases over time. Selling stocks to capture gains and allocating those funds to bonds.

**Tax-loss harvesting** — is a great way to capitalize when the market is down. This strategy involves you selling your current securities to realize your losses. On the same day, you purchase a security that keeps you invested in the market but isn’t substantially identical to what you sold. This strategy will allow you to capture your losses and offset any gains you may have in the portfolio in the future. We would recommend working with an investment advisor or CPA when executing this.

**Estate planning** — this strategy can encompass a lot of various things personal to your individual situation. Reviewing your estate plan with your attorney is a great way to find opportunities. One example is gifting shares to charities or family members while the market is down to get more out of your estate at one time.

**6) Is the level of risk I am taking in my portfolio still appropriate?**

A lot of investors find themselves sticking with a portfolio allocation for decades or longer only to realize their risk preferences have changed when they see their accounts drop during a downturn. This can be a good time to see if it is still appropriate to take the amount of risk in your portfolio or possibly become more conservative.

Everyone is experiencing this pandemic differently — mentally and financially. Advisors can bring you calm and reassurance. For those that find themselves in need of a financial advisor for the first time, or simply want guidance to analyze their current financial advisor, there is a list of questions designed to provide guidance for individuals and families who want to select the best possible advisor at a reasonable cost. Visit [asiwealthmanagement.com/advisor-questions/](http://asiwealthmanagement.com/advisor-questions/) to read more. It will take some work on your part, but partnering with the right financial advisor should help you reduce your financial stress and provide you the confidence for your financial future.

*Randy Miller is President of ASI Wealth Management and Consulting Services. He began his investment career in 1987. Miller co-founded the firm in 1998. ASI oversees approximately \$1 Billion in assets and provides comprehensive wealth management services and consulting services to clients in and around the Pacific Northwest. ASI is headquartered in Bend and has offices in Seattle, Portland and Medford, Oregon. Randy lives in Bend.*  
[asiwealthmanagement.com](http://asiwealthmanagement.com)

## Tough Questions to Ask An Investment Advisor

Challenging times have changed how we all interact, and even as the economy begins to reopen, work practices of the last few months are likely to be part of the new normal.

Now might be a good time to think about how the role of advisors has been transformed recently. How are investment advisors responding to best work with clients on their financial goals?

As a guideline, ask yourself — or your investment advisor — these questions.

1

Does your advisor know your goals and dreams? How are they assisting you in achieving them?

2

Are the investments which are being utilized adding value to your portfolio? What is the cost structure?

3

Does your advisor provide consistent and performance monitoring?

4

Does your advisor make final recommendations? Are they a fiduciary?

5

Does your advisor have a broker-dealer relationship? If so, why?

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Financial Services

Financial & Investment Advisors *(Listed Alphabetically)*

Company / Address	Phone	Fax	WebSite/Email	Contact	Staff	CO Year Est.	Services
Acuity Wealth Advisors 300 SW Columbia St., Ste. 204 Bend, OR 97702	541-323-4599	N/A	www.acuitywealthadvisors.com clay.trenz@acuitywealthadvisors.com	Clay Trenz	2	2010	Financial planning.
Ameriprise Financial 35 NW Hawthorne Ave., Ste. 2 Bend, OR 97701	541-389-0889	541-382-7077	www.ameriprisefinancial.com peter.geiser@ampf.com	Peter Geiser	14	1970	Full-line of financial planning, asset mgmt, risk mgmt, estate & charitable planning.
Ascend Financial Solutions LLC 1295 NW Promontory Dr., Ste. 100 Bend, OR 97703	541-410-3875	N/A	www.ascend-financial.com belinda.afs@gmail.com	Belinda Britt Adler	1	2018	Financial consulting, business lending & bookkeeping.
Ascent Capital Management, LLC 2796 NW Clearwater Dr. Bend, OR 97703	541-382-4847	541-388-1124	www.ascentbend.com scott@ascentcap.com	Scott Agnew, Devin Harrigan	4	2001	Registered investment advisor.
ASI Wealth Management 15 SW Colorado Ave., Ste. 280 Bend, OR 97702	541-617-0898	541-617-0498	www.asiwealthmanagement.com info@asiwealthmanagement.com	Susan Langdon	11	1998	Wealth management for affluent individuals & families. Investment consulting for endowments, foundations, & corporations. Corporate service areas include retirement plans, cash mgmt, reserve assets & fiduciary oversight.
Black Diamond Financial, LLC 780 NW York Dr., Ste. 208 Bend, OR 97703	541-389-4740	N/A	www.blackdfinancial.com paul@blackdfinancial.com	Paul Svendsen	1	2008	Financial planning, estate planning & investments.
Buckingham Strategic Wealth 780 NW York Dr., Ste. 105 Bend, OR 97703	541-317-1617	866-371-7889	www.buckinghamadvisor.com/locations/bend alaferriere@buckinghamgroup.com	Ann LaFerriere	2	2002	Fee-only fiduciary: investment management & retirement planning.
Capstone Wealth Management Group, LLC 404 SW Columbia St., Ste. 230 Bend, OR 97702	541-330-0266	541-330-0254	www.capstonewmg.com mike@capstonewmg.com	Michael Conrads	5	2003	Registered investment advisor. Independent, fee-based, customized portfolio management, wealth management & tax, financial & estate planning strategies.
Cascade Financial Strategies 243 Scalehouse Lp., Ste. 5B Bend, OR 97702	541-678-5475	541-678-5476	www.cascadefs.com jack@cascadefs.com	Neal Richards, Jack Schniepp	2	2013	Fee-only comprehensive financial planning, strategic investment management, socially responsible investing, customized planning strategies, risk management, savings maximization & preservation.
Central Financial Services 209 NE Greenwood Ave., Ste. 200 Bend, OR 97701	541-382-8949	541-388-0205	insurebend.com henrik@insurebend.com	Henrik Jahn	7	1986	Life, health, disability, medicare, long term care insurance, financial planning, 401k plans, employee benefits.
Charles Schwab & Co., Inc. 777 NW Wall St., Ste. 201 Bend, OR 97701	541-318-1794	541-318-1841	www.schwab.com luiz.soutomaior@schwab.com	Luiz Soutomaior	2	1999	Full-service brokerage from non-commissioned brokers, financial, estate, college & retirement planning.
Country Financial 8283 11th St., Ste. 4 Terrebonne, OR 97760	541-923-7105	541-548-1466	www.countryfinancial.com/ ray.austin ray.austin@countryfinancial.com	Ray Austin	34	1925	All lines.
Edward Jones & Co. 701 NW Arizona Ave., Ste. 210 Bend, OR 97702	541-617-8861	877-843-3790	www.edwardjones.com austin.ouderkirk@edwardjones.com	Austin Ouderkirk	2	1968	Financial Planning, asset mgmt. & investment advisory services. Stocks, bonds, mutual funds, cd's, government & tax exempt municipal services: variable annuities, life insurance, long term care insurance, estate, retirement planning & retirement savings. Business financial services & more.
Edward Jones Investments 320 SW Upper Terrace Dr., Ste. 103 Bend, OR 97702	541-330-4096	877-566-9510	www.edwardjones.com mark.schang@edwardjones.com	Mark Schang	3	2002	Asset management & investment advisory services. Stocks, bonds, mutual funds, CD's, govern- ment & tax exempt municipal services: variable annuities, life insurance, long term care, estate, retirement planning & retirement savings. Business financial services & more.
Edward Jones Investments 8222 N Hwy. 97, Ste. 103 Terrebonne, OR 97760	541-504-7817	855-379-0714	www.edwardjones.com hadi.sale@edwardjones.com	Hadi Sale	2	1968	Financial planning, asset mgmt. & investment advisory services. Stocks, bonds, mutual funds, cd's, government & tax exempt municipal services: variable annuities, life insurance, long term care, estate, retirement planning & retirement savings. Business financial services & more.
Edward Jones Investments 1705 SW Highland Ave. Redmond, OR 97756	541-923-5135	866-462-7274	www.edwardjones.com jeanie.eberle@edwardjones.com	Jeanie Eberle	2	2002	Asset management & investment advisory services. Stocks, bonds, mutual funds, cd's, govern- ment & tax exempt municipal services: variable annuities, life insurance, long term care, mortgage financing, estate, retirement planning & retirement savings. Business financial services & more.
Elevation Capital Strategies 775 SW Bonnett Way, Ste. 120 Bend, OR 97702	541-728-0321	541-639-3456	www.elevationcapitalstrategies.com info@elevationcapitalstrategies.com	Cathy Mendell	8	2009	Offers comprehensive wealth management with a focus on preservation, appreciation & income generating solutions. Because, in retirement, one size rarely fits all.
Fincham Financial Group 404 SW Columbia St., Ste. 214 Bend, OR 97702	541-382-8773	541-318-6977	www.finchamfinancial.com rob@finchamfinancial.com	Rob Fincham	1	1967	Comprehensive financial, estate & business succession planning, wealth management, & insurance services. Investment advisory services through Eagle Strategies LLC, a registered investment advisor.
First Interstate Bank Wealth Management 1070 NW Bond St. Bend, OR 97703	541-617-6883	N/A	www.firstinterstatebank.com richard.wilson@fib.com	Rick Wilson	2	1977	Full service trust, investment management, financial & retirement planning.
HR CAPITAL LLC 2699 NW Cedar Ave. Redmond, OR 97756	541-549-3800	N/A	www.hrc.capital info@hrc.capital	Charles Kapp	5	2017	HRC is a fund manager specializing in real estate with a major focus on opportunity zone investing.
Jones & Roth CPAs & Business Advisors 300 SW Columbia St., Ste. 201 Bend, OR 97702	541-382-3590	541-382-3587	www.jrcpa.com info@jrcpa.com	Evan Dickens, Brian Newton, Robert Adrian	14	2001	Accounting & payroll, construction & real estate, dental practice advisory, healthcare consulting, nonprofit organizations, retirement plan services, tax planning & preparation, auditing & assurance services.
LPL Financial Member FINRA/SIPC 50 SW Bond St., Ste 101 Bend, OR 97702	541-382-9212	541-610-1880	www.josephferrinlpl.com joseph.ferrin@lpl.com	Joseph Ferrin	1	1994	Full service private money management.
Mackeson Advisory 777 SW Mill View Way, Ste. 200 Bend, OR 97702	541-323-6300	541-323-6301	www.mackesonadvisory.com eric@mackesonadvisory.com	Tyler Mackeson, Bethany Perry, Eric Maki	3	2015	Investment strategy & financial planning.

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# Teaching Your Teen About Money

by **ED WETTIG, CFP — Wettig Capital Management**

Your teen is becoming more independent, but still needs plenty of advice from you. With more money to spend and more opportunities to spend it, your teen can easily get into financial trouble. So before money burns a hole in your child's pocket, teach him or her a few financial lessons. With your help, your teen will soon develop the self-confidence and skills he or she needs to successfully manage money in the real world.



## Lesson 1: Handling Earnings from a Job

Teens often have more expenses than younger children, and your child may be coming to you for money more often. But with you holding the purse strings, your teen may have difficulty making independent financial decisions.

One solution? Encourage your teen to get a part-time job that will enable him or her to earn money for expenses.

Here are some things you might want to discuss with your teen when he or she begins working:

- Agree on what your child's pay should be used for. Now that your teen is working, will he or she need to help out with car insurance or clothing expenses, or do you want your teen to earmark a portion of each paycheck for college?
- Talk to your teen about taxes. Show your child how FICA taxes and regular income taxes can take a bite out of his or her take-home pay.
- Introduce your teen to the concept of paying yourself first. Encourage your teen to deposit a portion of every paycheck in a savings account before spending any of it.

A teen who is too young to get a job outside the home can make extra cash by babysitting or doing odd jobs for you, neighbors or relatives. This money can supplement any allowance you choose to hand out, enabling your young teen to get a taste of financial independence.

## Lesson 2: Developing a Budget

Developing a written spending plan or budget can help your teen learn to be accountable for his or her finances. Your ultimate goal is to teach your teen how to achieve a balance between money coming in and money going out. To develop a spending plan, have your teen start by listing out all sources of regular income (e.g., an allowance or earnings from a part-time job). Next, have your teen brainstorm a list of regular expenses (don't include anything you normally pay for). Finally, subtract your teen's expenses from his or her income. If the result shows that your teen won't have enough income to meet his or her expenses, you'll need to help your teen come up with a plan for making up the shortfall.

Here are some ways you can help your teen learn about budgeting:

- Consider giving out a monthly, rather than weekly, allowance. Tell your teen that the money must last for the whole month, and encourage him or her to keep track of what's been spent.
- Encourage your teen to think spending decisions through rather than buying items right away. Show your teen how comparing prices or waiting for an item to go on sale can save him or her money.
- Suggest ways your teen can earn more money or cut back on expenses (e.g., rent a DVD to watch with friends rather than go to the movies) to resolve a budget shortfall.
- Show your teen how to modify a budget by categorizing expenses as needs (expenses that are unavoidable) and wants (expenses that could be cut if necessary).
- Resist the temptation to bail your teen out. If your teen can depend on you to come up with extra cash, he or she will never learn to manage money wisely. But don't be judgmental — your teen will inevitably make some spending mistakes along the way. Your child should know that he or she can always come to you for information, support and advice.

## Lesson 3: Saving for the Future

As a youngster, your child saved up for a short-term goal such as buying a favorite toy. But now that your child is a teen, he or she is ready to focus on saving for larger goals such as a new computer or a car and longer-term goals such as college.

Here are some ways you can encourage your teen to save for the future:

- Have your teen put savings goals in writing to make them more concrete.
- Encourage your child to set goals that are based on his or her values, not on keeping up with what other teens have or want.
- Motivate your child by offering to match what he or she saves towards a long-term goal. For instance, for every dollar your child sets aside for college, you might contribute 50 cents or one dollar.
- Consider increasing your teen's allowance if he or she is too young to get a part-time job.
- Praise your teen for showing responsibility when he or she reaches a financial goal. Teens still look for, and count on, their parent's approval.
- Open up a savings account for your child if you haven't already done so.
- Introduce your teen to the basics of investing by opening an investment account for your teen (if your teen is a minor, this will be a custodial account). Look for an account that can be opened with only a low initial contribution at an institution that supplies educational materials introducing teens to basic investment terms and concepts.

## Lesson 4: Using Credit Wisely

You can take some comfort in the fact that credit card companies require an adult to cosign a credit card agreement before they will issue a card to someone under the age of 21 (unless that person can prove that he or she has the financial resources to repay the credit card debt), but you can't ignore the credit card issue altogether. Many teens today use credit cards, and it probably won't be long until your teen asks for one too.

If you decide to cosign a credit card application for your teen, ask the credit card company to assign a low credit limit (e.g., \$300). This can help your child learn to manage credit without getting into serious debt.

Here are some things to discuss with your teen before he or she uses a credit card:

- Set limits on what the card can be used for (e.g., emergencies, clothing).
- Review the credit card agreement, and make sure your child understands how much interest will accrue on the unpaid balance, what grace period applies and what fees will be charged.
- Agree on how the bill will be paid, and what will happen if your child can't pay the bill.
- Make sure your child understands how long it will take to pay off a credit card balance if he or she only makes minimum payments. You can demonstrate this using an online calculator or by reviewing the estimate provided on each month's credit card statement.

If putting a credit card in your teen's hands is a scary thought, you may want to start off with a prepaid spending card. A prepaid spending card looks like a credit card, but works more like a prepaid phone card. You load the card with the dollar amount you choose and your teen can generally use it anywhere a credit card is accepted. Your teen's purchases are deducted from the card balance, and you can transfer more money to the card if necessary. Although there may be some fees associated with the card, no interest or debt accrues.

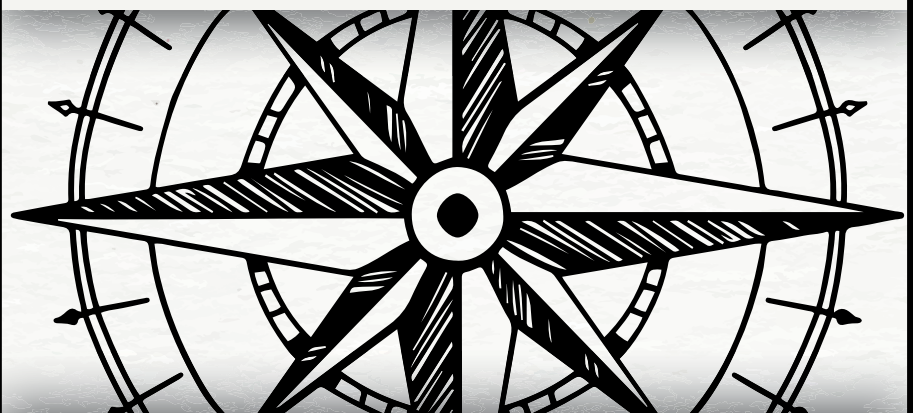
One thing you may especially like about prepaid spending cards is that they allow your teen to gradually get the hang of using credit responsibly. Because you can access account information online or over the phone, you can monitor your teen's spending habits, then sit down and talk with your teen about money management issues.

*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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Company / Address	Phone	Fax	WebSite/Email	Contact	Staff	CO Year Est.	Services
Merit Wealth Management, LLC 61239 Tetherow Dr., Ste. 209 Bend, OR 97702	888-516-3748	541-550-2223	www.meritwealth.com jeff@meritwealth.com	Jeff Griswold, President	5	2008	Fee-only investment advise & portfolio management, comprehensive financial planning, access to DFA funds & other no-load & low-cost institutional grade investments, customized bond ladders, 401(k)management & consulting, open communication & transparency.
Northwest Quadrant Wealth Management 63088 NE 18th, Ste. 190 Bend, OR 97701	541-388-9888	541-388-3492	www.northwestquadrantwealth.com troy@northwestquadrantwealth.com	Tyler Simones, Troy Reinhart	9	1981	Fee based wealth management, financial planning, estate planning, retirement & charitable planning.
Northwestern Mutual 225 SW Scalchouse Lp., Ste. 102 Bend, OR 97702	541-389-7878	541-383-3846	www.northwesternmutual.com Jared.Dairy@nm.com	Jared Dairy	4	1975	Insurance planning, investment products & services, retirement planning, education funding, estate & business planning, long-term care, disability insurance.
Northwind Financial LLC 2445 NE Division, Ste. 204 Bend, OR 97703	541-318-7871	888-320-7095	www.northwindfinancial.net BJ@northwindfinancial.net	B.J. Boeck	3	1985	Long-term financial, estate & tax planning. Customized wealth management.
Paltzer Wealth Management PO Box 1703 Bend, OR 97709	541-389-3624	541-389-3579	www.jakepaltzer.com jake@jakepaltzer.com	Jake Paltzer	2	2009	Comprehensive wealth management & investment advisory for successful individuals & families.
RBC Wealth Management 1133 NW Wall St., Bldg. 2 Bend, OR 97703	800-678-5026	N/A	www.rbcwealthmanagement.com pamela.j.carty@rbc.com	Pamela J. Carty	20	1909	Financial planning, asset mgmt. & investment advisory services, stocks, bonds, mutual funds, CDs, government & tax exempt municipal services: variable annuities, life insurance, long term care, estate, retirement planning & retirement savings. Business financial services & more.
Rosell Wealth Management 550 NW Franklin Ave., Ste. 368 Bend, OR 97703	541-385-8831	541-385-8832	www.rosellwealthmanagment.com david@rosellwealthmanagement.com	David Rosell	3	2001	Comprehensive fee-based financial planning with a focus on financial independence & estate planning for those at or near retirement. www.DavidRosell.com.
Seglund Financial Group 750 NW Charbonneau, Ste. 108 Bend, OR 97703	541-318-9179	N/A	www.paulseglund.com paul@seglund.com	Paul Seglund	2	2007	Exit planning strategist, certified retirement planning consultant, small company retirement plans, 401(k) rollover & IRA specialist, life insurance & college education planning.
Sheppard Wealth Management, LLC 360 SW Bond St., Ste. 510 Bend, OR 97702	541-604-8603	888-569-7462	www.sheppardwealth.com john@sheppardwealth.com	John Swanson	4	2014	Asset management, financial planning, wealth management.
Sherpa Wealth Strategies LLC 444 NE Norton Ave., Ste. 101 Bend, OR 97701	541-633-7728	541-633-7759	www.sherpawealthstrategies.com brian@shepawealthstrategies.com	Brian K. Stallcop	3	2011	Securities, investments, retirement accounts, financial planning, insurance.
Strassman & Assoc. Wealth Management 777 SW Mill View Way, Ste. 200 Bend, OR 97702	541-306-4570	541-323-6301	www.yourlegacymatters.com john@yourlegacymatters.com	John Strassman	1	2007	Investment products, life insurance consultant, retirement income planning, estate planning consultant, families personal financial resource.
Sundowner Capital Management, LLC 725 NW Broadway St. Bend, OR 97703	541-389-3311	541-389-3322	www.sundownercapital.com doug@sundownercapital.com	Douglas Downer	3	2000	Portfolio management for affluent investors.
The Pacific Wealth Group at UBS Financial Services Inc. 600 SW Columbia, Ste. 6200 Bend, OR 97702	541-322-6132	855-333-1711	www.financialservicesinc.ubs.com/team/pacificwealthgroup/ jim.mead@ubs.com	Camille Fetzer-Lockhart, Jim Mead	10	1997	We work with uniquely successful people who have complex financial lives due to their level of wealth. We help our clients navigate the rare obstacles & unusual opportunities they face the average investor doesn't experience.
U.S. Bank 1025 NW Bond St. Bend, OR 97703	541-388-8742	541-388-8726	www.usbank.com james.boss@usbank.com	James Boss	4	1891	Securities & insurance products, stocks, bonds, mutual funds, fixed & variable annuities, employer sponsored retirement plans, wealth management/fee based, long-term care insurance, individual retirement accounts, tax deferred strategies, & a variety of small business products.
U.S. Bank Wealth Management 550 NW Franklin Ave., Ste. 468 Bend, OR 97703	541-633-1240	541-388-8704	www.usbank.com/wealth-man- agement donald.hahn@usbank.com	Cody Michael Donald Hahn	6	1891	Wealth Management Banking services including personal & business lending. Retirement & financial planning, trust services.
Valentine Ventures, LLC 550 SW Industrial Way, Bldg 2, Ste. 201 Bend, OR 97702	541-389-4148	541-389-4171	www.valentineventures.com bill@valentineventures.com	William Valentine	5	1997	Wealth management, financial planning, 401(k) management.
Waddell & Reed Financial Services 334 NE Irving Ave., Ste. 102 Bend, OR 97701	541-382-1456	541-382-2172	www.oregon.wradvisors.com eguest@wradvisors.com	Edward Guest	4	1984	Fee-based financial planning, retirement & estate planning, wide variety of mutual funds, annuities, life insurance, money market accounts.
Wells Fargo Advisors 320 SW Upper Terrace Dr., Ste. 200 Bend, OR 97702	541-388-1221	541-388-4274	www.wellsfargoadvisors.com	Customer Service	14	1986	Full-service brokerage firm.
Wells Fargo Wealth Management 650 SW Bond St., Ste. 200 Bend, OR 97702	971-978-4700	541-633-1921	www.wellsfargo.com	Customer Service	24	1852	Full service & online brokerage, wealth planning, equity research, portfolio mgmt., investment consulting, personal trust, private banking, business banking & private mortgage consulting.
Wettig Capital Management 354 NE Greenwood Ave., Ste. 216 Bend, OR 97701	541-516-0923	541-516-0924	www.wettigcapital.com ed@wettigcapital.com	Ed Wettig	2	2012	Investment Management, comprehensive financial planning, retirement income strategies, insurance & annuities.
Wyckick Investment Advisors Inc. 70 SW Century Dr., Ste. 100-448 Bend, OR 97702	503-803-8560	N/A	www.wyckick.com gparker@wyckick.com	Stein Swenson, Glenn Parker	2	2005	Investment advisory services, retirement planning, financial planning, trust administration.
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.

**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](mailto:cbn@cascadebusnews.com).**



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# How to Help Mitigate the Negative Impacts of Market Swings

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

Market volatility is an inevitable part of investing. And it's understandable that tumultuous times will likely trigger emotional responses to match.

But it's important to remember to take a deep breath, focus on your long-term financial plan and consult with a trusted professional — one who has seen an unpredictable market or two and the subsequent recoveries.

**Proactively Diversify**

Your first defense against volatility is crafting and maintaining a balanced portfolio. Effective asset allocation and diversification can broaden your reach in the market and provide a potentially wider safety net during periods of turbulence.

Volatility often affects individual sectors and asset classes differently, so diversifying across various classes, sectors and securities reduces the chance of one narrow decline devastating your overall portfolio. Additionally, paying attention to how your assets are correlated — how much they tend to move in the same direction — may help insulate your returns from the negative effects of volatility.

While diversification and asset allocation don't assure a profit or protect against loss in declining markets, they do provide the opportunity to reduce risk, temper volatility and enhance risk-adjusted returns.

The best-performing asset class often changes from year to year, and the difference between the best- and worst-performing in any year can be significant. Here's a look at how major asset classes performed compared to a diversified, blended portfolio in each of the last ten years.

**Look for Strategic Opportunities**

Market volatility isn't always bad news. Though it may be tempting to concentrate on losses caused by price fluctuations, it's important to remember that volatility — and changing price trends — may offer opportunity for gains.

One way to potentially use volatility to your advantage is through dollar-cost averaging, the practice of investing a set amount every month or quarter. Although engaging the strategy takes discipline — you'll be putting money into the market when the headlines (and likely your friends and colleagues) are full of doom and gloom —

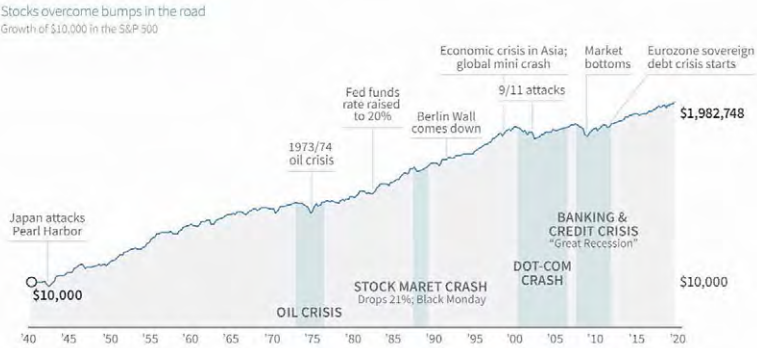


price declines often afford investors the opportunity to purchase assets at better valuations. In fact, you may be practicing one form of dollar-cost averaging already by making regular contributions to a company 401(k) plan, perhaps biweekly or monthly.

It's also good to keep in mind that, in the right situation, selling assets at a loss, a practice called tax-loss harvesting, may prove beneficial. This strategy can help offset the taxes on your investment gains. At the same time, you free up capital to reinvest at lower prices.

**Focus on the Long Term**

Finally, don't underestimate the value and importance of time. The markets have proven remarkably resilient over the long term. In fact, while the financial markets can be quite volatile year-to-year, historically returns have been generally positive over multi-year periods. By simply staying invested, you may give your assets the chance to rebound in the wake of downturns.



SOURCE: MORNINGSTAR. GROWTH OF \$10,000 IN THE S&P 500 (1/31/40 - 4/2/20). PAST PERFORMANCE MAY NOT BE INDICATIVE OF FUTURE RESULTS. THIS ANALYSIS DOES NOT INCLUDE TRANSACTION COSTS, WHICH WOULD REDUCE AN INVESTOR'S RETURN. THE S&P 500 IS AN UNMANAGED INDEX OF 500 WIDELY HELD STOCKS. AN INVESTMENT CANNOT BE MADE DIRECTLY IN THIS INDEX | GRAPHICS COURTESY OF ZIVNEY FINANCIAL GROUP, LLC

2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
Real Estate 40.4%	Fixed Income 7.8%	Real Estate 27.0%	US Equities 32.4%	Real Estate 14.2%	US Equities 1.4%	Real Estate 11.3%	Real Estate 11.3%	Cash & Cash Alternatives 1.8%	US Equities 21.5%
Commodities 18.7%	Blended Portfolio 9.3%	US Equities 36.0%	US Equities 31.8%	US Equities 13.7%	Fixed Income 0.8%	US Equities 12.0%	US Equities 21.8%	Fixed Income 0.0%	Real Estate 20.2%
US Equities 32.2%	US Equities 2.2%	Blended Portfolio 11.4%	Blended Portfolio 17.0%	Blended Portfolio 8.6%	Blended Portfolio 0.5%	Blended Portfolio 11.0%	Blended Portfolio 13.0%	Blended Portfolio -6.0%	Blended Portfolio 28.1%
Fixed Income 10.8%	Cash & Cash Alternatives 0.5%	Fixed Income 4.2%	Fixed Income 0.0%	Cash & Cash Alternatives 0.0%	Cash & Cash Alternatives 0.0%	Fixed Income 6.3%	Fixed Income 11.0%	US Equities -4.4%	Real Estate 19.5%
Real Estate 34.6%	Real Estate 0.6%	Real Estate 2.0%	Fixed Income 0.6%	Cash & Cash Alternatives 0.9%	Real Estate 0.9%	Real Estate 14.2%	Cash & Cash Alternatives 0.8%	Real Estate 7.6%	Fixed Income 8.7%
Fixed Income 6.2%	Real Estate -1.9%	Cash & Cash Alternatives 0.1%	Commodities -0.5%	Real Estate 0.9%	Real Estate -14.2%	Fixed Income 2.0%	Commodities 0.0%	Commodities -14.0%	Commodities 2.4%
Cash & Cash Alternatives 0.6%	Commodities -1.4%	Commodities -1.1%	Real Estate -25.0%	Commodities 17.0%	Commodities -14.7%	Cash & Cash Alternatives 0.3%	Real Estate -0.2%	Real Estate -14.0%	Cash & Cash Alternatives 2.2%

BLENDED PORTFOLIO CONSISTS OF 45% U.S. EQUITY, 15% NON-U.S. EQUITY AND 40% U.S. FIXED INCOME. SOURCE: FACTSET AND RAYMOND JAMES RESEARCH. RETURNS ARE CUMULATIVE TOTAL RETURN FOR STATED PERIOD, INCLUDING REINVESTMENT OF DIVIDENDS. PAST PERFORMANCE MAY NOT BE INDICATIVE OF FUTURE RESULTS. THIS ANALYSIS DOES NOT INCLUDE TRANSACTION COSTS, WHICH WOULD REDUCE AN INVESTOR'S RETURN.

Though it may be difficult, staying true to a personalized, long-term financial plan can help you ultimately achieve your objectives. Your financial advisor can serve as a trusted guide, addressing any concerns and helping you make progress toward your goals.

*Investing involves risk including the possible loss of capital. Dollar cost averaging does not assure a profit and does not protect against loss. It involves continuous investment regardless of fluctuating price levels of such securities. Investors should consider their financial ability to continue purchases through periods of low price levels.*

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# Preparing for a Rough Economy Now Will Give You Peace of Mind

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

Hope for the best. Prepare for the worst. In personal finance, there can be no better guiding philosophy. And with all that is going on in the world, it seems particularly important now.

We don't have to look far to find troubling economic signs. News of a record decline in the second quarter's gross domestic product (GDP) — the total value of goods and services produced during a specific time — recently splashed across newspapers in Oregon and beyond. Unemployment remains historically high. Many Oregon schools will not open for in-class instruction this fall, leaving some parents with a difficult choice to make between work and childcare.

Knowing with certainty what lies ahead is impossible, and that makes preparing for the unknown essential.

While most of us can't influence broader economic problems, especially during a pandemic, we can take steps to protect ourselves by fortifying our finances. Many of these techniques — paying off, or at least minimizing consumer debt, or building emergency savings to help weather any future loss of income — are good practices, pandemic or not.

What can you do? Here are some strategies:

**Reduce your monthly expenditures:** The quickest way to build breathing room in your budget, particularly when the job market is on such uncertain footing, is to reduce your monthly expenditures. Home and vehicle loans are often our biggest monthly expenses — and refinancing to a lower rate or longer term can be an easy path to lower payments without adding debt. Today's mortgage interest rates are at historic lows, and many credit unions and banks are offering favorable terms on auto loans, making no-cash-out refis worth a look.

**Use the reduction in entertainment options to bolster your finances:** The restrictions on travel, restaurants and bars are an unfortunate part of life right now, but not being able to do these things in the same way as before the pandemic can shrink your monthly spending. Take this opportunity to boost your savings — building enough in emergency funds to cover three months or more of expenses. Or use it to pay off debt, focusing on the debt with the highest interest rates first.

**If you don't need to use stimulus money now, stash it in case you do:** Another stimulus bill could include an additional one-time cash payment for many. If you don't need the funds to pay bills or debt in the short-term, use it to grow your emergency fund.

**Leverage your retirement plan, if necessary:** The CARES Act relaxes some



rules for 401(k) plans to ease COVID-related income loss. If you already have a loan against your 401(k), you can defer payments through 2020 and use those funds to build a savings cushion. The Act also allows you to borrow against your plan or take a plan distribution of up to \$100,000, with taxes due only on the portion that hasn't been repaid after three years. Whether leveraging your retirement plan makes sense depends on your individual circumstances and goals (your financial advisor can help explain the pros and cons). But borrowing from your retirement plan is a last line of defense. Instead, it may be wise to pause your plan contributions and redirect those funds toward more immediate needs.

**Ask your credit union or bank for help:** Many financial institutions are willing to work with members who find themselves with a sudden reduction of income. Loan forbearance programs, which can take many forms and can be applied to mortgages, auto loans and some credit cards, can help preserve emergency savings during tough times, often for little or no long-term cost to borrowers.

Knowing with certainty  
what lies ahead is  
impossible, and that  
makes preparing for the  
unknown essential.

Many Americans have been living on the edge for years. But by preparing for the worst now, you ensure that you can better handle whatever uncertainties might be on the horizon.

*selco.org*

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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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Melodee Radcliffe



Noah Von B



Brad Driggers



Christin Hunter

Windermere Central Oregon Real Estate congratulates their top producers for August, 2020.

Top Listings: Melodee Radcliffe of Bend, Noah Von B of Redmond and Brad Driggers of Sunriver.

Top Sales: Christin Hunter of Bend, Noah Von B of Redmond and Julia Daugherty of Sunriver.



Julia Daugherty



Chris Atkin

Chris Atkin, PT, DPT, has joined the staff of Rebound Physical Therapy's Redmond Clinic.

Atkin is a native of Boise, Idaho. He received his bachelor of science degree from Northwest Nazarene University in Nampa, Idaho before obtaining his doctorate of physical therapy at Rocky Mountain University of Health Professions in Provo, Utah. Atkin treats a wide variety of orthopedic conditions, with a clinical interest in shoulder rehabilitation. To further his skills, Atkin plans to pursue an Orthopedic Clinical Specialist (OCS) certification. In his free time, Atkin enjoys spending time with his wife, mountain biking, hiking, camping and weightlifting. He is also an avid whitewater rafter, and worked for several years as a whitewater rafting guide on the Snake and Salmon Rivers.

Justin Hoggarth, PT, DPT, has joined the staff of Rebound Physical Therapy's East Bend Clinic.

A native of Klamath Falls, Oregon, Hoggarth completed his bachelor of science degree in exercise sport science from Oregon State University in Corvallis. He then obtained his doctor of physical therapy degree from University of the Pacific in Stockton, California. Hoggarth most recently worked as a PT in the Portland area. He specializes in general orthopedics and treats a wide range of orthopedic and neurologic conditions. Outside of work, Hoggarth enjoys spending time with his wife and young daughter. His hobbies include archery and fishing, as well as cheering on his alma mater's team — the OSU Beavers— in football.



Justin Hoggarth

Oregon State University – Cascades has announced its annual employee awards for outstanding contributions to key university initiatives ranging from teaching excellence to diversity, equity and inclusion.

The recipients of the 2020 employee awards are:

Stephanie Beamer, assistant director of admissions, received the Diversity, Equity and Inclusion Award. Beamer was recognized for her service to the campus diversity committee, including advancing employee diversity training. She was also honored for helping to establish the Central Oregon Youth Equity and Leadership Summit.

Rebecca Webb, who leads the energy systems engineering program, received the Outreach Award. Webb was praised for building a region-wide network of professional energy engineers whose members have hired 12 program graduates since 2016. The degree program has achieved an average job placement rate of 95 percent since launching, with most graduates employed at Central Oregon companies.

Jennifer Masters, an accountant, supports administrative processes in the campus business office and received the Outstanding Staff Engagement and Support Award. She was recognized for bringing a solutions-driven approach to her work and providing timely and efficient customer service.

Construction manager Jarrod Penttila received the Sustainability Award for integrating sustainability into the OSU-Cascades campus expansion planning and construction, including championing the use of sustainable materials and construction practices.

Kreg Lindberg received the Scholarship and Creative Activity Award. An associate professor in the tourism, recreation and adventure leadership program, Lindberg has led or served on teams whose analyses have impacted policy in nature-based recreation and tourism in Oregon and around the globe. His research has been cited more than 4,800 times by other researchers and practitioners.

Scott Geddes is a chemistry instructor and received the Teaching Excellence Award. He was recognized for engaging undergraduate students by bringing real-world examples into the laboratory, leveraging teaching technology, and serving as a mentor to students. Geddes led the development of a chemistry course that inspires students' career interests and also fulfills requirements for OSU-Cascades to launch a minor in chemistry.

Andrew Ketsdever, an academic leader and aerospace engineer, has been promoted to dean of academic affairs at Oregon State University – Cascades. He will serve as chief academic officer for the campus with responsibility for expanding degree programs to meet industry needs, advancing research efforts and leading 110 faculty instructors and researchers.

Ketsdever joined OSU-Cascades in 2018 as associate academic dean and oversaw degree programs in science, technology and engineering, and led research and faculty diversity efforts.

Ketsdever will serve on the OSU-Cascades leadership team and work with OSU academic and research leaders in Corvallis to support the growing Bend campus. He will also work with OSU-Cascades' campus planners to determine academic and research facility and space needs for future buildings.

Prior to joining OSU-Cascades, Ketsdever was the director of the Center for Laser, Energy and Exploration Research at the University of Colorado, Colorado Springs. He previously served as director of online graduate programs at UCCS. Before that, Ketsdever chaired the department of mechanical and aerospace engineering at UCCS.

He served in the United States Air Force for two decades, and spent his early career at the U.S. Air Force Research Laboratory where he pioneered the development of micro spacecraft propulsion systems. He was also a program manager for FalconSAT-4, a small satellite developed for launch into low-Earth orbit.

Ketsdever earned his bachelor's and master's degrees and a Ph.D. in aerospace engineering from the University of Southern California.

He replaces Julie Gess-Newsome, who served as dean of academic affairs at OSU-Cascades from May 2016 until her retirement in June 2020.

# Businesses Serving Community

### UNITED WAY

As part of its COVID-19 Recovery & Resilience efforts, United Way of Central Oregon is directing \$100,000 to help alleviate the pressure felt by many families because of the COVID-19 pandemic.

These United Way funds will provide kids with a safe and supported place to learn so that parents can continue working in their jobs — jobs that help local families meet critical needs, such as housing, food, health care, utilities, medications, transportation and cell phones.

This \$100,000 will support children with high needs as defined by family income, housing, foster care status and more by providing these students with free or steeply-reduced full-day childcare provided through Better Together's expanded School-Aged Childcare Initiative.

The Initiative provides full-day childcare needs for 750 children ranging from five to ten years of age through trusted community partners. Childcare needs will be met at 14 Bend elementary schools through Bend Park & Recreation District's Operation Recreation Team Up program, as well as Boys & Girls Clubs of Bend's new Club+ program, launched to fill the gaps during COVID-19 school closures.

United Way funds will help Better Together offer more childcare to more children for less money, offer students extra learning assistance, provide access to technology that kids might not otherwise have access to for distance learning, and provide culturally-responsive resources in understanding and meeting families' needs.

### CASA OF CENTRAL OREGON

CASA of Central Oregon received a \$25,000 matching gift challenge from the WHH Foundation. Since September, contributors to the new Heroes of Hope monthly giving program will see their donation matched dollar for dollar up to \$25,000. This support will give more children in foster care in Central Oregon the benefit of a Court Appointed Special Advocate (CASA volunteer).

### FAMILY ACCESS NETWORK

St. Charles Foundation recently granted the Family Access Network (FAN) \$15,000 to connect children and families to essential resources in Deschutes, Crook and Jefferson counties. It only costs \$100 to provide one child with vital FAN advocate services for the entire school year. These funds will ensure that 150 children and their family members receive basic necessities such as food, safe shelter, seasonally-appropriate clothing, health care, dental care and much more.

In addition, Meyer Memorial Trust recently granted the FAN \$75,000 over the course of two years to connect children and families to basic-need resources in Central Oregon. These funds will ensure that 750 children and their family members who are low income, living in poverty or experiencing homelessness receive basic resources such as: nourishing food, safe shelter, seasonally-appropriate clothing, health care and much more.

## Free Energy Conference Brings Business Innovation & Sustainability

Beginning September 15, and ending October 2, the Go Clean Energy Conference, a virtual event that is free to all, will feature 30 experts to help individuals, businesses and government to transition to a cleaner, more efficient way of operating. Anyone can join that has access to a computer or cell phone and has preregistered at [gocleanenergy.org/2020-schedule](http://gocleanenergy.org/2020-schedule). Portland co-authors of the book *Putting Soul into Business*, MaryAnne Harmer and Tom Hering will help small businesses on September 30, at 12pm. Dr. CB Bhattacharya, world renowned sustainability leader, and author of *Small Actions, Big Difference*, will join them with examples for large businesses. Dr. CB will discuss how intangible assets, like reputation and social responsibility, can be used to build firm value. The Conference is hosted by 350Deschutes, an Oregon nonprofit organization.

Commercial Businesses and Manufacturers should attend the presentation on Commercial Property Assessed Clean Energy, CPACE, a new financing method for building upgrades that features lower interest rates and amortizations that follow the building rather than the owner.

Governments, fleets and businesses have several sessions: how to procure renewable energy, beneficial electrification, microgrids, solar plus storage for resiliency, green transportation, energy efficiency, electric bikes, electric cars and car charging.

Builders also will learn from other trailblazing builders how to capture all the new incentives to build a net zero energy home. They, and new home buyers will learn how to do this affordably. Also, a nationally known Green Appraiser, Sandra Adomatis and Dennis Smith will present on valuing and financing these homes.

Homeowners of existing homes will learn about energy and efficiency retrofits, and when they make the most sense, as well as how to build this value into the homes sales price when sold.



PHOTO | COURTESY OF 350DESCHUTES

Individuals have valuable content too, in nearly every webinar. They can discover electric induction ranges, learn how to get incentives to make solar installation affordable, and learn about transportation options. Everyone can learn about the new Oregon Climate Plan, and its benefits to both rural and urban communities. As well, Oregon Department of Transportation (ODOT) will discuss how to benefit from the changes ahead as the agency begins to look at its work from a climate and equity lens. There will be new incentives that are available to foster this new orientation.

Visit [GoCleanEnergy.org](http://GoCleanEnergy.org) to Sign up for each individual webinar. Participation limited. Go Clean Energy Conference: 30 speakers, 13 free webinars, begins with Plenary September 15, followed by 12 virtual webinars for the week of September 28, 2020.

SCHEDULE of WEBINARS • [gocleanenergy.org/2020-schedule](http://gocleanenergy.org/2020-schedule) • SPEAKERS [gocleanenergy.org](http://gocleanenergy.org) • [350deschutes.org](http://350deschutes.org)

## Bend Park & Recreation District Hiring for School-Age Child-Care Program

The Bend Park and Recreation District is hiring up to two dozen new Youth Recreation positions for the upcoming school year.

Youth Recreation Leaders interact with children in first through fifth grade, facilitate activities and supervise some aspects of recreation programs to provide safe and rewarding opportunities for youth in the community.

Operation Recreation Team Up will offer enrichment activities, including arts and crafts, fitness and wellness,

games and outdoor activities. Bend-La Pine Schools staff will assist BPRD staff to support distanced learning by helping kids manage their online instructional schedule and encouraging follow through on assignments and making sure kids can connect with their teachers.

Positions offer a variety of benefits, which may include paid leave medical/dental insurance, recreation facility passes and recreation program registration discounts. The district is also offering a \$250 Team Up bonus for

employees who work their scheduled hours through the first six weeks of the program.


Working hours are typically Monday through Friday during the school year. Youth Recreation Leaders with year-round positions also work in summer camps and programs.

View positions at: [bendparksandrec.org/jobs](http://bendparksandrec.org/jobs).

[bendparksandrec.org](http://bendparksandrec.org)

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# City Club of Central Oregon Seeks Ideas for Forum Topics in 2021

Even though it's only September, City Club of Central Oregon (City Club) is beginning to plan topics for their 2021 monthly forums, and are seeking City Club members' ideas and suggestions. Last year, they held a "Program Palooza" open to the public, but given COVID restrictions this year, they're soliciting your input via email. Simply email [info@cityclubco.org](mailto:info@cityclubco.org) with your suggestion(s) for topics you would like to see presented.

City Club looks for topics of local, regional or global impact that generate thoughtful, civil conversation. They try to schedule topics across a variety of areas, including:

- Health & Human Services (e.g., Foster Care, Senior Issues, Mental Health)
- Environment (e.g., Water Rights, Smoke Management)
- Education (e.g., Investment in Early Childhood, Internet Accessibility)
- Local Government/ Economic Development (e.g., Transportation, Childcare)
- Civic/Political (e.g., Diversity, Voting)

Their goal is to present programming that is relevant and interesting to members. Email [info@cityclubco.com](mailto:info@cityclubco.com) with your thoughts and suggestions.

[cityclubco.org](http://cityclubco.org)

# Skyliners Ski Swap October 9-10 Online Gear Check-In Available Now Until October 5

The Mt. Bachelor Sports Education Foundation (MBSEF) announces that the Annual Skyliners Ski Swap will be held on October 9 and 10 at the Pavilion (Ice Rink), 1001 SW Bradbury Way in Bend. Due to COVID-19 only 50 people will be allowed in the Pavilion (outdoors) at one time to shop. Face coverings are required for everyone. If the line to get into the Pavilion looks really long, please just come back in an hour or so. There cannot be more than a line of 200 people because we want everyone to feel and be safe! Thank you for understanding. This is why we are doing the sale over a two day period. This will also allow for a nicer shopping experience!

**Dates:** Two-Day Sale, Friday and Saturday, October 9-10

**Public Sale:** Friday, October 9, 2-8pm

**Public Sale:** Saturday, October 10, 8am-4pm

**Online Gear Check-In:** Thursday, October 8, 8am-6pm

**Unsold Gear Pick-Up:** Sunday, October 11, 9am-12pm

If consignors do not pick up gear by noon, it will be donated to nonprofits on Sunday, October 11. The MBSEF staff and volunteers need to be out of the Pavilion by 12pm on Sunday. Go to [mbsefskiswap.com](http://mbsefskiswap.com) to register your items.

Please Note: Only people that register their items online by October 5 will be able to check their gear in. Walk ups with gear that hasn't been checked in online will not be allowed.

This is the premier swap of the Northwest. Retailers outfit the swap with new, below wholesale pricing on skis, snowboards, boots, bindings, poles, goggles, hats, jackets, etc.

MBSEF will take a 25 percent commission on all sales. All proceeds benefit the junior programs that the Mt. Bachelor Sports Education Foundation runs.

The Mt. Bachelor Sports Education Foundation is a nonprofit organization that creates opportunities though competitive snow sports programs to support athletes in achieving their individual athletic, academic and personal goals.

For more information, email [molly@mbsef.org](mailto:molly@mbsef.org) or call 541-388-0002.

[mbsef.org](http://mbsef.org)

# Deschutes Children's Foundation Announces Riddles: Creative Community Problem Solving

Deschutes Children's Foundation announced a new fundraising project, Riddles: Creative Community Problem Solving, presented by Kirby Nagelhout Construction Company on Wednesday, October 14, 2020.

"Due to the restrictions on gathering, we've made the tough decision to cancel Ripples, our annual fundraising auction, and our golf tournament," shared Executive Director Amy Ward. "This new opportunity aims to bring our community together to solve issues affecting us and raise funds for Deschutes Children's Foundation, while supporters enjoy a relaxing evening at home."



Participants sign up by selecting a donation level on Deschutes Children's Foundation's website. Donations include a care package, featuring family-style meals from local restaurants delivered to their home by organization volunteers. Participating restaurants include 5 Fusion, Trattoria Sbandati, Backporch Coffee Roasters, Jackson's Corner, Bos Taurus, Washington Dining + Cocktails, El Sancho, Bend Cookie Company and Sparrow Bakery.

Included in each care package is one of six custom, 500-piece puzzles featuring artwork from local artists Tracy Leagjeld, Shelli Walters, Bruce Jackson and Mike Putnam. When the puzzle is assembled, a clue is revealed. Participants are encouraged to share their puzzle and clue on social media, where they will discover the five other clues. Together, all six clues create a community riddle written by local author Irene Cooper.

Participants will solve the riddle and email the answer to [riddles@deschuteschildrensfoundation.org](mailto:riddles@deschuteschildrensfoundation.org). The first 20 correct answers received in order win a prize. The top prize is \$2,500, followed by a stand up paddle board, weekend getaways, gift certificates, wine and more. All other correct answers received before October 21 will be entered into a drawing to win an inflatable stand up paddle board.

"These are hard times, and now more than ever it's important to focus on spending quality time with our loved ones, supporting local businesses and helping others. With Riddles, you can accomplish all three from the comfort of your home," said Ward.

Opportunities to play start at \$150. View the prizes and sign up online at [deschuteschildrensfoundation.org](http://deschuteschildrensfoundation.org).

Riddles is sponsored by Kirby Nagelhout Construction Company, AAKEN Corporation, The De Leone Corporation, Les Schwab Tires, Foley Family Wines, Bend Anesthesiology Group, Bend Property Pros, The Brewer Team at Morgan Stanley, Knife River, Price Fronk & Co, Smartz and Summit Bank.

Founded in 1990 to create a central location for children and families to access services, Deschutes Children's Foundation envisions a community where all children and families have the resources they need to thrive. Deschutes Children's Foundation provides classroom and office space and free facility management to 25 nonprofits at four community campuses in Bend, Redmond and La Pine.

[deschuteschildrensfoundation.org](http://deschuteschildrensfoundation.org)

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# Volunteer-Run Free Clinic Stays Open to Serve Patients During COVID-19

Epic Software Provides a Lifeline so Volunteers Can Care for Uninsured Patients Remotely

by MARY OVERMAN — Volunteers in Medicine

William Claridge, MD, brings decades of valuable clinical experience to his work caring for patients at the Volunteers in Medicine clinic in Bend. Like most of the clinic’s 200 volunteers, Dr. Claridge is over 60 and at higher risk of COVID-19 complications. The clinic, part of a nationwide network of 92 Volunteers in Medicine clinics, installed Epic in January in partnership with St. Charles Health System. The software became a lifeline during the COVID-19 pandemic, allowing volunteers like Dr. Claridge to care for patients remotely.

The clinic serves an uninsured population of primarily Latinx patients. The ripples of COVID-19 hit especially hard in this community, where many lost jobs in the hospitality and tourism industries.

“Our patients face barrier after barrier, and COVID-19 just piled on,” Dr. Claridge said. “Using Epic allows us to meet with our patients virtually and helps us coordinate care across Central Oregon by linking providers, hospitals and laboratories.”

Many patients don’t have the technology to do video visits from home, so Volunteers in Medicine flipped the script. The clinicians stay at home, while patients are offered a private room in the clinic to meet with their provider virtually. The patient, interpreter and provider all join the visit, and the provider charts in Epic remotely. Staff and providers stay connected using Epic’s Secure Chat, which allows them to coordinate patients’ care while they’re all working in different locations.

“We would have had to shut down completely had we not been on Epic,” said Kat Mastrangelo, executive director for the Volunteers in Medicine clinic. “Instead,



DR. MARION DARLING & DEBORAH, RN WITH A VIM PATIENT | PHOTO COURTESY OF VIM

we’ve been able to continue to serve both patients and volunteers at this critical time. The volunteers want to be here, and our patients need them.”

[volunteersinmedicine.org](http://volunteersinmedicine.org) • *Managing Coronavirus Disease 2019 (COVID-19)*

# Redmond Senior Center Receives \$23,000 Grant from St. Charles Health System



ST. CHARLES REDMOND LEADERSHIP JOIN REDMOND SENIOR CENTER BOARD MEMBERS TO PRESENT A \$23,000 GRANT TO ASSIST AREA SENIORS. (PICTURED: FRONT ROW, L-R, IVETTE TIJERINO, ST. CHARLES REDMOND-SISTERS COMMUNITY ENGAGEMENT AND PHILANTHROPY ADVOCATE; MAUREEN DOOLEY, REDMOND SENIOR CENTER BOARD DIRECTOR; JO ANNE SUTHERLAND, REDMOND SENIOR CENTER BOARD TREASURER; JAMES REEDY, CHIEF NURSING OFFICER ST. CHARLES REDMOND; AND SUZANNE MICHAELS, REDMOND SENIOR CENTER BOARD PRESIDENT. BACK ROW, L-R, JAMIE CHRISTMAN, DEVELOPMENT DIRECTOR; KEN ILTZ, REDMOND SENIOR CENTER BOARD SECRETARY; KATHE SWANSON, CLINICAL OPERATIONS SUPERVISOR OF ST. CHARLES REDMOND; AND HEATHER DURR, CLINICAL OPERATIONS SUPERVISOR OF THE REDMOND ST. CHARLES FAMILY CARE CLINIC) | PHOTO COURTESY OF REDMOND SENIOR CENTER

The Redmond Senior Center received a \$23,000 grant from St. Charles Health System to help ensure the area’s most vulnerable seniors have basic needs crucial for their overall health and well-being, such as essential food services and access to

local support and resources. Leadership from Redmond’s St. Charles Health System joined members of the Redmond Senior Center board and staff for an official check presentation on Tuesday, August 25, 2020 outside in the spatially distanced safety of the Redmond Senior Center parking area. James Reedy, chief nursing officer, Kathe Swanson, clinical operations supervisor, Heather Durr, clinical operations supervisor of the Family Care Clinic and Redmond’s new community engagement and philanthropy advocate, Ivette Tijerino, presented the check to Redmond Senior Center board members Suzanne Michaels, president, Jo Anne Sutherland, treasurer, Ken Iltz, secretary and Maureen Dooley, director. “We are so pleased to provide this funding to the Redmond Senior Center to help cover the costs of providing nutritious meals to some of our most vulnerable, low-income seniors. St. Charles is committed to creating America’s healthiest community, together, and to us that means helping support great organizations like the Redmond Senior Center, which provides services essential to the

fast-growing and financially fragile senior population. Thank you, Redmond Senior Center, for being a vital resource that supports our community,” shared the team from St. Charles Redmond. Board President Suzanne Michaels responded, “On behalf of our members, volunteers, staff and board of directors, we’d like to thank the St. Charles Health System for their generous gift of \$23,000. The Redmond Senior Center has been serving the greater Redmond area for over 71 years and we would not have been able to do it without community partners like St. Charles. Both of our organizations are committed to building stronger, more diverse communities and that is what makes our relationship so special. These funds will be used to support our meals program, which is vital to the health and safety of our most vulnerable citizens. Thank you, St. Charles!” During the COVID-19 pandemic, the Redmond Senior Center continues to provide two types of services — essential home meal services including Meals on Wheels, and virtual services including resources, advocacy and support. For more information, contact the Redmond Senior Center 9am-2pm weekdays at 541-548-6325, or at [info@redmondseniors.org](mailto:info@redmondseniors.org) and check the website at [redmondseniors.org](http://redmondseniors.org). [Redmondseniors.org](http://Redmondseniors.org) • [stcharleshealthcare.org](http://stcharleshealthcare.org)

# Touchmark Residents & Staff Raise More Than \$30,000 for the Alzheimer’s Association

For individuals with Alzheimer’s disease and their caregivers, every day is The Longest Day. Worldwide, an estimated 50 million people live with Alzheimer’s and other dementia diseases, and it is this nation’s fifth-leading cause of death. More than five million Americans are living with Alzheimer’s, including 69,000 individuals in Oregon. And the numbers continue to rise. August 31 marked the official end of fundraising for The Longest Day, which is held each year in June on and around the summer solstice — The Longest Day. The Touchmark at Mount Bachelor Village retirement community has topped its fundraising every year, and even during this pandemic, Touchmark residents and team members set out again to raise a record amount of money for the Alzheimer’s Association and its work in the Bend community. “This year, we wanted to beat last year’s record, which was \$16,000, so our

2020 goal was to raise \$20,000,” says Touchmark Health & Fitness Director Elizabeth Rupar. She, along with staff from the Life Enrichment/Wellness and Health & Fitness teams, create and organize fun events each year to raise funds for the Alzheimer’s Association. In the past, they have staged communitywide runs and walks as well as last year’s Beatles tribute concert at the Tower Theatre. **COVID-19 Constraints Spur Creativity** This year, Rupar came up with the idea of a bikeathon and shared it with Paul White, one of the residents who regularly rides his bike. A core group of seven bike riders enthusiastically embraced the idea. Starting on June 1, they rode their regular- and power-assisted bikes as Rupar took care of all the fundraising details. An avid bike rider for years, Lowell Pearce, 85, tallied 721 of the group’s 3,500 total mileage. “The idea really took off, and the group bonded,” says Pearce.

“Most of us are in our 80s, and on more than half of the days, we rode with others. I did six days of more than 20 miles. I also had days where I rode more than 30 or 40 miles and even had one 60-mile day. More people heard about what we were doing and wanted to donate, and so we just kept going as long as people were willing to donate money to this worthwhile cause.” Rupar says the bikeathon alone raised \$12,106.93. Nan Bogdan, 84, earned the most through her pedaling, raising an impressive \$1,791.83. In addition to the bikeathon, Rupar explains that contributions came from various fundraising efforts and dozens of individual donations. For example, the retirement community sold 900 roses, which added another \$4,500. Team members also donated their services or handmade items to raise money. “There was no limit to the creativity people came up with, not to mention the fun

that we all had,” she says. When all the events were done, and the donations were counted, Touchmark raised \$30,025.29! “The Touchmark at Mount Bachelor Village team has been a wonderful ally for The Longest Day over the years,” says Stephanie Foster, event manager for The Longest Day at the Alzheimer’s Association Oregon & Southwest Washington Chapter. “They are our top team and contributed 21 percent of the total funds raised in our region in 2020. We are so grateful to Touchmark for their support of The Longest Day and Walk to End Alzheimer’s, in Central Oregon and across the region.” Rupar and the bike riders are looking forward to raising money again next year. While Touchmark hasn’t determined its 2021 goal yet, residents and team members alike are already gearing up for another record-setting effort. [alz.org](http://alz.org) • [Touchmark.com](http://Touchmark.com)

# Understanding Your Health Insurance

## Know the Difference Between Your Deductible, Out-of-Pocket Maximum, Co-Pay & Coinsurance, & How They Can Benefit You

by **ABIGAIL MORSE** — Elk Ridge Chiropractic

When it comes to understanding the costs of your insurance, we understand that there's a lot you need to know. From learning what's covered and what's not, to how much you have to pay and what number you need to call when you have questions, sometimes it can feel like it's just you against the world.

Doctor of Chiropractic, Michael Lell, sits on the Oregon Chiropractic Association's Board of Directors and is an adjunct lecturer at the University of Western States. He explains that understanding the costs of your insurance can be tricky, but that's certainly not impossible. "Nearly all insurers have an online portal for their customers, making the details of your plan easy to find," he tells us. "If you don't have an online portal, most of these details are also listed on the back of your insurance card."

Lell also explains that, as a courtesy, "Offices will do the leg work for you and explain your benefits ahead of your first appointment, but ultimately, it's your responsibility." In other words, the one person who can get you all the information you need regarding your insurance is you. But before you get started, we want to prep you with the basic terminology you're going to need to know ahead of time. We call them the Four Fundamentals: Deductible, Out-of-Pocket Maximum (OOP), Co-Pay and Coinsurance, starting with your deductible.

A deductible is the amount you pay for healthcare services before your insurance kicks in. For example, if your deductible is \$3,500, you'll pay out-of-pocket for healthcare services until that number is met, after which, all you'll need to pay is your co-pay and/or coinsurance, depending on the plan you're on. Some plans, however, cover certain benefits before you meet your deductible, meanwhile all plans offer a selection of preventative services such as flu shots and screening tests at no cost to you.

Now let's dive into the Out-of-Pocket Maximum. Most people will ask, "What does that have to do with my deductible?" They'll even wonder if their OOP is just a second deductible. At that point, the stress begins to sink in that perhaps this whole insurance thing looked a whole lot better on paper. But the truth of the matter is that your OOP is not a second deductible. In fact, your deductible is a part of your OOP. So how does that work?

Your OOP is the payment cap — in other words, the most you'll ever have to pay for uncovered services before your insurance takes over. So let's say your deductible is still at \$3,500 and you happen to meet that number. Your insurance now only requires a \$25 co-pay for office visits. But maybe you get sick — a lot. Maybe you get into an accident. Maybe your kid spills his juice box and before you know it, you're lying on the floor, covered in sticky Tropicana and hurting all over. Maybe you're finding yourself having to go to the doctor way more than you ever thought, and now that occasional \$25 co-pay is becoming a three-times-a-week money pit that's no longer seeming worth it to you. That's where the out-of-pocket max comes in.

Let's imagine that you have an OOP of \$4,000. Your deductible of \$3,500 has been met and is included in your deductible. Therefore, if we do a bit of subtraction, that leaves us with \$500 of fees leftover before that \$4,000 is met and your insurance covers even that



PHOTO | BY BONGKARN THANYAKIJ FROM PEXELS

\$25 co-pay. Now, when you go to the doctor for that bug bite you realize is more than just your average bite, your total cost for the visit will be \$0.

Of course, every plan is different, which is why, as Dr. Lell tells us, it's important to get in contact with your provider to see what services apply to your OOP and which ones don't. This can vary from regular office visits to outpatient services to visiting a specialist. Which brings us to the topic of co-pays and coinsurances.

Simply put, your co-pay is the fixed amount you pay for covered medical services after your deductible has been met and before your OOP has been met. Your co-pay may vary depending on the type of service you receive. For instance, once your deductible has been met, you may be looking at a \$15 office co-pay but a \$30 co-pay when seeing a specialist.

A coinsurance is similar a co-pay, however the number you pay is not a fixed amount. Rather, it's the percentage of total services that you're required to pay once meeting your deductible.

We said before that some insurances require you to pay either a co-pay, a coinsurance or both, depending on the services provided. An example of this would be when visiting a chiropractor. Your insurance specifically mentioned that for chiropractic care, you have a \$30 co-pay after meeting your deductible. However, physical therapy is not a part if this co-pay. Instead, it requires a 20 percent coinsurance in addition to your co-pay. That means you pay your co-pay plus 20 percent of all the physical therapy services you receive. These payments are then included in your OOP, bringing you that much closer to receiving total coverage. Make sense?

These are just the basics when looking to understand the costs of your insurance. For more information, Dr. Lell recommends going online to [healthcare.gov/blog/understanding-health-care-costs](https://healthcare.gov/blog/understanding-health-care-costs) to learn more.

[thebendchiropractor.com](http://thebendchiropractor.com)

## Boys & Girls Clubs of Bend Launches Club+ to Fill Gaps During COVID-19 School Closures

Following the Governor's recent announcement on school reopening metrics, and the reality that most kids in Central Oregon will not be returning to the classroom this fall, Boys & Girls Clubs of Bend (BGCB) is going to take a bold step in a few short weeks.

In the face of Comprehensive Distance Learning, families are struggling to figure out how they will ensure their children are educated, safe and healthy. This is hard on every parent, but the effect on low- and moderate-income and BIPOC families, who were already facing disproportionate barriers pre-COVID, is far worse. Club kids represent a more diverse population compared to Bend as a whole. They come from various neighborhoods and backgrounds, from nearly every school in the Bend-La Pine School District. Sixty percent of youth attending Club this summer live in households with an income of \$45,000 or less, and nearly half of them attend public schools with a free and reduced lunch rate of over 40 percent.

Through the lens of parent Jessica Watts, who has a daughter entering fourth grade this fall, "BGCB would help ease the stress of having to choose between my child's education, or my child having a place to live and food to eat. With BGCB support I can still give her both."

Through a robust partnership with Bend-La Pine Schools, BGCB will

increase its hours and services to youth who may otherwise not engage in distance learning, be left in unsafe environments or whose parents would be unable to provide for their families without care. BGCB has been serving youth this summer in accordance with OHA guidelines and will continue to train staff on how to mitigate the spread of the virus. With a dedicated facility and staff, outcome-driven programming and long-standing community partnerships, BGCB is uniquely positioned to meet the need.

Club+, what BGCB is calling its expanded Club Services program, will fill the gaps created by COVID-19 for the most vulnerable youth in our community by: (1) increasing service hours due to school closures, (2) providing support for comprehensive distance learning, (3) ensuring food security and (4) building social-emotional skills.

"The expanded program will benefit families with working parents who cannot watch their children while classrooms are shuttered," said Juliana Williams, executive director of Boys & Girls Clubs of Bend. "In particular, the program is meant to help low-income families, for whom about 75 percent of the spots are reserved."

A \$300,000 grant from the Tykeson Family Charitable Trust has made it possible for the organization to launch Club+. Amy Tykeson, a board trustee, said the investment was an easy

decision. "Boys & Girls Clubs of Bend serve youth who face the opportunity gap, made worse by COVID. The Clubs are meeting the moment by expanding services to help families in two important ways — by offering full-day programs and by including academic support through the Bend La Pine School District to help students who otherwise may fall further behind."

BGCB began providing four full days of care each week on September 14. This will allow for a smooth transition to serving two separate cohorts of youth if and when schools move to

a hybrid model with a combination of in-person and distance learning. Their capacity at the Downtown Club will initially be 95 youth in grades K-5 and up to 36 youth in 6-12. The East Bend Club will serve 30-40 youth in elementary and middle school.

The Club held registration recently and notified families if they secured a spot. Families are encouraged to contact the Club to be placed on a waitlist. Funds are still needed to ensure youth who need the Club most can access the program through scholarships.

[bgcbend.org](http://bgcbend.org) • 541-617-2877



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# Bridge Meadows

Continued from page 3

The Bridge Meadows Redmond site, opening in late 2021, will be located within Maple Meadows, a single-home family development built by Hayden Homes. Bridge Meadows Redmond will feature high-quality construction, beautiful design features and a community room available for use by the Maple Meadows neighborhood. A courtyard with multiple connection

points to the neighborhood will provide access to parks, trails, open spaces and other neighborhood amenities. A separate proposed eight-plex will complement the community with market-rate apartments. Bridge Meadows is located at 2689 NW Hemlock Ave. in Redmond, (NW Kingwood Ave. and NW 25th St.).

**Bridge Meadows Redmond Quick Facts**

- 2021 Opening date
- 44 units total, including ten family and 34 elder units
- Eight market-rate elder units

[bridgemeadows.org](http://bridgemeadows.org)

# SELCO SPARK!

Continued from page 3

In its 27th year, the SPARK! Creative Learning Grant program has long sought to bridge funding gaps for educators with the belief that funding should not be an obstacle for educational projects that excite curiosity, deepen understanding and encourage new ways of learning. And never has innovative thinking been more important.

SELCO has made some modifications to the program this year to help meet the significant challenges that educators will face. The changes include a later application window — which has been moved back to September 15 and will remain open through October 31 — to offer applicants additional time to identify project needs.

“Educators across the state are looking for unique and creative ideas to help their students overcome the significant obstacles that this school year will bring,” said Craig Carpenter, SELCO’s senior vice president of lending and business solutions. “SELCO’s mission with the SPARK! program has always been to make sure that a lack of funding never gets in the way of a great idea. The need for fresh ways of reaching students will be imperative, and we are eager to help support educators’ as they work to meet these challenges.”

SPARK! Creative Learning Grants are awarded to educators with innovative classroom ideas and a need for materials or other resources to get those ideas off the ground. In the 2019-20 school year alone, SELCO awarded \$47,238 to 56 educators across Oregon, a record for the program.

SPARK! Grants for the 2019-20 school year helped fund a wide array of projects, from a Revolutionary War reenactment day for fifth-graders in Culver to an underwater robotics class in Portland to a stop-motion animation STEAM class in Dallas.

SELCO’s SPARK! committee reviews applications based on project originality, proposal clarity, number of students who will be affected, skill development and diversity and impact of projects, including to schools that have never received a SPARK! grant before.

For more information about SELCO Community Credit Union’s SPARK! Creative Learning Grants or to view a student-produced video from a past project, or to apply, visit [selco.org/spark](http://selco.org/spark). For questions, email [spark@selco.org](mailto:spark@selco.org) or call 541-686-5382.

[selco.org/spark](http://selco.org/spark) • [selco.org](http://selco.org)

# MyMD

Continued from page 3

premiere concierge style, locally owned, private based medical practice.

Dr. Mac Donell is developing the project with CS Construction and Blaise Cacciola Architects. The project is named after his family; The Mac Pac Medical Office Building. The Mac Pac Medical Office Building will be a two-story, 8,300-square-foot medical office building located on York Drive in NorthWest Crossing. The building façade will include plentiful windows facing East and West, providing views and ample daylighting to the interior spaces. A second floor deck will extend the upper floor suite providing

opportunity for outdoor space. A generous interior lobby provides access to all suites and is accessed from both the street and the building’s private parking area. An elevator and a central stair provide access to the second floor.

MyMD personal medicine will occupy 2,400 square foot first floor suite as owner-occupant. The building encompasses additional space for lease. The first floor has 1,100 rentable square feet available and the second floor has 4,000 rentable square feet available. For more information about leasing opportunities, contact NAI Cascade Commercial Real Estate brokers, Walt Ramage at [WRamage@NAICascade.com](mailto:WRamage@NAICascade.com), 541-771-8260 and Jenn Limoges, CCIM at [JLimoges@NAICascade.com](mailto:JLimoges@NAICascade.com), 541-639-2566.

[mymdbend.com](http://mymdbend.com)

# Deschutes Public Library

Continued from page 3

Commercial to represent them through an RFP process. Approximately six potential sites were identified. That list was quickly narrowed down to two sites. After performing initial due diligence, it became apparent that the subject site met all the criteria. The central location for the entire county was a primary factor. The proximity to neighborhoods, schools, shopping and other important services solidified the choice.

DPL engaged developer Brooks Resources to work through the many and complex development challenges for the parcel. After six months of due diligence, the site was purchased with cash for \$1,350,000. There was no debt financing involved.

The Compass Commercial brokers who represented DPL on the transaction, Ron Ross, CCIM, Dan Kemp, CCIM, Pat Kesgard, CCIM and Kristie Schmitt, wish to express their appreciation for a great experience in working with the DPL staff and board. The very complex process went smoothly due to the professionalism, efficiency and thorough attention to detail of the Library staff under director Todd Dunkelberg, and Business Services Manager Denise Senner.

*The design of the Deschutes Public Library’s future site is conceptual and is subject to change.*

*For information regarding the Deschutes Public Library, contact Ron Ross, at Compass Commercial Real Estate Services at 541-332-1230 or [rross@compasscommercial.com](mailto:rross@compasscommercial.com).*

[compasscommercial.com](http://compasscommercial.com)

# Leading Edge

Continued from page 3

provide efficient and safe instruction in Cirrus aircraft.

“We are pleased to offer this outstanding training opportunity to our students,” said Chris Zanger, Cirrus Standardized instructor pilot, Leading Edge Flight Academy. “Cirrus Aircraft and Leading Edge APEX instruction pair perfectly for those looking to explore the aviation lifestyle.”

APEX is a branch of Leading Edge Flight Academy that was created to offer

flight training to individuals who are not necessarily focused on pursuing aviation as a career. APEX accommodates unique schedules and provides access to a variety of aircraft for each person’s specific needs.

For over a decade Leading Edge Flight Academy has specialized in training pilots in Central Oregon. 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 the aviation lifestyle.

[flybend.com](http://flybend.com)

# COCC

Continued from page 3

business community and helps the Small Business Development Center by:

- Providing insight on the needs of local small business owners in Central Oregon
- Serving as a community connection between the COCC, SBDC and Central Oregon’s small businesses, communities and partners
- Receiving and promoting information from the SBDC Director about services and resources for small businesses

The SBDC Advisory Board will meet two to three times per year. If you are interested in considering this role, please reach out before September 25 to the Small Business Development Center at COCC at 541-383-7920 or [sbdc@cocc.edu](mailto:sbdc@cocc.edu).

[cocc.edu](http://cocc.edu)

# GL Solutions

Continued from page 3

involving facility size, cleanliness, staff qualifications and staff-to-child ratios, among others.

In addition to licensing, North Dakota’s GL Suite system will manage facility investigations and enforcement actions, including license suspensions and revocations. The system also will facilitate criminal history checks for staff at child-care facilities.

To keep consumers informed, GL Suite will support a website allowing the public to review the up-to-date licensing and disciplinary status of child-care facilities.

Following installation, GL Solutions will provide ongoing support through its GL Simple plan, which includes hosting at a Tier III certified data center, covers all defect correction and allows for continual system enhancements.

The North Dakota Department of Human Services is the third state regulatory agency in 2020 to choose GL Solutions. The New Mexico Children, Youth & Families Department engaged the company in May to develop a licensing system for a range of services and facilities related to foster care, behavioral health and residential treatment. The Nevada State

Fire Marshal subsequently contracted with GL Solutions to develop a system to license fire-protection industries.

GL Solutions serves a growing portfolio of agencies that protect particularly vulnerable populations. In addition to its new clients in North Dakota and New Mexico, GL Solutions has contracted to develop a licensing, inspection and enforcement system for the Virginia Department of Behavioral Health and Developmental Services.

For more than a decade, meanwhile, the Kansas Department for Aging and Disability Services has used GL Suite application to certify or license several professions, including nurses’ aides, adult care home administrators and dietitians. The agency also uses GL Suite to perform criminal record checks and to approve courses and instructors for the professionals the agency certifies and licenses.

Founded more than 20 years ago by former regulators with the Oregon Department of Justice, GL Solutions produces enterprise software that is used by dozens of state regulatory agencies, from Alaska to Connecticut. Its clients include boards of medicine, pharmacy, accountancy and cosmetology, among others.

*For more information, contact Erik Lukens, VP for Business Solutions, at [luken@glsolutions.com](mailto:luken@glsolutions.com) or 541-312-3662.*

[glsolutions.com](http://glsolutions.com)

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COMMERCIAL PERMITS WEEK ENDING 8-28-2020

City of Bend

\$1,150,000.00	-	Commercial Alteration (Bend Factory Outlets) at 61334 S Hwy 97 Bend 97702 OR Owner: Kimberly Lynn Branagh, Et Al 3701 Mt. Diablo Blvd. #200 Lafayette, CA 94549 Builder: Sunwest Builders 541-548-7341 Permit # 20-1388
\$155,179.00	-	Multi-FD 1,344 sf. at 476 NE Dekalb Ave. Bend 97701 OR Owner: Central Oregon Veteran & Community Outreach 61510 S Hwy 97 #100 Bend, OR 97702 Builder: Allen Contracting 541-420-2942 Permit # 20-2312
\$80,348.00	-	Commercial Alteration (Feline Fine Cat Clinic) at 61249 S Hwy 97 Ste 120 Bend 97702 OR Owner: Foxmac, LLC 55 Larkspur St. #1 San Rafael, CA 94901 Builder: Stilson Builders, Inc. 541-419-2556 Permit # 20-3797
\$67,564.00	-	Commercial Alteration (Engel & Voelkers) 4,650 sf. at 828 NW Wall St. Bend 97703 OR Owner: John Kevin O'Leary PO Box 7232 Bend, OR 97708 Builder: Sienna Building Company 541-728-3375 Permit # 20-2476
\$42,000.00	-	Commercial Alteration (Miller-Ferrari Wealth Management) 2,835 sf. at 333 SW Upper Terrace Dr. Bend 97702 OR Owner: Reside Bear Creek, LLC Et Al 250 NW Franklin Ave. #204 Bend, OR 97703 Builder: CCI Bend, LLC 541-223-8150 Permit # 20-2660

Deschutes County

\$680,000.00	-	Commercial Detached Accessory Structure 6,250 sf. at 1675 NW Pershall Wy. Redmond 97756 OR Owner: 4-R Equipment, LLC PO Box 7527 Bend, OR 97708 Builder: Chiddix Enterprises, Inc. 541-408-6203 Permit # 247-20-003939-STR
\$23,818.00	-	Commercial Alteration (Stellar Realty NW) 1,085 sf. at 382 E Hood Ave. Sisters 97759 OR Owner: Peterson Tool Manufacturing Company 8333 SE 17th Ave. Portland, OR 97202 Builder: John McQuay Stitley 541-390-4670 Permit # 247-20-004466-STR

City of Redmond

\$631,456.00	-	Multi-FD 5,600 sf. at 2582 NW Kingwood Ave. Bldg D Redmond 97756 OR Owner: Suntrust Land Company 963 SW Simpson Ave. #110 Bend, OR 97702 Builder: Brian D. Carleton 503-206-3170 Permit # 711-20-000997-STR
\$480,583.00	-	Multi-FD 4,262 sf. at 2582 NW Kingwood Ave. Bldg B Redmond 97756 OR Owner: Suntrust Land Company 963 SW Simpson Ave. #110 Bend, OR 97702 Builder: Brian D. Carleton 503-206-3170 Permit # 711-20-000995-STR
\$456,565.00	-	Multi-FD 4,049 sf. at 2582 NW Kingwood Ave. Bldg C Redmond 97756 OR Owner: Suntrust Land Company 963 SW Simpson Ave. #110 Bend, OR 97702 Builder: Brian D. Carleton 503-206-3170 Permit # 711-20-000996-STR

Crook Co. & City of Prineville

\$18,000.00	-	Commercial Alteration (Rebound Physical Therapy) at 425 N Main St. Prineville 97754 OR Owner: Clarice I Cox 8620 Rambler Dr. NE Silverton, OR 97381 Builder: Marshall Bex 541-350-7800 Permit # 217-20-004057-STR
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COMMERCIAL PERMITS WEEK ENDING 9-4-2020

City of Bend

\$275,770.00	-	Commercial Alteration at 695 NW York Dr. Bend 97703 OR Owner: Bonds Getaway, LLC 2178 NW Lemhi Pass Dr. Bend, OR 97701 Builder: CS Construction 541-617-9190 Permit # 20-1310
\$215,000.00	-	Commercial Alteration (Deschutes Ridge Business Park) 27,644 sf. at 1001 SW Disk Dr. Bend 97702 OR Owner: Deschutes Ridge Business Park 532 SW 13th St. #200 Bend, OR 97702 Builder: Sunwest Builders 541-548-7341 Permit # 20-2264
\$35,900.00	-	Commercial Alteration (Summit Bank) 3,319 sf. at 560 SW Columbia St. Bend 97702 OR Owner: Summit Bank 96 E Broadway Eugene, OR 97401 Builder: Cross Brothers, Inc. 541-688-2042 Permit # 20-1067
\$25,000.00	-	Commercial Alteration 78,000 sf. at 50 SW Bond St. Bend 97702 OR Owner: Old Mill Retail, LLC 1615 SE 3rd Ave. #100 Portland, OR 97214 Builder: Kirby Nagelhout Construction Co. 541-389-7119 Permit # 20-2795

Deschutes County

\$20,000.00	-	Commercial Alteration (New Cingular Tower) at 61538 Ward Rd. Bend 97702 OR Owner: New Cingular Wireless PCS, LLC 754 Peachtree St. NE #16th Floor Atlanta, GA 30308 Builder: Crown Castle USA, Inc. 480-734-2428 Permit # 247-20-005262-STR
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City of Redmond

\$2,661,700.00	-	Multi-FD 23,605 sf. at 2582 NW Kingwood Ave. Bldg A Redmond 97756 OR Owner: Suntrust Land Company 963 SW Simpson Ave. #110 Bend, OR 97702 Builder: Brian D. Carleton 503-206-3170 Permit # 711-20-000994-STR
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RECENT TRANSACTIONS

Continued from Page 3

**Pete Rencher** of **Windermere Central Oregon Real Estate** also represented the owner and the tenant in the leasing of a 2730 sq ft retail building located at 1531 NE 3rd St in Bend.

**Dan Steelhammer, Broker** and **Brian Fratzke**, CCIM, Principal, both of **Fratzke Commercial Real Estate Advisors, Inc.** represented the Seller in the sale of 63013-63019 Lower Meadow Drive in Bend for \$315,000. **Brian Fratzke**, CCIM, Principal of **Fratzke Commercial Real Estate Advisors, Inc.** also represented the Buyer.

**Compass Commercial Real Estate Services** broker **Robert Raimondi, CCIM** and broker **Luke Ross** of **Compass Commercial Asset & Property Management** represented the landlord, **Sherman Road Property, LLC**, in the lease of a 19,029 SF industrial suite located at 63028 Sherman Road in Bend.

Pete Rencher represented the seller and Bruce Barrett of **Windermere Central Oregon Real Estate** represented the buyer in the sale of a 4704 sq ft retail building located at 1497 NW 6th Street in Redmond. The property closed at \$500,000.

**Central Oregon Radiology Associates** has signed a 3 year lease of 3,532 +/- SF of medical office space at 1475 SW Chandler Avenue in Bend. **Tom Tapia**, CCIM, Principal of **Fratzke Commercial Real Estate Advisors, Inc.** represented the Landlord and **Brian Fratzke**, CCIM, Principal of **Fratzke Commercial Real Estate Advisors, Inc.** represented the Tenant.

Broker **Joel Thomas, CCIM** of **Compass Commercial Real Estate Services** represented the tenant, **Seasonal Marketing Inc.**, in the lease of a 13,206 SF industrial suite located at 1090 NE 11th Street in Redmond.

Pete Rencher of **Windermere Central Oregon Real Estate** represented the owner and the tenant in the lease of an 1100 sq ft retail building located at 632 SW 6th Street in Redmond.

**Baxter Harder LLC** has signed a 6 year lease of 6,464 +/- SF of office space at 400 SW Bond Street in Bend. **Dan Steelhammer**, Broker of **Fratzke Commercial Real Estate Advisors, Inc.** represented the Tenant and **Brian Fratzke**, CCIM, Principal of **Fratzke Commercial Real Estate Advisors, Inc.** represented the Landlord.

**Compass Commercial Real Estate Services** broker **Howard Friedman, CCIM** represented the seller, **Robert Willis**, in the disposition of a 1,050 SF restaurant located at 411 E Hood Avenue in Sisters. The property was sold for \$350,000.

**Feline Fine Cat Clinic LLC** has signed a 125 month lease of 3,532 +/- SF of space at 61249 S Hwy 97 in Bend. **Tom Tapia**, CCIM, Principal and **Brian Fratzke**, CCIM, Principal, both of **Fratzke Commercial Real Estate Advisors, Inc.** represented the Landlord.

Brokers **Ron Ross, CCIM** and **Dan Kemp, C CIM** of **Compass Commercial Real Estate Services** represented the seller, **City of Bend**, in the sale of 24 NW Kansas Avenue in Bend. Broker **Howard Friedman, CCIM** of **Compass Commercial Real Estate Services** represented the buyer, **Central Oregon Environmental Center**. The 0.13-acre parcel was purchased for \$339,720.

**State of Oregon Department of State Lands** has signed a 7 year, 5 month lease of 6,433 +/- SF of space at 951 SW Simpson Avenue in Bend. **Brian Fratzke**, CCIM, Principal of **Fratzke Commercial Real Estate Advisors, Inc.** represented the Landlord.

**Compass Commercial Real Estate Services** brokers **Ron Ross, CCIM** and **Terry O'Neil, CCIM** represented the landlord, **Paiute Building, LLC**, in the lease of a 7,927 SF industrial suite located at 1052 SE Paiute Way in Bend.

**A Finer Touch Auto Detailing** has signed a 60+ month lease of 1,500 +/- SF of industrial space at 100 SE Bridgeford in Bend. **Tom Tapia**, CCIM, Principal and **Brian Fratzke**, CCIM, Principal, both of **Fratzke Commercial Real Estate Advisors, Inc.** represented the Landlord.

Broker **Russell Huntamer, CCIM** of **Compass Commercial Real Estate Services** represented both the landlord, **CVSC, LLC**, and the tenant, **Board & Brush**, in the lease of a 2,040 SF retail space located at 63455 N Highway 97 in Bend.

**Cascade Custom Vans** has signed a 36 month lease of 1,650 +/- SF of industrial space at 20700 Carmen Loop in Bend. **Tom Tapia**, CCIM, Principal of **Fratzke Commercial Real Estate Advisors, Inc.** represented the Tenant and **Brian Fratzke**, CCIM, Principal of **Fratzke Commercial Real Estate Advisors, Inc.** represented the Landlord.

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*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
- #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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