CBN Staff Report

If you are looking for an apartment or home to rent in Central Oregon, or if you want to see real-time stats on how the rental market is doing in the region, there is a helpful app that provides data for renters, landlords and others who need information.

“Zumper was created out of the founders’ pure frustration with the rental process. After camping out overnight to find an apartment in the U.K., Zumper’s CEO, Anthemos Georgiades, believed there had to be a better way to search for and find an apartment,” said Crystal Chen, marketing manager of Zumper. “Zumper was born with the mission of making renting an apartment as easy as booking a hotel.”

On the app, (zumper.com/rent-research/ bend-or) viewers can see current listings of apartments and homes for rent in Bend — or the city of their choosing — and can view a market summary with information such as average rent prices broken down by neighborhood, the percentage of price increase over the past year, the number of listings currently available and the number of renter-occupied households versus owner-occupied households.

“Zumper caters to both sides of the rental marketplace, renters and property owners,” explained Chen. “We deliver a best-in-class search experience to renters across our website and mobile apps, with the most comprehensive database of active rental listings in the U.S. We also offer property owners top-notch features to lease their units and get paid rent faster than any other platform.”

As of October 2, the site lists the average rent for a studio apartment in Bend at $1,295, a 30 percent increase compared to the previous year. Over the past month, the site says the average

Rentals & Market Stats

Here’s a Helpful Tool

I n a world gone awry, there is no shortage of people who need help. Men, women and children of all ages and backgrounds need assistance now more than ever before. However, the organizations that step up to help others are having their own struggles in the midst of 2020’s plights. Over the past eight months, nonprofit agencies have been forced to pivot to the way they function and the way in which they generate funding. We at Cascade Business News checked in with a handful of nonprofits in Central Oregon to see how they are faring, and what they anticipate moving into the next season. Thankfully, it’s not all bad news: Despite the challenges, these stellar groups have found ways to thrive — from creative operational changes and online fundraising to expansion through the use of technology, all with a renewed spirit of collaboration.

“We’re going a mile a minute,” says Ken Wilhelm, executive director of United Way of Central Oregon, (unitedwaycentraloregon.org). “This would be a busy time under normal circumstances as we enter our main fundraising season. Now, we’re also reviewing proposals and distributing grants, as well as coordinating with other organizations in responding to urgent community problems as they crop up.” United Way, which works to strengthen communities in Crook, Deschutes and Jefferson Counties by investing locally in needed programs and services, partners with a variety of nonprofits in the region. “I’ve been impressed with how many organizations have risen to the challenge of the time by adapting how they do business and deliver their services,” says Wilhelm. “They are all going a mile a minute, too, putting in extra hours. But I think the agencies have been

Local Nonprofits Adapt & Pivot in Challenging Times

by RONNI WILDE — CBN Reporter

2020 Accomplished under 40 Award Recipients

www.cascadebusnews.com
Jeff Reed and Karen Koppel of NAI Cascade represented the seller in the disposition of 20265 Meyer Drive in Bend, previously known as Pappy’s Pizzeria. Peter Lowes of Knightbridge International represented the seller. The property will become a Surf Thru Car Wash.

Compass Commercial Real Estate Services brokers Adam Bledsoe and Bruce Churchill represented the landlord, 320 Bond, LLC, in the lease of a 4,500 SF office space located at 320 SW Upper Terrace Drive in Bend.

Karen Koppel of NAI Cascade represented the Tenant, Cairn, an outdoor product subscription box, in leasing a portion of 2511 NE 4th Street in Bend.

Brokers Pat Kegsard, CCIM and Kristie Schmitt of Compass Commercial Real Estate Services represented the buyer, Frank Storch and/or Assigns, in the acquisition of a 5,546 SF retail property on 0.32 acre located at 200 NE Greenwood Avenue in Bend. Broker Robert Raimondi, CCIM of Compass Commercial Real Estate Services and broker Luke Ross of Compass Commercial Asset & Property Management represented the seller, Don DeZarn.

Karen Koppel of NAI Cascade represented the Tenant, Feline Fine Cat Clinic, in leasing 2,700 SF in the New West Plaza, a redeveloped retail center located at 61249 Hwy 97. Feline Fine Cat Clinic is slated to open in January of 2021.

Compass Commercial Real Estate Services brokers Peter May, CCIM and Russell Hunter, CCIM represented the landlord, G Group, in the lease of a 1,434 SF retail suite in 210 SW Century Drive in Bend, otherwise known as Westside Yard. Broker Ron Ross, CCIM of Compass Commercial Real Estate Services represented the tenant, Academy West Breathing Performance.

Karen Koppel of NAI Cascade represented the buyer in the purchase of a commercial building located at 26 North E Street in Lakeview, Oregon.

Broker Bruce Churchill of Compass Commercial Real Estate Services represented the tenant, State Farm Insurance, in the lease of a 769 SF retail suite located at 1052 NW Newport Avenue in Bend. Compass Commercial Real Estate Services brokers Graham Dent, Pat Kegsard, CCIM and Kristie Schmitt represented the landlord, Acadia Newport Partners, LLC.

Walt Ramage and Karen Koppel of NAI Cascade represented the Landlord in leasing 807 Industrial Way in Bend. The Tenant, Windermere Central Oregon Real Estate, relocated their Bend office.

### HOT NEWS

#### Recent Transactions

**Oxford Hotel Bend Voted Best Lodging in Central Oregon**

The Oxford Hotel Bend has once again been voted the top lodging spot in the Source Weekly’s Best of Central Oregon. This marks the ninth year the hotel has received this honor. Winners and runner-ups in over 140 categories were announced in the Source’s September 17 issue, highlighting the top-voted businesses, services and attractions across Central Oregon.

“We want to sincerely thank our Bend community for again voting us best lodging in Central Oregon,” said Samuel Johnson, general manager of Oxford Hotel Bend. “It’s an honor to receive this news, especially with the uncertainty this year has had. We are grateful to be able to call Bend home — we love being a part of this wonderful community, and it’s a real honor to know that the feeling is mutual. We want to say thank you to everyone that voted and to the Source Weekly for fostering so much positivity.”

### Deschutes National Forest

**2021 Seasonal Hiring Started October 1**

Seasonal positions for the 2021 field season on the Deschutes National Forest opened for application October 1. Applicants will need to apply for positions through USAJobs.com.

A first wave of positions opened for application on USAJobs.com on October 1 for 11 days. The start dates for these positions tentatively are planned for late March to early April timeframe. A second wave of positions opens October 30 for 11 days. These positions have tentative start dates beginning in late April to May.

### Wishcamper Development Partners Closes on $51.6M in Funding to Build 240 Units of Affordable Housing

Wishcamper Development Partners (Wishcamper) is pleased to announce it has closed on the financing to construct Stillwater Crossing Apartments (Stillwater), a 240-unit affordable housing apartment community serving working families and individuals in Bend.

Planning for the project began in 2019, and despite the COVID-19 pandemic that impacted many municipalities, businesses and financial institutions, close collaboration between Wishcamper, the City of Bend and Oregon Housing and Community Services (OHCS) enabled the project to move forward and close on schedule.

"I want to thank Lollipop McConnell and the City of Bend for their incredible hard work and steadfast dedication to get this project closed despite all of the challenges we have faced over the past several months," said Tyson O’Connell, a principal with Wishcamper. "Simply put, this project would not have gone forward without them."

### 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

- **$995,000**
  - 3600 N Hwy 97, Bend
  - Highly visible 22,215 SF of land ready for immediate development and perfect for a fast food, bank or convenience store.
  - Contact Paula Van Vleck
  - 541.280.7774

### FOR LEASE

- **$1.50/SF/Month + NNN**
  - 369 NE Revere Avenue #104 & # 106, Bend
  - Available November 1, 2020. Prime location, one block off of 3rd Street. 1,708 SF with nice entry and open area perfect for instructional type use.
  - Contact Bill Pon
  - 541.815.4140

- **$1.50/SF/Month + NNN**
  - 143 SW Century Drive 6120, Bend
  - Great 2620 SF retail space on Bend’s Westside with good signage on a high traffic corridor. Open retail area with offices along the perimeter and storage in the back.
  - Contact Meg Watkins
  - 541.382.4123

COLDWELL BANKER BAIN COMMERCIAL, 541.382.4123 BROKERS LICENSED IN THE STATE OF OREGON
**Deschutes County**

Deschutes County is seeking community members with an interest in or life experience with transportation, safety and/or mobility issues to serve on an advisory committee for the 2020-2040 Transportation System Plan (TSP) update. The TSP is the 20-year planning document that sets goals and policies for the County’s rural transportation system and lists future improvement projects.

The advisory committee:
- Provides insight on community needs and priorities for transportation issues in their geographic areas.
- Reviews and comments on the draft TSP and associated memorandums.
- We are seeking two representatives each from the Bend, Redmond, Sisters and La Pine areas to serve on the TSP advisory committee for a total of eight CAC members.

**Redmond**

The City of Redmond is seeking applications to fill upcoming vacancies on city committees. It is also seeking applications for youth ex-officio positions. Youth ex-officio positions were established in 2014 to encourage youth involvement in city business and to create an opportunity for them to voice their concerns and ideas on community issues.

The following committees and commissions are seeking to fill open seats:
- **Airport Committee** — one youth ex-officio position w/term expiring 2021.
- **Bicycle and Pedestrian Advisory Committee** — Residency: Urban Growth Boundary (UGB), five positions w/terms expiring 2024, one youth ex-officio position w/term expiring 2021.
- **Budget Committee** — Residency: City Limits & Elector, three positions w/terms expiring 2023, one youth ex-officio position w/term expiring 2021.
- **Downtown Urban Renewal Advisory Committee** — Residency: None, three positions w/terms expiring 2024, one youth ex-officio position w/term expiring 2021.
- **Urban Area Planning Commission**
  - Residency: Redmond School District w/majority within the UGB, two positions w/terms expiring 2024, one youth ex-officio position w/term expiring 2021.
  - **Redmond Community for Art in Public Places**
    - Residency: Redmond School District w/majority within the UGB, one youth ex-officio position w/term expiring 2021.
  - **Urban Area Planning Commission**
    - Residency: UGB, four positions w/terms expiring 2024, one youth ex-officio position w/term expiring 2021.

**Salem**

In light of the recent decision by the Marion County Circuit Court, Secretary of State Bev Clarno has announced she will accept the Voters’ Pamphlet statement from the Oregon Re-publican Party that was filed after the 5pm deadline on August 25. All political parties are afforded an equal opportunity to include a statement in the Voters’ Pamphlet, but are required to file the statement before the deadline. As the court’s opinion did not fully answer the legal questions surrounding this filing deadline, the Secretary will appeal the ruling for administrative clarity. As this appeal runs its course, it will not affect this year’s Voters’ Pamphlet, which will include the Oregon Republican Party’s statement.

**From the Legislative Desk**

State Representative Cheri Helt (R-Bend) stood in unity with students, fellow State Board of Education members and State Representatives Caddy McKeown (D-Coos Bay) and David Brock Smith (R-Port Orford) in the fight to ban the Confederate Flag and other symbols of hatred from school grounds during today’s State Board of Education meeting. The All Students Belong initiative is an important step, the first of its kind in the Nation, to set rules within the education curriculum that would ban symbols of hate from Oregon school grounds, including the Confederate Flag, swastikas and nooses. Helt currently serves on the State Board of Education as Secretary of State Bev Clarno’s designee.

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**Deschutes County**

We’ve long believed in the importance of supporting our entire community. Through deep relationships with local partners and organizations, we’re helping to lead the way towards a brighter future for our members and our neighbors.

*Building a better community.*

**Deschutes County**

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Today we salute the journalists of the world who are held to the high standard of bringing truth to power. In our current climate of misinformation, we can still rely on these journalists to bring us the truth. While these noble patriots are not always correct, unlike internet trolls, they are held accountable. When they make mistakes, retractions or corrections are issued, many times include apologies. We must protect them and their sources if we are to remain “the shining light on the hill.”

The internet has brought so much good: We have massive information at our fingertips. It has also brought conspiracy theories, promoted hate and spread outright lies, going unchecked and leading the easily manipulated down rabbit holes that, for many, are incredibly believable and hard to climb out of.

Many of you — probably most — no longer get your information from a printed newspaper. However, every news outlet has embraced the internet and you can subscribe via online. We need to support these outlets however we can, so there will be a place for real journalism to ward off the lies of the internet.

Kudos to our local “daily,” The Bulletin. Their journey since the rise of the internet has been difficult. While I don’t always agree with their editorial views, I appreciate the fact that they are still grinding and bringing important stories to light that would otherwise be ignored. Even our local “weekly,” The Source, has some good journalists — and again, even though I’m not always on board with their editorial views, they try to hold our leaders accountable.

As for Cascade Business News, a powerful local business leader and friend once told me, “CBN is a snapshot in time.” I agree. CBN has been and still is a “business journal” as it should be. Moving forward, we will continue to “enhance and promote the economic vitality of Central Oregon,” just as we have done since 1994. Please find your way to support journalists and journalism.

“Whoever would overthrow the liberty of a nation must begin by subduing the freeness of speech.” — Benjamin Franklin

We Protect, You Prosper!

What Our Customers Say:

“100% satisfied with your service. Timely, professional and reasonably priced. Showed up when they said they would and the finished work looks great.”

“We were extremely happy with the work. Jeffrey was great to work with and the work was done very well.”

“Your crew was great. They put in a lot of work and were very thorough.”

“Thank you for your help!”

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rent for a studio apartment increased by 4 percent; the average rent for a one-bedroom apartment increased by 2 percent to $1,473; and the average rent for a two-bedroom apartment decreased by -3 percent to $1,450. Occupancy is listed at 41 percent renter-occupied households and 59 percent owner-occupied households. The most affordable neighborhoods locally are listed as the Orchard District, Southeast Bend and Larkspur, and the most expensive neighborhoods are listed as Aubrey Butte, Summit West and River West. The most popular neighborhoods are listed as River West, Mountain View and Larkspur.

For those looking to rent a property, the site breaks down the listings into categories in order to customize the search. Filters include affordability, pet-friendly units and short-term rentals.

The site is free to use when searching for a rental, and landlords who own a property with fewer than 25 units can list on Zumper’s platform for free. Landlords have an option of paying for premiere listing placements (i.e., their listings come up at the top of search results), and property owners who want to list more extensively can get in touch with a Zumper representative at zumper.com/multifamily.

“Zumper publishes real-time rental data in all markets throughout the U.S. and Canada so renters and property owners always have access to the latest rental information for their respective cities and even neighborhoods,” said Chen. “Armed with accurate market data, both renters and property owners can then make informed decisions before searching for or listing a property.”

Zumper.com

City of Bend Requests Proposals for Affordable Housing & Social Services Funding

Programs Set to Provide Over $1.4 Million for Affordable Housing Developments & Social Service Organizations in Bend

The City of Bend’s Economic Development Department announced requests for proposals this week for two annual funding programs that are set to provide over $1.4 million for affordable housing developments and social service organizations in Bend.

The Affordable Housing Fund program started in 2006 as a solution to develop a wide variety of housing throughout Bend. This fund collects one-third of one percent of Building Permit fees submitted to the City of Bend, and uses the proceeds to acquire land for deed restricted affordable housing, develop land, construct homes or rehabilitate homes. This winter, the fund has $1 million to award for property owners, developers and organizations supporting affordable housing development and preservation.

The Community Development Block Grant program is a federal funding program that provides assistance for housing and community development activities that benefit low- and moderate-income persons. The funds are provided by the U.S. Department of Housing and Urban Development and are utilized or distributed by the City of Bend. This program also has approximately $400,000 to distribute to organizations operating in Bend that support community members facing economic hardship.

Requests for Proposals and further eligibility guidelines for both programs can be found at bendoregon.gov/affordable-housing-developers. Submissions are due on Monday, November 2, 2020, at 5pm, and should be submitted to Affordable Housing Coordinator Rachel Baker at rbaker@bendoregon.gov.

Both the AHF and CDBG programs are guided by the City of Bend Consolidated Plan, a comprehensive housing and community development strategy that was prepared with extensive public involvement. The Affordable Housing Advisory Committee will deliberate the allocations of funding available at their public meetings from December to February. Funding recommendations will be made to City Council in February and April of 2021.

bendoregon.gov/affordable-housing-developers • bendoregon.gov

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Avoid one of these DEQ fines by ordering a survey:

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also adapted to support the changing needs of our clients and our communities, and our local team welcomes the possibility of supporting more businesses and individuals seeking to reach their goals during these unusual times.

Please join U.S. Bank in congratulating this year’s recipients for all they are doing to make Central Oregon a better place for everyone to live, work and play. We look forward to watching their accomplishments and community contributions continue to make positive impacts in the years ahead, especially as these individuals further develop their unique leadership potential. As Ruth Bader Ginsburg also said, “Fight for the things that you care about, but do it in a way that will lead others to join you.”

Our U.S. Bank team looks forward to virtually celebrating with the winners on October 7.

2020 Accomplished Under 40 Award Recipients

Dr. Jared Adams (“Dr. J”)
Dentist & Practice Owner
Cascadia Family Dental
Professional Accomplishments:
Dr. Adams is a general family and cosmetic dentist who, from an early age as a 12-year-old, has literally “grown up in dentistry.” His long-term commitment is to Keep Bend Smiling through dental care offered at Cascadia Family Dental and his involvement with our community. He is currently serving a four-year term with the Oregon Dental Association’s Board of Trustees and has been the Central Oregon Dental Society VP for the past three years.

Civic, Industry & Community Involvement:
Outside of his dental practice, Dr. Adams is actively engaged in our community where he is a member of the Greater Bend Rotary Club, Committee Chair for Bend Young Life, president of a local BNI chapter and advocate for Big Brothers and Big Sisters of Central Oregon. Beyond his passion for dentistry, he genuinely enjoys coming alongside local community efforts with encouragement and support.

Specific Characteristics that Distinguishes Them from Their Peers:
Dr. Adams strives to be a ‘student for life,’ and loves how his profession continues to evolve and provide optimal patient care modalities. He is devoted to a career of continued education (CE) as it helps him stay current and focused in his craft of balancing dental art and science. While Oregon requires 20 hours of CE each year, Dr. Adams has consistently completed nearly ten-fold that requirement at 200 accredited hours each year for the past seven years.

Business Leadership Philosophy:
While Dr. Adams sparked an interest in becoming a dentist from a very young age, he later completed degrees in biology, business and minored in philosophy. This foundation, coupled with a dental school degree from a school whose motto is Service is our Calling, helped shape him as a servant-leader. Whether he’s with his dental office team members, professional colleagues or community leaders, his mantra is, “Together we rise!”

Katie Anderson
Founder and CEO
Aperion Management Group
Professional Accomplishments:
Anderson, a Mountain View graduate, started an HOA management company, Aperion Management Group, in Bend in 2008. She has grown Aperion from a one-person start-up to over 25 employees today, managing over 50 Central Oregon HOAs. She also currently holds accreditations with Community Associations Institute as a Certified Manager of Community Associations, CMCA (2006) an Association Management Specialist, AMS (2012) and is one of only 2,500 Professional Community Association Managers, PCAM, in the world, which she received in 2014.

Civic, Industry & Community Involvement:
Anderson sits on the Alliance of Community Association Managers (ACAM) Board, serves on the Bend Chamber Board of Directors and chairs the local Juniper Ridge Advisory Board. She also started the Farm to Fork Dinner and Fundraiser five years ago to benefit local nonprofit Heart of Oregon Corps.

Celebrating Your Accomplishments

Summit Bank, Central Oregon’s local business bank, congratulates the Cascade Business News Accomplished Under 40 winners

Summit Bank
560 SW Columbia Street in Bend
541-317-8000
www.SBKO.bank

Member FDIC
Blake Barnhart
Project Executive
Rosendin

Specific Characteristics that Distinguishes Them from Their Peers:
Barnhart mentors industry juniors, volunteers in a local classroom, supports local charities and fundraises for Crook County projects like splash pad, kids club, foodbank and 4-H.

Business Leadership Philosophy:
Barnhart believes in challenging individuals to be the best person they can be professionally and personally by creating and maintaining strong relationships based upon trust and respect. He shows genuine care for his team, supports their decisions and provides inspiration for what the future holds.

Shelby Carter

top Executive, Risk Compliance Audit Professional
U.S. Bank

Specific Characteristics that Distinguishes Them from Their Peers:
Calleros is a committee member for the Central Oregon Latino Partnership Program and participates in the Big Brothers Big Sisters Latinx Mentoring Program. She is a co-organizer for the Youth Equity Leadership Summit, and is a committee member for the Children’s Forest of Central Oregon. During COVID-19, Calleros began volunteering with Mecca Bend to distribute relief funds to families, and at Open Door Café to distribute meals. She is also a volunteer at Harmony Farm Sanctuary.

Business Leadership Philosophy:
Calleros’ leadership and drive to build a better Central Oregon for everyone is admirable. She leads with empathy and compassion, has the ability to connect with people and to build authentic, lasting relationships. She is ambitious and fiercely resourceful. Calleros does not shy away from a challenge — she looks for opportunities to learn, grow and make an impact.

Priscilla Calleros
Membership and Outreach Manager
The Environmental Center

Specific Characteristics that Distinguishes Them from Their Peers:
Calleros is the current membership and outreach manager at The Environmental Center (TEC), where she strengthens community engagement and support for sustainability efforts across Central Oregon. Calleros has professional experience and expertise with event planning, communications and community outreach. Before coming to TEC, she was a program coordinator at Heart of Oregon Corps.

Civic, Industry & Community Involvement:
Calleros is a committee member for the Central Oregon Latino Partnership Program and participates in the Big Brothers Big Sisters Latinx Mentoring Program. She is a co-organizer for the Youth Equity Leadership Summit, and is a committee member for the Children’s Forest of Central Oregon. During COVID-19, Calleros began volunteering with Mecca Bend to distribute relief funds to families, and at Open Door Café to distribute meals. She is also a volunteer at Harmony Farm Sanctuary.

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Shelby Carter

Professional Accomplishments:
Shelby Carter is a committee member for the Central Oregon Latino Partnership Program and participates in the Big Brothers Big Sisters Latinx Mentoring Program. She is a co-organizer for the Youth Equity Leadership Summit, and is a committee member for the Children’s Forest of Central Oregon. During COVID-19, Calleros began volunteering with Mecca Bend to distribute relief funds to families, and at Open Door Café to distribute meals. She is also a volunteer at Harmony Farm Sanctuary.

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with honesty, integrity, humbleness and appreciation. It’s about being a role model for others to aspire not only professionally, but personally and for the community.

**Civic, Industry & Community Involvement:**
Affton Coffelt
- **Founder/CEO**
- **Broken Top Candle Company**
- **Professional Accomplishments:**
  - Coffelt has spent the last four years managing a rapidly growing startup, with her main focus being on sales, marketing and product development/packaging designs. Such efforts have earned her the 2019 Bend Chamber of Commerce, Entrepreneur of the Year Award, and the company was named second in the Fastest 20 Growing Businesses in Central Oregon by Cascade Business News in 2019. She also pitched at the Bend Venture Conference twice in the last four years. Coffelt’s constant excitement for business and industry knowledge has landed the brand in national retailers such as Macy’s, Bloomingdale’s, Anthropology, Crate and Barrel and Whole Foods.

**Business Leadership Philosophy:**
Coffelt is a goal-oriented leader as she has taken the initiative to develop internal connections at U.S. Bank by participating in the bank’s virtual Business Resource Groups which boast chapters highlighting Women, Black, Native and Asian Americans; individuals with disabilities; Latinos and LGBTQ+ to name a few. She is also working through the process to become a mentor through the Bank’s voluntary mentorship program. Her drive to help others is evident in the way she interacts with fellow colleagues and clients. Carter’s role at U.S. Bank does not require her to get involved in these ways, yet she consistently seeks out opportunities to build relationships to cultivate the bank’s culture and values across all business lines. She often voluntarily participates in our local team meetings to remain connected and to share helpful updates that impact on our credit team members and clients.

**Business Leadership Philosophy:**
When I had the opportunity to work closely with Carter, I observed her lead by example, pushing forth the extra time and effort needed to meet client and bank needs. She was meticulous in building relationships in every department in the bank, which served her well when we faced adversity to deliver for our clients and we needed some extra help along the way. She also took each of her direct reports under her wing, and spent countless hours training them to be proficient in financial analysis and underwriting. Carter is very goal-oriented, and always maintains a high level of professionalism and optimism.

**Professional Accomplishments:**
- **Cook is a Certified Financial Planner and the Director of Financial Planning for Rosell Wealth Management. He received his bachelor’s degree in business administration from Linfield College in McMinnville, Oregon, and continued his pursuit of higher education at Warner Pacific College in Portland, Oregon, where he received his master’s in management and organizational leadership.**

**Civic, Industry & Community Involvement:**
- **Board Member — COCC Foundation**
- **Board Member — Boys and Girls Club of Bend**
- **Certified Financial Planners Mentorship Program**
- **Central Oregon Track Club Coach**
- **Leadership Bend 2017 graduate**

**Specific Characteristics that Distinguish Them from Their Peers:**
- **Cook’s high emotional intelligence, integrity and sincerity creates an atmosphere of trust and a true sense of empathy for all in his presence. He is a great listener and has the ability to bring calm to a tension-filled room. His optimistic, big-picture approach to business and life makes him a great teammate.**

**Business Leadership Philosophy:**
Leadership is about motivating and empowering others to realize their unique abilities. Building a cohesive team who works together towards an ultimate goal,

**Accomplished Under 40**

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Continued from page 8

their clients’ P.P.P. loans. This role is especially critical for business owners during such trying times caused by the pandemic. Her leadership will help serve many bankers and business owners, both on a local and national level. Previously, Carter was our local region’s commercial credit analyst manager, and she oversaw the underwriting and portfolio management of business loans within a $300MM + portfolio while managing a team of six credit analysts. Carter is a Bend native and started her banking career with U.S. Bank in 2008.

**Civic, Industry & Community Involvement:**
- **Carter serves on the Central Oregon Interagency Council Loan Committee which helps to bridge the funding gap for many local businesses, and has been on this committee since 2015. She’s quick to raise her hand when volunteer opportunities arise and makes time to support the KIDS Center with prepare and event-based needs as well. She enjoys attending Bend Chamber YP events and has volunteered at the Women of the Year and Sage Awards for the last several years.**

**Specific Characteristics that Distinguish Them from Their Peers:**
- **Carter is a thoughtful leader as she has taken the initiative to develop internal connections at U.S. Bank by participating in the bank’s virtual Business Resource Groups which boast chapters highlighting Women, Black, Native and Asian Americans; individuals with disabilities; Latinos and LGBTQ+ to name a few. She is also working through the process to become a mentor through the Bank’s voluntary mentorship program. Her drive to help others is evident in the way she interacts with fellow colleagues and clients. Carter’s role at U.S. Bank does not require her to get involved in these ways, yet she consistently seeks out opportunities to build relationships to cultivate the bank’s culture and values across all business lines.**

**Business Leadership Philosophy:**
When I had the opportunity to work closely with Carter, I observed her lead by example, pushing forth the extra time and effort needed to meet client and bank needs. She was meticulous in building relationships in every department in the bank, which served her well when we faced adversity to deliver for our clients and we needed some extra help along the way. She also took each of her direct reports under her wing, and spent countless hours training them to be proficient in financial analysis and underwriting. Carter is very goal-oriented, and always maintains a high level of professionalism and optimism.

**Professional Accomplishments:**
- **Cook is a Certified Financial Planner and the Director of Financial Planning for Rosell Wealth Management. He received his bachelor’s degree in business administration from Linfield College in McMinnville, Oregon, and continued his pursuit of higher education at Warner Pacific College in Portland, Oregon, where he received his master’s in management and organizational leadership.**

**Civic, Industry & Community Involvement:**
- **Board Member — COCC Foundation**
- **Board Member — Boys and Girls Club of Bend**
- **Certified Financial Planners Mentorship Program**
- **Central Oregon Track Club Coach**
- **Leadership Bend 2017 graduate**

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**Affton Coffelt**
- **Founder/CEO**
- **Broken Top Candle Company**
- **Professional Accomplishments:**
- **Coffelt has spent the last four years managing a rapidly growing startup, with her main focus being on sales, marketing and product development/packaging designs. Such efforts have earned her the 2019 Bend Chamber of Commerce, Entrepreneur of the Year Award, and the company was named second in the Fastest 20 Growing Businesses in Central Oregon by Cascade Business News in 2019. She also pitched at the Bend Venture Conference twice in the last four years. Coffelt’s constant excitement for business and industry knowledge has landed the brand in national retailers such as Macy’s, Bloomingdale’s, Anthropology, Crate and Barrel and Whole Foods.**

**Business Leadership Philosophy:**
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**Business Leadership Philosophy:**
Leadership is about motivating and empowering others to realize their unique abilities. Building a cohesive team who works together towards an ultimate goal,
Accomplished Under 40

Under 40 Award Recipients

Continued from page 9

Ellisse Dickey
Broker Project Manager
Compass Commercial Real Estate Services

Professional Accomplishments:
Dickey started her own graphic design business after graduating from OSU in 2011. Dickey joined Compass in 2013, earned the Outstanding Service Award in 2015, promoted to Broker Project Manager in 2019 and now is the head of the marketing department.

Civic, Industry & Community Involvement:
Dickey volunteers as a graphic designer and worship leader for Redmond Community Church and is a 4-H leader to a club of 15 children.

Specific Characteristics that Distinguishes Them from Their Peers:
When things get busy in the office, Dickey works efficiently to keep things moving but is also known as the purveyor of fun. She plans company events, happy hours and the Compass Appreciation Party which raises money for local charities while also thanking clients for their business.

Business Leadership Philosophy:
Vulnerability is the birthplace of innovation, creativity and change (Brene Brown). You can't grow as a person, leader or company unless you have the courage to get outside of your comfort zone. As the leader of the marketing department, Dickey pushes Compass forward with creative new ideas.

Tyler Fix
Dentist
PureCare Dental of Bend

Professional Accomplishments:
At 30 years old, Fix considers it a privilege to be a practicing dentist in Bend for more than three years now. At PureCare, he aims to humanize, personalize and modernize the dental experience for all of his patients — all the while carrying an open ear, an open mind and an open heart. Professionally, he has earned his doctorate in Dental Medicine, as well as his masters in Biomedical Science.

Civic, Industry & Community Involvement:
Fix serves as a courtesy faculty member at OSU-Cascades to guide students applying as pre-health professionals to doctorate programs, as a chairman of Professional Development on the Alumni Council at Midwestern University in Arizona and as a councilman on the New Dentist Council for the Oregon Dental Association. Fix volunteers as a doctor for Volunteers In Medicine and with the Family Kitchen locally. Fix freshly graduated from the Leadership Bend Class of 2020.

Specific Characteristics that Distinguishes Them from Their Peers:
Fix firmly believes in being generous with your time, talent and treasure. He hopes to lead by example on these three fronts. Fix wants to bring young people to the tables of leadership and involvement. We benefit so greatly from the communities around us, and we need to be sure that we are giving back.

Business Leadership Philosophy:
Fix exercises a two-pronged leadership philosophy: (1) the best leaders are those that are willing to grow, learn, listen and teach, and (2) the best leaders develop other leaders. Functioning as a leader is not a stagnant role; it requires evolution and a willingness to receive feedback, self-evaluate and pave the way for others to step into their own. Fix believes in fostering a team culture founded on mutual respect, in any environment. A simple, genuine “thank you” can go a long way!

Amanda Glasser
Finance & Membership Director
Redmond Chamber of Commerce & CVB

Professional Accomplishments:
As Finance and Membership Director for five years, Glasser has grown the membership of the Redmond Chamber of Commerce by several hundred members, helps new members take full advantage of all opportunities included with Chamber Membership. She teaches classes on membership, visits all members regularly and supports in every way possible. Especially during the COVID-19 pandemic, she was instrumental in assisting small businesses get connected to the resources they needed to stay open. She has also fully overhauled and streamlined all Chamber Financial Accounts, bringing them into the 21st Century.

Civic, Industry & Community Involvement:
Glasser is part of the St. Charles Regional Advisory Board, Redmond Childcare Taskforce, a part of the Governor’s Central Oregon COVID Economic Impact Taskforce, Redmond Rallies, Leadership Redmond graduate 2017, is a member in the choir at her church and is actively involved in her children's schools.

Specific Characteristics that Distinguishes Them from Their Peers:
Having grown up in Brooklyn, New York, she brings a different perspective — having experienced diversity, culture and people from all walks of life, she develops strong relationships in the Redmond community. Glasser is a fierce advocate for people. She dedicates herself to whatever the task at hand, and works above and beyond in every aspect of her life.
Andy Harmon
Project Manager & Building Envelope Design Specialist
Steele Associates Architects

Professional Accomplishments:
- Bachelor of Architecture from the University of Michigan; master’s in architecture from University of Oregon; graduate studies in Cold Climate Design at the University of Alaska; building envelope design expert. Harmon began as an intern and quickly worked his way up to project manager and leadership at Steele Associates Architects.

Civic, Industry & Community Involvement:
- Greater Bend Rotary Member
- City Club of Central Oregon Attendee
- Architect’s without Borders Volunteer
- Edible Skyline Volunteer

Specific Characteristics that Distinguishes Them from Their Peers:
Harmon is a very talented designer and manager who applies keen attention to research and detail in the development of architectural projects. His level of client service is impeccable, and he revels in being a proactive leader of project teams. Harmon’s projects extend throughout Oregon and California with individual construction budgets of up to $100 million. Clients and team members enjoy the levity that his quick wit and great sense of humor brings to the design and construction process.

Business Leadership Philosophy:
Harmon has great passion for architecture, leads by example and follows the Golden Rule. His commitment to serve clients and meet their design vision, schedules and budgets is exceptional, and the big smile on his face proves that he enjoys every minute of it. He is also a great mentor and enjoys imparting his deep knowledge of the design and construction process and detailing to younger team members.
Civic, Industry & Community Involvement:
• Oregon Association of Clean Water Agencies (ACWA) Pretreatment Committee Chair 2014-2017
• Oregon ACWA Board Secretary / Treasurer 2017-2019
• Oregon ACWA Board Vice Chair 2019-Present

Specific Characteristics that Distinguishes Them from Their Peers:
Besides having white fingers during the winter... and being a female leader in a municipal wastewater division, I excel at communication. Specifically, in the area of technical writing. I try to know my audience and target my communication accordingly. I take pride in being professional in everything I do, while serving the City’s customers with a smile.

Business Leadership Philosophy:
I have a democratic style of leadership where I like to ask my staff and peers their opinions, prior to making a decision that affects the whole group. Open communication, trust and honesty are key to being a good leader. I share important details with my staff and guide them to solutions when they need assistance.

Trevor Lamoureux
VP/Commercial Banking Officer
Columbia Bank

Professional Accomplishments:
• 2018 Columbia Bank top SBA Star Award
• Promoted to VP in 2019
• 2019 Top regional producer in loan growth and referrals

Civic, Industry & Community Involvement:
• Community volunteer for cleanup projects
• Leadership Bend Class of 2020 Alumni
• Actively involved in YPN

Specific Characteristics that Distinguishes Them from Their Peers:
Lamoureux has experience in multiple industries which allows him to mesh with and guide them to solutions when they need assistance.

Business Leadership Philosophy:
Lamoureux is still outlining and evolving his true leadership philosophy based on his beliefs, style, theories and experiences. Lamoureux’s focus in leadership is staying true to himself and following through with the things he commits to doing and being a person of his word.

Mara McCloskey-Becker
Marketing Director
BendTel, Inc.

Professional Accomplishments:
A large portion of McCloskey-Becker’s professional background has been in video and audio production, where she worked in television, radio and musical theater. McCloskey-Becker’s tenacity to advance her creative and analytical skills eventually earned her a new career opportunity in marketing. Today, McCloskey-Becker is the marketing director for Central Oregon’s largest and operated business telephone and internet provider, BendTel, Inc.

Civic, Industry & Community Involvement:
McCloskey-Becker’s compassion to empower others and to build a strong sense of community led her to Saving Grace where she volunteers as a support group facilitator for survivors of domestic violence. She also volunteers for Cascades Theatrical Company, Bend YP’s Summit Committee and is an elected official and board member for the Laidlaw Water District in Tumalo.

Specific Characteristics that Distinguishes Them from Their Peers:
McCloskey-Becker’s courage and determination to overcome challenges while working collectively with others makes her a valued member of our team. Her outsourcing personality and excitement for engaging customers and coworkers have generated impressive sales and enhanced BendTel’s culture considerably. She’s always developing new and innovative ways to reach customers and to help streamline our businesses processes and procedures.

Business Leadership Philosophy:
McCloskey-Becker’s good-humored and engaging personality perseveres through challenging times and employs the trust and respect of others. We appreciate her commitment to our company’s core values and goals and admire her ability to seamlessly collaborate with other departments (sales, technical, billing) which has contributed greatly to our business’s success.

Cassandra Miasnikov
Founder & CEO
Selene Marketing

Professional Accomplishments:
By age 26, Miasnikov has been featured in national publications including ABC, Thrive Global, and International Business Times for her business aptitude. Her digital agency has earned 4,500 followers online and five stars across the board. Miasnikov is passionate about helping both business owners and her teammates achieve the success they deserve in their business and personal lives.

Civic, Industry & Community Involvement:
During COVID-19, Miasnikov has brought the elderly groceries to help them

Continued on Next Page

CONGRATULATIONS TO TREVOR LAMOUREUX ON BEING RECOGNIZED FOR ACCOMPLISHED UNDER 40 2020!
under 40 award recipients

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Ivan Miasnikov

Business Leadership Philosophy:
Miasnikov leads with compassion. She's a trailblazer who doesn't fear change and is hands-on about personal development. She believes balancing business and personal life is the smartest path to long-lasting success. Miasnikov doesn't stop at bringing clients financial achievements; she works to improve the overall wellbeing of her clients to help them thrive in and out of the office.

Specific Characteristics that Distinguishes Them from Their Peers:
• Speaker, Bend Design Conference (2017)
• Executive Leadership Team, Leadership Bend (2018)
• Speaker, Housing Oregon Conference (2018)
• Bend 2030 Middle-Market Housing Committee (2016-2018)

Andrew Soriano

Professional Accomplishments:
Soriano runs the day to day operations of the Seventh Mountain Resort, this 230 unit property includes a full service bar, white water rafting, ice skating rink, catering and convention services along with a vacation ownership sales program and many other amenities for guests and owners to enjoy. Soriano is CMCA certified to manage Home Owners Associations in both Oregon and California, has his ARP through the American Resort Development Association, was recognized in Developments magazine as a rising star in the industry and currently serves as the President of the SOA Pacific Board in Washington and Treasurer for the WWA and WWA boards in Welches, Oregon. Soriano also partners in the ownership of a local food truck in Redmond.

Civic, Industry & Community Involvement:
Soriano has worked alongside his team to sponsor and support events like Kids PPP with MBSEF, encourages his 75+ associates to donate over eight hours each, per year, to give back to the community doing river and park clean ups as well as building homes and supporting Habitat for Humanity. In the years as GM, the Seventh Mountain team has donated over 10,000 pounds of food to the Giving Plate. Soriano serves as a loyal board member to his community here in Bend and donates rafting, ice skating and room stays to several local charities to support their fundraising goals. Soriano was also recognized for his Greening efforts and received the Philanthropic Award through Wyndham Destinations in 2015 as well as the RCI Green Award from Resort Condominiums International in 2013.

Business Leadership Philosophy:
Put your team first, your customers second and yourself last. Soriano is a servant leader who strives for excellence in all that he does, and believes that when you support your team and promote them to challenge the status quo you will always find something special.

Jacob Struck

Professional Accomplishments:
Struck is an accomplished superintendent from Madras. He's worked on 27 projects during his career at Skanska, totaling $430 million. His recent leadership on projects like the St. Charles Medical Center, ICU Tower Expansion has helped usher

accomplished under 40

Congratulations, Ian!

We appreciate everything you do for the firm, our clients and the community!

BLRB architects

721 SW Industrial Way, #130 | Bend | 541.330.6506 | BLRB.com

Congratulations, Jacob!

We are proud of Superintendent Jacob Struck for receiving the Accomplished Under 40 Award by Cascades Business News.

skanska us-inc.com

continued on page 14
In a variety of benefits and improved services for the local community. Civic Industry & Community Involvement:

Struck volunteers 180+ hours per year and shares his passion and knowledge of the construction industry with students, who he mentors through several programs.

Specific Characteristics that Distinguishes Them from Their Peers:

Struck’s is compassionate,塌他’s a natural problem solver. His colleagues describe him as an altruistic team leader because, for Struck, there is no problem too big or job too small. He thoughtfully approaches each project, which is a quality that makes him a go-to person for his clients.

Business Leadership Philosophy:

Struck leads by example. He rolls up his sleeves and works alongside his team — something his colleagues admire about him. Whether it’s a weekend or late night, Struck is there to get the job done. He approaches his work with an attitude centered around serving others and leading with humility.

Ekaterina Urch MD
Sports Surgeon
The Center
Professional Accomplishments:

Ekaterina Urch, also known as Katya, is a fellowship-trained sports surgeon who’s been treating patients in the Central Oregon area since March 2018. In that time she has built a strong practice, treating thousands of new patients and performing hundreds of procedures, helping people overcome injury and get back to the activities they love. Urch completed her residency in the world’s number one orthopedic program at New York’s Hospital for Special Surgery and a fellowship in sports medicine at Los Angeles, California’s prestigious Kerlan-Jobe Orthopedic Clinic. She is a member of several orthopedic societies, including the American Academy of Orthopedic Surgeons, the American Orthopedic Society of Sports Medicine and recently became a member of the prestigious American Shoulder & Elbow Surgeons society. She has a particular interest in treating female athletes and active women of all ages.

Civic, Industry & Community Involvement:

Urch and her husband are active members of the community in Bend, having two young daughters with whom they spend time getting out and about and supporting local business and institutions. She has led a series of free lectures and webinars with various local business including FootZone in downtown Bend, Rebound Physical Therapy and Step & Spin Physical Therapy addressing common sports-related injuries and injury prevention. Urch is also interested in mentoring girls and women of all ages looking to pursue a career in medicine and healthcare, having juggled pregnancy and motherhood during the early stages of her career while supporting her husband’s career as a director at a multinational drinks company.

Specific Characteristics that Distinguishes Them from Their Peers:

The keys to Urch’s career success to date have been her passion, diligence and empathy. Having been a Hall of Fame college athlete at New York University, Urch understands not only the frustration of injury but also the apprehension patients may have about seeking medical treatment. She is committed to finding the appropriate treatment for sports injuries, whether it involves surgery, physical therapy or simple adjustments. Her approach to care is always doing the right thing for the patient.

Business Leadership Philosophy:

Urch’s extensive clinical and surgical training have taught her to keep a cool head in right thing for the patient. She is committed to finding the appropriate treatment for sports injuries, whether it involves surgery, physical therapy or simple adjustments. Her approach to care is always doing the right thing for the patient.

Business Leadership Philosophy:

Put simply, staying calm and being committed to finding solutions. Urch’s work ethic, integrity and the humility to continue to serve others. Orthodontics can be an emotional journey, and she wants patients to feel heard and respected along the way.

Business Leadership Philosophy:

At team huddles, Dr. Woods likes to mention that everyone on the team is here to serve with heart and integrity, and that no one is above the small jobs. She models this through her vibrant manner and personal interactions, as she is the first to arrive each day, and if you’re around after-hours, you’ll likely see her vacuum and make the reception area tidy. Her acumen makes her a champion of the collaborative approach. She goes out of her way to share victories, drawing attention to and applauding the contributions of others selflessly. Her acumen and attention to detail are at a very high level and she leverages those skills to build positive relationships with other members of the business community.

Civic Industry & Community Involvement:

An advocate of community involvement and mentorship, Walker is a member of two non-profits: serving on the Board of Directors for the Bend Chamber of Commerce and hopes to deepen her community involvement by fulfilling a position on the board. She continues to look for ways to increase her involvement and give back to the community. Walker exemplifies servant leadership and has cultivated a culture of trust and confidence within her team that extends through to every department that she interacts with. She has a collaborative, solutions-oriented approach that fosters and rewards creativity, growth and professional accountability.

Dr. Shannon Woods, DMD, MS
Orthodontist and Business Owner/Founder
Woods Orthodontics, LLC
Professional Accomplishments:

Dr. Woods has dedicated her life to be the best orthodontist she can be, in order to provide the highest quality care for her patients. She diligently studies new and upcoming orthodontic techniques to maximize the patient experience and make braces invisible an enjoyable journey. During the two years of her practice, she managed to write and publish a scientific article in a journal, obtained Board Certification in February, and continue educating to learn the newest orthodontic technology.

Civic, Industry & Community Involvement:

If you know Dr. Woods well, you will hear her say, “Give, give and give some more.” She is passionate and committed to her practice, her patients and community involvement. She created SPEA, an ethics association for students, hosts high school students to learn the business of dentistry, and was invited as an Oregon Dental Association lecturer for 2020. She empowers seven other members, is an avid supporter of H and FFA, local schools and youth extracurricular organizations.

Specific Characteristics that Distinguishes Them from Their Peers:

While her current work is similar to what she was doing before, she has a collaborative, solutions-oriented approach that fosters and rewards creativity, growth and professional accountability.

40 & Under Accomplished Winners — All Years

2019
Katie Beasley — Cascade Street Distillery
Jill Bostock — U.S. Bank
Jill Cummings — Summit Bank
Jenna Fox — Redmond Chamber of Commerce & CVB
Stephanie Higgins — Astoria Bank
Johanna Johnson-Weinberg — General Manager, Bend Pet Express
Maureen Krebs — Hospice of Redmond
Courtney Latham — Flip Flop Sounds
David Lenke — The Riverhouse
Beth Miller — Combined Communications
Brian Murphy — Norman Building and Design
Jared Narlock — St. Charles Health System
Tim Roberts — St. Charles Bend
Sierra Phillips — Boys & Girls Club
Chris Phillips — Electrician & Anode Phillips — Realtor
Jordan Reeher — St. Vincent de Paul Bend
Erin Reilly — EDCO
Tom Standish — Compass Commercial Real Estate Services
Adam Stephen — Steele Associates Architects
Caleb Thomas — Redmond Chamber of Commerce & CVB
Sarah Turner — Nazuma Media
Mike Wolber — GS

2020
Dr. Jared Adams (“Dr. J”) — Cascade Family Dental
Katie Anderson — Aperion Management Group
Blake Barnhart — Unserin
Priscilla Calleros — The Environmental Center
Sallykörper — U.S. Bank
Affton Coeffel — Broken Top Candle Company
Roden Cook — Rossel Wealth Management
Brett Davis — Premier Printing Solutions
Tarin Denney — City of Redmond
Ellise Dickey — Compass Commercial Real Estate Services
Tyler Fix — PureCare Dental of Bend
Amanda Glasser — Redmond Chamber of Commerce & CVB
Joey Greenberg — U.S. Bank - Central & Eastern Oregon
Andrew Harmon — Steele Associates Architects
Dr. Woods Orthodontics, LLC
40 & Under Accomplished Winners — All Years

Please note that some of the names on this page have changed positions, some have even changed their names, but we’ve listed them exactly as when they first won the award. Due to space restrictions please find 2006-2018 online at cascadebusnews.com/accomplished-under-40.
Partners In Care, Central Oregon’s leading provider of end-of-life care, has begun construction on a new specialty hospital for hospice patients. After nearly 20 years providing hospice care in a six-bed unit, Partners In Care is constructing a new 12-bed Hospice House on its campus in Bend. DKA Architecture & Design is the lead local architect. JBattleson Design is the project’s landscape architect and SunWest Builders serves as general contractor. Architect Neal Huston worked with the organization to develop the initial needs assessment and master plan; and Architect Jim Barrett represents Partners In Care as project manager.

The new Hospice House at Partners In Care is designed to care for hospice patients with the most acute end-of-life needs or who will benefit from a short stay to provide respite for family members. “Our vision is to create an urban oasis that reinforces the dignity of the patients and their families while there,” said CEO Eric Alexander.

According to Nurse Manager Jenni Carver-Ross, the spacious suites will accommodate patients in a homelike setting while they receive 24/7 care. “While it is not residential living, families will be able to spend the night, gather in beautiful common areas or escape to private nooks to read or visit,” she said. “Each private room will include an extra-large, fully adjustable bed, a private bathroom with roll-in shower and many amenities for families and visitors.”

Hospice House is the only specialty hospital of its kind in Oregon east of the Cascades. Over 200 staff and 150 volunteers care for hundreds of patients each day in their homes and care facilities. Core service lines include home health, transitions, palliative care and grief support in addition to hospice.

Let me introduce you.

“Construction has begun on our new 12-bed Hospice House. And we have launched a $6 million capital campaign to help build this new home for hospice. Let me introduce you to our Campaign Council!” – Eric Alexander, President & CEO


If you resonate with this project and would like to join the Council, let’s talk!

Watch our video & learn more at PartnersBend.org/campaign | (541) 706-1335 | NewHospiceHouse@PartnersBend.org
Partners In Care Experiences Growth While Maintaining High Quality

by MARLENE CARLSON, Director of Development & Communications — Partners In Care

speaking to the challenges of operating a healthcare organization during a pandemic, Partners In Care President and CEO Eric Alexander recently noted the uniqueness of this time when he told staff, “We are all living in a time of great uncertainty and change. We’re having to make critical decisions we wouldn’t have imagined just one year ago.”

And yet, Partners In Care continues on a steady course of growth while achieving high marks for quality of care. The community relies on this independent nonprofit organization to provide expert and compassionate end-of-life care 24 hours a day, 7 days a week, over weekends and holidays, through blizzards and hazardous smoky conditions. Its ability to adapt in the face of adversity goes to the heart of its mission to care for those with serious illness at or near the end of their lives. With compassion. With integrity. And with dignity and respect. Wherever the patient calls home—and even when homeless. At any age, whether age 1 or 100.

With a staff of 200 clinical workers including physicians, nurse practitioners, registered nurses, social workers, chaplains, nursing assistants, therapists, grief counselors, as well as administrative and support staff, the Partners In Care team is the leading provider of hospice and home health care in the Central Oregon region. Another 150 volunteers and a board of directors of seven citizens round out the team of essential workers in a unique and specialized field of care.

Partners In Care’s six lines of service are either free to the public or covered by Medicare, Medicaid or private insurance. It is value-based care, helping to reduce hospitalizations, unnecessary trips to the emergency department and the unmet treatment needs of the patient and their family members are often met in innovative and creative ways because care is truly centered on the patient and family, a hallmark of end-of-life care. Its average daily census for home and hospice care is at an all-time high, which speaks to the value of the hospice philosophy of care and the importance of exploring the benefits of palliative care early in the trajectory of serious illness.

Partners In Care is the successor organization that began over 40 years ago when hospice care was a new “movement” in the United States. Through a series of organizational changes, a final merger took place in 2009 when the name was changed to Partners In Care. Its board of directors uses a policy governance model to provide oversight to the Bend-based operation and its branch offices in La Pine and Redmond.

“We are committed to creating a future that serves our neighbors when they need us most,” said Alexander. “With the addition of a new 12-bed Hospice House to replace the current 6-bed facility, we will have the full compliment of our ability to provide all levels of post-acute care at Hospice House and in the homes of patients throughout our 10,000-square-mile region.”

For information on achieving the best possible quality of life during a time of illness or decline, visit partnersbend.org or call 541-382-5882.

Local Nonprofits Weigh In

Continued from page 1

Partners In Care Experiences Growth While Maintaining High Quality

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“We are committed to creating a future that serves our neighbors when they need us most,” continued Alexander. “With the addition of a new 12-bed Hospice House to replace the current 6-bed facility, we will have the full compliment of our ability to provide all levels of post-acute care at Hospice House and in the homes of patients throughout our 10,000-square-mile region.”

For information on achieving the best possible quality of life during a time of illness or decline, visit partnersbend.org or call 541-382-5882.
If you are concerned about someone 60+, don’t hesitate to reach out to the Council on Aging for information, resources and referrals to local services. Also, be sure to check out our website at councilonaging.org and our Facebook page to learn more about all that we do in Central Oregon for older adults.

To donate, visit councilonaging.org, or if you prefer to give by check, please send your donation to: The Council on Aging, 373 NE Greenwood Street, Bend, OR 97701. Please include your email address, phone number and return address. We thank you in advance for your generous support.

Council on Aging of Central Oregon is a 501(c) (3) organization. Tax ID: 93-0661229. Donations are tax-deductible to the extent allowable by law. councilonaging.org • 541-678-5483

Since the coronavirus pandemic began, it certainly hasn’t been business as usual for the Council on Aging of Central Oregon (CoA), or anyone else for that matter. COVID-19 has upended many of our daily routines. And we expect things to remain challenging in the coming months ahead, especially for our most vulnerable older adult friends and neighbors.

But, then again, life doesn’t come with a script.

One thing has not changed — our commitment at the Council on Aging to help seniors choose the home and community-based services that best address their individual needs so they can “age in place” with dignity, health and independence and find opportunities to feel valued and actively participate in the neighborhoods in which they live.

During the coronavirus pandemic, we have tailored our services to keep seniors safe. While our offices are closed to the public, we continue to offer our services over the phone, Monday-Friday from 8am to 4:30pm. Our Meals on Wheels home-delivery, for example, is continuing uninterrupted using a safe, non-contact delivery method. And, with the closing of senior centers and churches around Central Oregon due to COVID-19 restrictions, the free community lunches are now available as Grab-N-Go take-out in many locations across the tri-county.

In these difficult days, we have all learned what it feels like to be vulnerable. Perhaps we can now better imagine what it must feel like to live with vulnerability every day, to struggle to meet the most basic of needs. Perhaps we better understand how debilitating that can be.

Many older adults have found it more difficult to grocery shop, pick up prescriptions, make it to medical appointments or see family and friends safely. And, many more seniors across Central Oregon have asked us for additional food support over the past several months.

Somewhere along the way, everyone needs an extra layer of support. Additional capital for CoA programs like Meals-on-Wheels and our free Grab-N-Go lunch program would make it possible to provide more nutritious meals to a lot more homebound and older adults in need.

By MARLENE CARLSON, Director of Development & Communications — Partners In Care

Aging Better, Together

by LAURIE WEBER — Council on Aging of Central Oregon

If you are concerned about someone 60+, don’t hesitate to reach out to the Council on Aging for information, resources and referrals to local services. Also, be sure to check out our website at councilonaging.org and our Facebook page to learn more about all that we do in Central Oregon for older adults.

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www.councilonaging.org/donate
For information on services call 541-678-5483
Nonprofits Address Day-to-Day Operational Changes Over Past Year

by RONNI WILDE — CBN Reporter

In navigating the early days of the pandemic, most nonprofit agencies had to rethink their methods practically overnight, changing their priorities and learning how to function almost completely virtually. Since then, staff and volunteers have settled into new routines and rhythms and have created revised protocols in order to function in this new world.

“At United Way of Central Oregon, we operated completely remotely for several months, but are now operating in a hybrid model, with staff spending some time in the office and some time working from home,” says Executive Director Ken Wilhelm. “All of our meetings are now conducted via Zoom or a similar platform. We wear masks when we are in the office, and are no longer available for walk-ins. We’ve cancelled all of our in-person events for the foreseeable future.” He adds, “The nonprofits that provide direct assistance to people have had to adapt the most.”

Bridget Albert, community outreach coordinator of Big Brothers Big Sisters of Central Oregon (BBBSCO), says that for 26 years, the role of BBBSCO has been to match local youth with caring adult mentors, but during this time, assisting the families of the children has become their top priority. “Through funding provided by Central Oregon Latino Partnership Program, BBBSCO distributed Visa, Safeway and Grocery Outlet gift cards to our Latinx families, positively impacting 73 people throughout Deschutes, Jefferson and Crook counties,” she says. The organization also distributed ten laptops to Latinx Mentoring Program mentees to enable them to graduate high school and apply to secondary education and scholarship opportunities; has delivered food boxes to Latinx Mentoring Program families; assisted the parent of a mentee with an unemployment application and helped find child care for another family. “COVID-19 safety information and comprehensive distance learning information was distributed to our LMP families in Spanish via e-mail. Our reach went beyond our Latinx families. We provided food, civil masks donated by Blackstrap Industries, computers donated by G5, Lego sets donated by Avion Water Company and so much more to any family who needed assistance, positively impacting more than 200 people.”

Summer camps also looked different for BBBSCO, Albert says. “Trinity Episcopal Church of Bend sends 20 to 30 BBBSCO kids to a week-long summer camp for free. “For the majority of our Littles, this is their only camp experience. Due to COVID-19, summer camp was cancelled, but the congregation continued to raise money to provide our Littles with enrichment and outdoor activities. These activities included online classes, martial arts, horseback riding and gymnastics lessons, kayak rentals and educational activity boxes.”

LOFT Program Manager Maggie Wells says much has changed since last year with her organization’s operations as well. “We are not taking donations, and we do not have drop-in services for street outreach youth. We have to refer...”

DURING THE PANDEMIC, BIG BROTHERS BIG SISTERS OF CENTRAL OREGON HAS HELPED SUPPLY THE NEEDS OF PARTICIPATING FAMILIES, INCLUDING PROVIDING LAPTOPS TO LATINX MENTORING PROGRAM MENTEES. PICTURED IS ELYSIYA KIYIJA, BBBSCO’S PROGRAM MANAGER | PHOTO COURTESY OF J BAR J AND BBBSCO

Enjoy dinner at home. Assemble your puzzle. Solve the riddle. Win a prize!
Support Deschutes Children’s Foundation.
Opportunities start at $150
Sign up today at deschuteschildrensfoundation.org

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Avoiding Trapdoors & Bridging the Opportunity Gap

by EVA GILL — J Bar J Youth Services

There are many trapdoors for youth, missteps on their path to adulthood, where they might fall into a place that is hard to climb out of. The vulnerable start life on the wrong side of the opportunity gap and have trouble envisioning themselves as successful adults. Once they fall into places like homelessness or involvement with the juvenile justice system, many spend a lifetime struggling and never recover. Others lack a resource or mentors to awaken their potential. J Bar J Youth Services offers a wide range of programs working directly with youth, to help them overcome adversity, learn how their thoughts and beliefs influence their choices and how to create productive futures for themselves.

In our community, there are families in crisis, at risk of losing their children into foster care. Statistics tell us, when children remain in their own family they fare better. By offering these families a support network, a support family helping the family in need through mentorship and temporary housing of the children, challenged parents can work toward stability. Kindred Connections is able to provide this mentorship and support.

Youth who are homeless, runaway or at risk of running away benefit from the support of Cascade Youth & Family Center and LOFT shelter. There, counselors and case managers can mediate with families and offer emergency shelter while families resolve issues. The kids that have no home to return to, homeless kids looking for a supportive family, and worried about where they will sleep to be safe from those who would prey on them, usually drop out of school. Bringing kids into safe shelter is a primary goal of CYFC. Some kids need services but don’t want shelter, and our job becomes supporting from the street. Helping kids stay in or finish school, find work and build life skills are core components of the services at Cascade Youth & Family Center. We offer hope and a chance at a better future.

Girls who become pregnant while they are homeless or abused find safety and a new home at Grandma’s House. By the current pandemic, we must stay in Bend for medical treatment for their babies have few options, as most shelters cannot take minors alone. Giving these moms the help and tools they need to become self-sufficient not only helps them out of their trapdoor, it narrows the opportunity gap for their babies.

Children are shown to do better in school, achieve a higher level of education and are less likely to engage in the justice system when they have mentors. Knowing this, Big Brothers Big Sisters of Central Oregon matches Bigs with Littles, to ignite and defend their potential. This year, with COVID, the organization has stepped up assistance with families of their Littles far beyond match support. Although we are an affiliate of the national BBBS program, all donations to us stay here, helping kids in Central Oregon.

Other J Bar J programs include the project: providing case management helping victims of human trafficking become survivors; J Bar J Boys Ranch and JS, residential treatment programs for boys in the juvenile justice system and the Academy at Sisters, a therapeutic boarding school for girls.

Our staff at J Bar J Youth Services offers innovative options for at-risk youth and families who are working toward self-sufficiency and personal responsibility. Our goal? To see youth succeed as happy, healthy adults who contribute to our community.

This year, we lost our largest fundraiser, the Oregon High Desert Classics. This event usually brings hundreds of horses and many participants to Central Oregon. The revenue supports all of our programs. We were able to create a virtual event which was both fun and helped a little, but without rider entry fees, only raised a small portion of the live event. Without the Oregon High Desert Classics, we face a large funding gap this year, and need your help more than ever. Please consider supporting J Bar J Youth Services and our many programs with a donation today. jbarj.org

Help Support Our Newest Initiative

by DAVID NOTARI — Shepherd’s House

Do you see the current pandemic as an opportunity to help our greater community? Many people are out of work, unable to provide for their families, some even shut-in and isolated from help. Many others are experiencing homelessness for the first time ever; living in cars, on the streets and in nearby camps.

When the pandemic began, The Shepherd’s House opened our doors with the desire to help our greater community. We soon realized that we can serve this demographic in an even better way. Meet Project S.H.A.R.E. — Shepherd’s House Aid and Relief Effort.

Project S.H.A.R.E. is designed to meet people in the place of their greatest need in order to help them get back on their feet. Instead of people coming to us, we will go out to them — into the combat — into the homeless camps — with needed food and supplies, bringing help and hope.

Please consider making a donation to Project S.H.A.R.E. Your generous support will provide food, clothes, supplies, loving care and much more to the most vulnerable in our community. Together we can feed the hungry and help the hurting.

For a limited time, all donations will be matched dollar-for-dollar through the generosity of two local foundations. This money will be used to launch Project S.H.A.R.E. Please consider giving today.

Contact Dave Notari at david@shepherdshouseministries.org for more information, and join us as we launch this exciting new initiative.
shepherdshouseministries.org

Day-to-Day Operational Changes

Continued from page 18

out now for youth to take showers, do laundry and cook hot meals.” She said the street outreach team still goes out to meet with youth on the streets to provide basic needs as much as possible, but they have not been able to take in as many youths as they would like. The recreation in the community has to be done in the building, since youth are not able to engage in pro-social activities. Staff members are having a hard time keeping youth engaged and sane from having to be in the building after hours. “MEDICAL CARE” says, due to temperatures and symptom assessments having to be taken. “Mental health and appointments are all through tele-medicine now.” At Bethlehem Inn, the one thing that has not changed, according to Executive Director Gwen Wilkings, is the safety and security of everyone at shelter. “Last spring, staff quickly revised policies to implement CDC guidelines for our residents, ensuring the sleeping quarters and dining room areas are meeting safety standards.

These changes also included mandatory use of masks and social distancing. The biggest change for us is the temporary suspension of our volunteer program. As an organization that started with a volunteer force, their support is deeply missed.” At Younity, co-founder and president Arlene Gibson said that because their programs have transferred to virtual and online since March, the biggest change for her organization is that it has become more national in scope. “Now that we are online, we can actually reach more people. We can reach people in different parts of the country; we’d never thought to do that before,” she says. Because parents, teachers and students are so overwhelmed, Gibson says Younity’s peace initiative, inspiration day and kindness programs are needed now more than ever before, as are the Question Persuade Refer (QPR) suicide-prevention programs.

Over at Partners in Care, Chief Development Officer Marlene Carlson says the use of technology to conduct meetings has been in place since early March, which is a big change for them. “Community education programs, palliative care consultations, grief support groups and job interviews have all utilized virtual meeting technology.”

unitedwaycentraloregon.org • bbcsoc.org • mybhs.org • partnersbend.org

~Single Mom
<table>
<thead>
<tr>
<th>Company / Address</th>
<th>Phone</th>
<th>Fax</th>
<th>WebSite/Email</th>
<th>Contact</th>
<th>Staff</th>
<th>CO Year Est.</th>
<th>Budget</th>
<th>Purpose</th>
</tr>
</thead>
<tbody>
<tr>
<td>A Smile for Kids</td>
<td>541-487-0185</td>
<td>N/A</td>
<td><a href="http://www.asmileforkids.org">www.asmileforkids.org</a></td>
<td>Christian Michael Vendrame</td>
<td>2</td>
<td>2015</td>
<td>N/A</td>
<td>Providing necessary aids to orthodontic care to improve self-confidence, health &amp; wellness of underserved youth throughout Oregon.</td>
</tr>
<tr>
<td>Academy at Sisters</td>
<td>541-389-2748</td>
<td>541-380-2907</td>
<td><a href="http://www.academyat">www.academyat</a> sisters.org</td>
<td>Brooke Hess</td>
<td>27</td>
<td>1994</td>
<td>$1,785,000</td>
<td>As a therapeutic boarding school for girls, The Academy at Sisters empowers young women to find resilience &amp; achieve academic excellence. Anxiety, depression or other struggles often face can become distant hurdles through rigorous grading, structured learning &amp; family &amp; behavior that and provide staff-well-connected.</td>
</tr>
<tr>
<td>Action Through Advocacy</td>
<td>541-385-4742</td>
<td>N/A</td>
<td><a href="http://www.actionthrough">www.actionthrough</a> advocacy.org</td>
<td>Hallid Moore</td>
<td>9</td>
<td>2012</td>
<td>N/A</td>
<td>Action Through Advocacy (ATA) provides services &amp; support for foster youth &amp; educational families of Deschutes, Jefferson &amp; Crook Counties. Our purpose is empowering the education of children of foster and kinship families who achieve foster or adopt family status &amp; through those efforts empowers the very community that those foster &amp; kinship children.</td>
</tr>
<tr>
<td>After School Buddies, Inc.</td>
<td>541-385-3064</td>
<td>N/A</td>
<td><a href="http://www.after-schoolbuddies.org">www.after-schoolbuddies.org</a></td>
<td>Charlotte Schul 35</td>
<td>2015</td>
<td>$20,000</td>
<td>Preparing young kids for the social &amp; academic challenges of middle school &amp; to provide leadership development opportunities for boys, college &amp; adults in schools while school transitioning programs.</td>
<td></td>
</tr>
<tr>
<td>Arts &amp; Culture Alliance</td>
<td>541-362-2142</td>
<td>541-333-3800</td>
<td><a href="http://www.acrafts.org">www.acrafts.org</a></td>
<td>Natalie McCready 8</td>
<td>1881</td>
<td>N/A</td>
<td>The American Red Cross prevents &amp; alleviates human suffering in the face of emergencies by mobilizing the power of volunteers &amp; the generosity of donors.</td>
<td></td>
</tr>
<tr>
<td>Art &amp; Culture Alliance</td>
<td>541-362-2142</td>
<td>N/A</td>
<td><a href="http://www.acrafts.org">www.acrafts.org</a></td>
<td>Natalie McCready 8</td>
<td>1881</td>
<td>N/A</td>
<td>The American Red Cross prevents &amp; alleviates human suffering in the face of emergencies by mobilizing the power of volunteers &amp; the generosity of donors.</td>
<td></td>
</tr>
<tr>
<td>Assistance League of Bend</td>
<td>541-389-2075</td>
<td>N/A</td>
<td><a href="http://www.assistanceleague.org">www.assistanceleague.org</a></td>
<td>Donnie Craig 9</td>
<td>1989</td>
<td>N/A</td>
<td>Assistance League of Bend is dedicated to helping vulnerable children &amp; adults within the community.</td>
<td></td>
</tr>
<tr>
<td>Art in Public Places</td>
<td>541-677-9029</td>
<td>N/A</td>
<td><a href="http://www.artinpublicplaces.org">www.artinpublicplaces.org</a></td>
<td>Beth Childs</td>
<td>3</td>
<td>2015</td>
<td>N/A</td>
<td>Virtual event. Will provide virtual event for mist students. To be on free Vogender.</td>
</tr>
<tr>
<td>Artemis Bend</td>
<td>541-389-5909</td>
<td>N/A</td>
<td><a href="http://www.artemisbend.org">www.artemisbend.org</a></td>
<td>Pam Smowman 0</td>
<td>2015</td>
<td>$30</td>
<td>Inspiring &amp; supporting kids that make Bend more accessible place to live, work, play, $389 a crime.</td>
<td></td>
</tr>
<tr>
<td>BEAT</td>
<td>541-419-5588</td>
<td>N/A</td>
<td><a href="http://www.beatl-project.org">www.beatl-project.org</a></td>
<td>Jim Johnson 4</td>
<td>2006</td>
<td>N/A</td>
<td>BEAT's mission is to empower youth by fostering creativity, collaboration &amp; willful efforts to combat the quality of this culture in our community through Theatre Arts.</td>
<td></td>
</tr>
<tr>
<td>Bend Habitat for Humanity</td>
<td>541-430-8603</td>
<td>N/A</td>
<td><a href="http://www.bendhabitat.org">www.bendhabitat.org</a></td>
<td>Andi Buerger 0</td>
<td>2008</td>
<td>N/A</td>
<td>Building homes for families, Bend Habitat builds strength, self-confidence through homeownership &amp; to help families achieve the dreams of affordable homeownership.</td>
<td></td>
</tr>
<tr>
<td>Bend Park &amp; Recreation Foundation</td>
<td>541-756-6127</td>
<td>N/A</td>
<td><a href="http://www.bendparkandrecreation.org">www.bendparkandrecreation.org</a></td>
<td>Kim Fishbach 30</td>
<td>1999</td>
<td>$1,780</td>
<td>Bend Park &amp; Recreation Foundation is dedicated to enhancing the number of students participating in recreational activities such as basketball &amp; more.</td>
<td></td>
</tr>
<tr>
<td>Beulah's Place</td>
<td>541-522-8110</td>
<td>541-536-7336</td>
<td><a href="http://www.beulahsplace.org">www.beulahsplace.org</a></td>
<td>Shelley Ivan, Kate Greve 2</td>
<td>2012</td>
<td>$500</td>
<td>Bend's only boarding school in Central Oregon, Beulah's Place empowers young women to find resilience &amp; achieve academic excellence.</td>
<td></td>
</tr>
<tr>
<td>Beulah's Place</td>
<td>541-520-1400</td>
<td>N/A</td>
<td><a href="http://www.beulahsplace.org">www.beulahsplace.org</a></td>
<td>Andi Buerger 0</td>
<td>2008</td>
<td>N/A</td>
<td>Building homes for families, Bend Habitat builds strength, self-confidence through homeownership &amp; to help families achieve the dreams of affordable homeownership.</td>
<td></td>
</tr>
<tr>
<td>Boys &amp; Girls Clubs of Central Oregon</td>
<td>541-385-8109</td>
<td>N/A</td>
<td><a href="http://www.bgcbend.org">www.bgcbend.org</a></td>
<td>Juliana Williams 25</td>
<td>1994</td>
<td>$1,190</td>
<td>Bend &amp; Girls Clubs of Bend - East Bend Club 5403 NW Wall St., Bend, OR 97703 541-617-2807</td>
<td>Bend's only boarding school in Central Oregon. Beulah's Place empowers young women to find resilience &amp; achieve academic excellence.</td>
</tr>
</tbody>
</table>

**Nonprofit Organizations (Listed alphabetically)**

**Purpose**

- **Decrease suicide rate in teens aged 14-19.**
- **Increase completion of high school education.**
- **Increase transition of at-risk homeless teens into successful life paths.**

**BEULAH'S PLACE**

- **is a 501(c)3 nonprofit organization**
- **has a 92% success rate with its program**
- **has served Central Oregon for over 12 years**
Because Every Child Matters

We Are

J BAR J YOUTH SERVICES

Innovative options for at-risk youth and families who are working toward self-sufficiency and personal responsibility.

Change a Life ~ Donate Now

www.jbarj.org
<table>
<thead>
<tr>
<th>Company / Address</th>
<th>Phone</th>
<th>Fax</th>
<th>Website/Email</th>
<th>Contact</th>
<th>Staff</th>
<th>CO Year Est.</th>
<th>Budget</th>
<th>Purpose</th>
</tr>
</thead>
<tbody>
<tr>
<td>Redmond: Animal Center</td>
<td>541-301-0982</td>
<td>N/A</td>
<td><a href="http://www.redmondanimalcenter.org">www.redmondanimalcenter.org</a></td>
<td>Diana Fischetti</td>
<td>1</td>
<td>2021</td>
<td>$100,000</td>
<td>Providing care, training, health and adoption services for pets and their owners.</td>
</tr>
<tr>
<td>Search / Cascade</td>
<td>541-382-4002</td>
<td>N/A</td>
<td><a href="mailto:search@cascade.org">search@cascade.org</a></td>
<td>Liz Langham</td>
<td>15</td>
<td>2021</td>
<td>$100,000</td>
<td>Provides comprehensive search and rescue services to the central Oregon region.</td>
</tr>
<tr>
<td>Big Sky &amp; Cascade County Emergency</td>
<td>541-385-1638</td>
<td>N/A</td>
<td><a href="http://www.bigskyhome.com">www.bigskyhome.com</a></td>
<td>Robert Lamberth</td>
<td>6</td>
<td>2020</td>
<td>$100,000</td>
<td>Provides emergency and non-emergency medical services to the central Oregon region.</td>
</tr>
<tr>
<td>Ponderosa Central Oregon</td>
<td>541-383-8000</td>
<td>N/A</td>
<td><a href="http://www.ponderosahealthcare.org">www.ponderosahealthcare.org</a></td>
<td>Karal Hansen</td>
<td>7</td>
<td>2021</td>
<td>$500,000</td>
<td>Provides primary care, behavioral health, and specialty services to the central Oregon region.</td>
</tr>
<tr>
<td>TB: Central Oregon</td>
<td>541-601-0797</td>
<td>541-583-2028</td>
<td><a href="http://www.tbinc.org">www.tbinc.org</a></td>
<td>David Notari</td>
<td>20</td>
<td>2021</td>
<td>$1.2 Million</td>
<td>Provides tuberculosis screening and treatment services to the central Oregon region.</td>
</tr>
<tr>
<td>Kid's Chance of Central Oregon</td>
<td>541-306-9311</td>
<td>541-312-6052</td>
<td><a href="http://www.kindred-connections.org">www.kindred-connections.org</a></td>
<td>Diana Fischetti</td>
<td>6</td>
<td>1990</td>
<td>$550,000</td>
<td>Provides educational, employment, and legal services to children with cancer and their families.</td>
</tr>
<tr>
<td>Cascade Habitat for Humanity</td>
<td>541-213-8303</td>
<td>N/A</td>
<td><a href="http://www.cascadehabitat.org">www.cascadehabitat.org</a></td>
<td>Bob Moore</td>
<td>1</td>
<td>2003</td>
<td>$80,000</td>
<td>Provides affordable housing to families in need in the central Oregon region.</td>
</tr>
<tr>
<td>Mountain Center</td>
<td>541-350-6517</td>
<td>N/A</td>
<td><a href="http://www.mountaincenter.org">www.mountaincenter.org</a></td>
<td>Kati Hannagan</td>
<td>2004</td>
<td>N/A</td>
<td>N/A</td>
<td>Provides medical, dental, and mental health services to the central Oregon region.</td>
</tr>
<tr>
<td>Mountains for Children</td>
<td>541-389-6507</td>
<td>541-385-1742</td>
<td><a href="http://www.211info.org">www.211info.org</a></td>
<td>Diana Fischetti</td>
<td>9</td>
<td>2003</td>
<td>$500,000</td>
<td>Provides access to essential community services for children and families.</td>
</tr>
</tbody>
</table>

Nonprofit Organizations (Listed Alphabetically)

This is a PARTIAL listing of the nonprofits organized by offices in Central Oregon. A complete list of over 150 will be posted at CascadeBusNews.com under resources.

Online Book of Lists subscribers can view and use the list in the online lists site. Note: this does NOT include government organizations and park districts.

Cascades 211 provides free, confidential information and referrals to people of Central Oregon. Call 211 or visit http://211info.org for detailed information about programs and services in your area.

Cascade 211 is funded by United Way of Central Oregon, Central Oregon Disability Support Network, and the Central Oregon Community Foundation.

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.
Nonprofit Charitable & Advocacy Groups

Basics of Starting an Oregon Nonprofit

by BRUCE BARRETT

Starting a nonprofit can be a rewarding experience that benefits the community, the founders and those it serves. A nonprofit provides the ability to give back to the community and make a difference unlike any other industry. But starting a charity or nonprofit organization is just like starting a for-profit business. And just like starting a for-profit business, there are steps to insure long-term success.

Under the IRS’s 501(c) code, there are two main types of nonprofits: nonprofit organization (NPO) and not-for-profit organization (NFPO). NPO’s serve the public via goods and services while a not-for-profit organization (NFPO) may serve just a group of members. 501(c)(3), are organizations that are “corporations, funds or foundations that operate for religious, charitable, scientific, literary or educational purposes.” Conversely, NFPOs may exist for more private focused groups or members.

According to (NCCS) the National Center for Charitable Statistics more than 1.5 million nonprofit organizations are registered in the United States. The 1.5 million includes public charities, private foundations and many other types of nonprofit organizations. Additional organizations include chambers of commerce organizations, fraternal organizations and civic leagues. On average, over 25 percent of all adults volunteer annually to support a nonprofit organization of some type. There are also over 11.4 million workers in the United States nonprofit workforce.

Here are some tips to consider before you start and some points on generally how to start a business.

Have a Plan and Do Your Homework

When starting a nonprofit organization you have to ask yourself a few initial questions:

• What is my objective?
• Who am I trying to reach?
• Do I have the resources to achieve this goal?
• What is my timeline?

As you begin the process of documenting your idea, mission and vision as well as the formation path of your nonprofit, consider investing a good amount of time in the beginning writing a detailed business plan. This is an important step because you will need parts of your business plan to include in your federal Form 1023 application for tax-exemption status and future fundraising. Resources to help develop a business plan include SCORE, a group of volunteers with broad backgrounds in starting and running businesses, an attorney, a CPA and nonprofit associations such as the National Council of Non-Profits.

Incorporate Your Nonprofit & Establish Governance

Nonprofits cannot escape the paperwork that is required in starting a business and may even require a few extra steps to obtain a 501(c)(3) tax-exempt status. This will be where most of your time will be focused on in the beginning. To make the process to incorporation easier and getting to 501(c)(3) faster here is a checklist:

• Pick a creative and relevant name. This is important because it will be your brand, your rally cry and your identifier. Make sure whatever you choose is available by doing a name search.
• Assemble a Board of Directors. This group is very important and requires a large commitment by them because they will be legally accountable to help your organization meet its vision and mission. The requirements set upon them are different state to state, so be sure to check with the Oregon Secretary of State.
• Draft your bylaws with your Board of Directors’ guidance. This will be your operator’s manual for your nonprofit. You will need to have a copy of this on premise at your office on record for filing your Articles of Incorporation and will need to submit these when applying for your federal tax-exemption. Oregon has an excellent resource for startups. You can research this online at Oregon Department of Commerce, Business Express. This site will guide you through the regulatory process.

Bruce Barrett is a Commercial Real Estate Broker with Windermere Central Oregon Real Estate and a Certified SCORE Mentor. He can be reached at 541-410-3484. Whether you want to start or grow your business, SCORE can help. Find a mentor today at centraloregon.score.org.
The pandemic, civil unrest and wildfires have put a spotlight on financial and racial inequities in our region and across the country. Inequities in our systems for health, education, employment, food access and vulnerability to natural disasters. And, inequities in financial stability and opportunity for all.

Nearly 40 percent of Central Oregonians were already living on the edge before COVID-19. Then the pandemic hit, deepening existing disparities. At United Way of Central Oregon, we were one of the first to respond — providing resources for food, financial assistance and basic needs.

The fallout of COVID-19 hit our most vulnerable first and hardest and will continue to do so in weeks and months and even years to come. And so, our response continues through our local Central Oregon COVID-19 Recovery & Resilience Fund.

We're feeding people who need to be fed, keeping them in their homes and protecting our most vulnerable.

We're helping local nonprofits to adapt, to face new challenges of COVID-19, so they can deliver essential services and meet the needs of our community's most vulnerable.

To that end, we've awarded $295,000 to 44 local nonprofit programs — our COVID-19 Partners.

Twenty six percent of Central Oregonians are served by a program we fund. We’re also the backbone of the TRACeS movement, convening and collaborating with 100+ partners nurturing and building resilience in our region.

We’re fighting for the health, education, financial stability and resilience of every person in our community.

We’re driving the change that’s building a resilient Central Oregon, reducing disparities, increasing equity and mobilizing and deploying resources where they are needed most.

We’re here, helping locally during this global time of need.

Now is the time to Live United. And GIVE United at unitedwaycentraloregon.org.
unitedwaycentraloregon.org
Transforming Lives Together with Shelter, Help & Hope

by KIM FISCHBACH — Bethlehem Inn

Bethlehem Inn’s mission is to transform lives together with shelter, help and hope for adults and children in Central Oregon struggling with homelessness and poverty. The Inn provides shelter services that benefit over 1,400 unduplicated adults and children each year.

After an average five-week stay, residents are stronger based on key gains in stable housing, school placement for children, access to health care and customized supports focused on transition to stability. In a region marked by fast growth, increasing housing prices and wages lagging behind the rest of the state, Bethlehem Inn is the only emergency refuge for men, women and families in Central Oregon’s Tri-County area. Many regional individuals and families struggle with the impact of situational poverty, which can occur as a result of job loss, illness or other misfortune. With an average five-week stay, a majority of individuals and families are able to stabilize and transition into stable housing, while making other gains toward self-sufficiency.

A brief story is often the best way of sharing how our supporters enable Bethlehem Inn to help our community’s most vulnerable population. Here’s Jim’s story:

When Jim arrived at Bethlehem Inn, he says he was, “...in a really dark place.” Jim has faced hurdles all of his life. Mental health challenges created most of them. A three-decade career in government service with the State of Oregon ended abruptly. A lump sum pension lasted only so long. Untreated mental illness meant jobs were won and lost. Money kept running out. He was headed for life on the street when friends told him about the Inn. Jim didn’t know what to expect, but his first impression and every one after that has been positive.

His efforts to get badly needed disability support finally paid off thanks to Inn staff working in coordination with Deschutes County Behavioral Health. After staff assisted him in signing up with the Oregon Health Plan, he finally received badly needed medications. The words Jim uses most often when asked about his experience at the Inn are, “helpful” and “resources.” The Inn, he says, “...has made a huge difference in my life.” Jim is saving money now and searching for housing. The COVID-19 pandemic is delaying his departure from the Inn, but that day will come. Over and over, Jim says he is deeply grateful that, with help from Inn staff, his life hurdles have been overcome and replaced with hope and promise.

Your support helps people just like Jim get back on their feet.
bethleheminn.org

Strengthening Families to Keep Kids Safe

by KEVIN DONER, Development Manager — MountainStar Family Relief Nursery

Our only option is the motel,” Sam’s mom explained to MountainStar teacher Amanda. “Okay, I will be right over. I can’t come inside so let’s talk on the lawn to be safe,” Amanda replied over the phone. Amanda was relieved that she was finally able to get a hold of Sam and his family.

Sam, a very energetic three-year-old at MountainStar, and his family lost their housing last April. Sam’s mom was difficult to find because of their unstable living situation, a phone that was often shut off and a car that was nearly dead. Sam lives with his mom, uncle and two siblings in a small, cramped room. Sam’s mom and uncle share time taking care of the kids while the other works. Mom and uncle both have “essential jobs,” where they frequently interface with the public and are both extremely worried about bringing coronavirus into their small living space.

When Amanda arrived, Mom shared how difficult life had become trying to raise three kids, home school two of them and deal with the unimaginable laundry list of stress in her daily life.

In times of crisis, child abuse increases. Luckily, Amanda was there for Sam’s family when they needed it most. During the three-hour visit Mom shared, “Sam is always interrupting his siblings when they are doing school and it’s so tough for them to focus.” Amanda came up with the idea to give Sam his own “homework” to feel connected to his siblings and provide an outlet for his energy. She described three grounding exercises that worked to calm him down in the classroom. She provided five yoga activity cards that he already knew, tapping exercises and encouraged Mom to create a “safe place fort” that could be his own. Mom was so overcome with relief that, with help from Inn staff, his life hurdles have been overcome and replaced with hope and promise.

You can help us provide a Safe Night’s Sleep! For just $33 a day you can provide a warm bed, 3 meals, a hot shower and support for an adult or child in need.

HOW YOUR DONATION WILL HELP

$33 One night for 1 adult
$120 One night for 1 family
$1,200 One night for 10 families
$990 One night for 30 adults
$3,606 One night for 112 residents

Send in your gift today and Transform Lives Together with Shelter, Help and Hope!

Together, we keep kids safe. Together, we help young children thrive.

DONATE ADVOCATE VOLUNTEER

MountainStar depends on community investment to serve over 300 children and their families each year. Your support makes a difference every day to children in our program. Thank you for being our partner in child abuse and neglect prevention in Central Oregon.

mtstar.org

Create an account or login at GetThereOregon.org to participate.

Join thousands of Oregonians in this year’s annual Get There Challenge—running October 5-18—to sharpen your remote-work skills, stay active, get recognized, and more! Plus, you can win prizes! This year is unlike any other so we’ve made some changes to the Get There Challenge. New this year, Challenge participants can unlock achievements in the Get There tool to earn points toward entry into weekly and grand prize drawings. Earn points to win prizes at www.GetThereOregon.org

Join the Get There Challenge Oct. 5-18

You are invited to help us focus attention on child abuse prevention and awareness with the GetThereOregon.org tool. Participating in the Get There Challenge will help prevent child abuse and neglect in Central Oregon.

Rejoice and be exceedingly joyful; for great is your reward in heaven. For in this way you will be like your Father in heaven. For wherever your treasure is, there your heart will be also. — Matthew 6:20-21

Bethlehem Inn Shelter help hope bethleheminn.org

PHOTO COURTESY OF MOUNTAINSTAR FAMILY RELIEF NURSERY

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The pandemic has moved one of the greatest threats to the potential of our youth, and we are committed to taking up the charge to defend it, more than ever.

Boys & Girls Clubs Executive Director Juliana Williams says, “One of things that’s been an unexpected bright spot in our programming is that our COVID guidelines have required much smaller group sizes and increased staff. While this is very expensive, it has allowed our staff to develop closer relationships with our youth. We need more staff to serve less youth, but the benefit is that we can support them one on one.”

Gil Levy, executive director of Kids Center says, “Like every organization, we’ve experienced such a challenging year. But for an organization like Kids Center that really relies on the community to support us, it’s been amazing to see that this is still here. Even in the midst of everyone going through their own emotional, financial or physical challenge, we’ve got great supporters. We feel so fortunate that so many people have stepped up to tell us they aren’t going anywhere. That’s been great.”

At United Way of Central Oregon, Executive Director Ken Wilhelm says, “We are experiencing better attendance at their board meetings now that they are all on Zoom. “United Way’s role and relevance as a community problem-solver has been made more significant, and companies and foundations have reached out to us, wanting us to help with us in that work,” he said. “But I do have concern for the toll on the volunteers, including board members. I think we are all suffering from Zoom fatigue.”

At Bethlehem Inn, Executive Director Gwenn Wysling says the silver lining is that no one at the Bethlehem Inn tested positive for COVID-19. “We are working to tackle the challenge of keeping everyone safe has helped us maintain a focus on our mission and its importance in our community. These challenging times helped us slow down, assess how we do things and learn to do things differently. We focus on what is within our control and, as we commonly share with our staff, that’s always been prepared with Plan B.”

Youth Co-Founder and President Arlene Gibson adds, “We now will reach more people in the community virtually. That’s awesome! Our previous in-person events have been transferred to online settings, so we now have an opportunity to interact and partner with other community seminars and workshops and to share our mission with people and organizations across the country. That’s amazing! Central Oregon is our focus, that’s our priority, but once you have it virtual, you can reach a lot of people. ‘Our community is really coming together, that is a beautiful thing.”
Nonprofits: What Are Your Plans in Moving Forward?

by RONNI WILDE — CBN Reporter

Looking ahead, local nonprofit agencies are hopeful and optimistic, and have amended forecasting as needed to reflect the changes brought on by the events of 2020.

At United Way of Central Oregon, Executive Director Ken Wilhelm says the plan is “to continue our focus of building resilience in individuals, families and communities throughout Central Oregon, specifically through the TRACES (Trauma, Resilience and Adverse Childhood Experiences) initiative, as well as our grant processes.” He adds, “One important component of the TRACES work is the emphasis on building diversity, equity and inclusion in all its activities. It is central to creating communities where everyone has the opportunity to thrive. Equity has become a greater focus for our organization and is becoming more evident in the way we do business and in our fund-raising decisions.”

At Big Brothers Big Sisters of Central Oregon, Community Outreach Coordinator Bridget Albert says the organization is always moving forward, and is returning to the work of creating mentoring matches. “Children need a mentor now more than ever. This is an uncertain and scary time for many children, and having a positive adult mentor with whom they can talk to, safely in person or virtually, can make a big impact,” she says. “Along with making one-to-one mentoring relationships for the youth of Central Oregon, our goal is to continue to provide our disproportionately impacted families with basic needs and resources during this crisis and the ones to follow.”

Juliana Williams, executive director of Boys & Girls Clubs of Bend, says that in moving forward, her organization will continue to adapt and create new program plans and models as needed. “Going forward, we have kept our programming flexible. Since K-3 had been scheduled to go back part time, we redesigned our program specifically to adapt to changing school schedules. We are prepared to continue to serve youth K through high school, and we will create our own hybrid schedule that allows youth to be in the club on the opposite days that they are in school,” she adds. “At this time, we are seeing that full days are the highest need families have. Once schools are able to go back full time, we look forward to going back to being an after-school program. But for now, this is the greatest need.”

In addition to keeping the Boys & Girls Clubs program flexible, Williams says the other priority now is seeking additional partnerships. “We have relied on partners, and are collaborating with the school district and other partners. Together, we have really developed this framework to meet the needs across the community. We are feeling really grateful to our community for stepping up and supporting such a critical need.” Although the funding the Clubs received has been helpful, Williams says her concern is long-term support and sustainability. “Receiving grant funds now is so helpful, but we want to be able to help our families in the long term. So we are continuing to look for partnerships.”

“We will continue to do what we can to help young people facing hurdles on the road to self-sufficiency in Central Oregon,” says J Bar J’s Marketing Creative Director Eva Gill. “Most of the youth in our programs are on the wrong side of the opportunity gap, and can’t afford to lose the services we provide.”

At the LOFT, Program Manager Maggie Wells says they also need volunteers who can spend time with kids. “We desperately need volunteer tutoring for our youth in online school.”

For the programs supported by J Bar J, Marketing Creative Director Eva Gill says tangible items such as gift cards for groceries, gasoline and clothes are needed. “Of course, financial donations are amazing and enable us to fill the gaps of our lost funding, but we understand that not everyone is able to make a donation at this time,” says Bridget Albert, community outreach coordinator of Big Brothers Big Sisters. “BBBS/CO relies on the support of our community and businesses for donations, mentors and allies. We are in great need of Big Brothers throughout Deschutes, Jefferson and Crook counties. These mentors would spend six to 12 hours a month with their Little Brothers doing all of the fun activities and hobbies they enjoy.” She adds, “It doesn’t take much to make a big impact on a child. A mentor has the ability to ignite, empower and defend the potential that exists in every child.”

At the LOFT, Program Manager Maggie Wells says that their goal is to continue to teach homeless and runaway youth the needed life skills. “We want to continue services the best we can in this new normal, and provide role modeling in how to navigate and deal with situations in this difficult time.”

“One of the things we’ve implemented as a necessity moving forward is providing mental health services virtually, which we’ve needed,” said KIDS Centers’ Gil Levy. “That’s something we had wanted to do for all this happened, particularly for those in need.”

Here’s What You Can Do to Help

by RONNI WILDE — CBN Reporter

While the most obvious means of supporting our local nonprofit agencies is financial donations, there are other ways to help, too. Many of the agencies are in need of volunteers, services and supplies.

“If you can’t find the time to volunteer on an ongoing basis, we are in need of volunteers for one-time events,” says United Way’s Executive Director Ken Wilhelm. “We are looking for volunteers to help with the Tallahassee organization’s Facebook, newsletter and website (bethelemminn.org) list some specific items needed to help keep the inn running. “Look after your friends, neighbors and family members who might be in jeopardy of losing their housing, and provide support or resources to help them know that we as a community are here for each other,” she says.

When asked what people can do to help, United Way’s Executive Director Ken Wilhelm offers this: “Remember to go to our website and get the word out. These are in-kind contributions, but sometimes they are equally as important as monetary donations.” As a completely volunteer organization with no paid staff, Gibson says any volunteer skill is welcome.

Gwenn Wysling, Executive Director of the Bethlehem Inn, says that for those who want to help the residents, the organization’s Facebook, newsletter and website (bethelemminn.org) list some specific items needed to help keep the inn running. “Look after your friends, neighbors and family members who might be in jeopardy of losing their housing, and provide support or resources to help them know that we as a community are here for each other,” she says.

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A quarterly newsletter with recent statistics, positive community activities and new initiatives.

• Community Diversity Workshops

• Staff/Parent Trainings

• Student Assembly
• Community Diversity Workshops
• Providing community CPR trainings that save lives and reduce suicidal behaviors by providing innovative, practical and proven suicide prevention.

• A quarterly newsletter with recent statistics, positive community activities and new initiatives.

• Staff/Parent Trainings
• Student Assembly

Thank you for your attention and for your continued support. Our work is always in progress and we appreciate your ongoing support.

United Way of Central Oregon

www.unitedwaycentraloregon.org
## Accounting Firms (Listed Alphabetically)

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The pandemic has brought unprecedented challenges to the way we do things and think about things. People are worried about their financial future, and what may be coming around the corner in the form of policy and consumer behavior. There is talk about looming recession and an economic downturn. The clouds gathering around us are dark and gloomy.

In addition to learning how to live our lives during a pandemic, the US is going through an election year. If there is a power swing at the federal government level this November, we could be looking at losing record-high Gifting and Estate Transfer Tax Exemptions. This article hopes to pierce the veil of darkness with some rays of light in the form of planning opportunities around your estate.

A person's estate is simply the things they own minus the liabilities they have — some would call this your net-worth. Through the history of our tax system, there have been many taxes assessed on one's estate. Most recently, our federal tax system moved from taxing estates over $5 million to only taxing estates well over $11 million. If you are wondering how this applies to you, Oregon taxes estates at just $1 million, so with a house and a retirement account it can be easy to get to these limits.

Estate planning aims to do its best to mitigate an individual or a couple's desires (where and what they would like their estate to do when they pass away) with taxes (how much their estate's beneficiaries will have left over). Potential estate plans and strategies are outside the scope of this article, but here are a couple very specific opportunities and possibilities.

**Lifetime Gifting**

The first opportunity has to do with lifetime gifting and the impending economic downturn. Gifts are always based on the fair-market-value (FMV) of an asset when it's gifted, not the original cost. Gifting in a hot, growing economy generally means you will be limited to gifting less because the underlying value of the assets you are gifting will be higher. You can gift $15,000 of value to an individual annually, without being required to file a federal gift tax return. With the lifetime gift exclusion at well over $11 million, you can gift a whole lot of value without having to pay a gift tax (you utilize your lifetime exemption instead).

*Ray of light takeaway:* “You can gift more when values are down.”

**Changes to Lifetime Exemption Amount**

The next point focuses on the possibility of a new direction in the federal government, and the potential of the lifetime exemption being lowered from over $11 million to much lower. Some are speculating $3.5 million and the gift/estate tax rate being raised from an effective rate of 40 percent to something closer to 60-80 percent. Our $11 million exemption is unprecedented and came in the wake of the Tax and Job Cut Act that was passed near the end of 2017. Exemptions have been as low as $0, $1 million and $2 million in very recent years. Oregon has not felt a need to increase or decrease their exemption and it has remained a constant $1 million, with no sign that it will change in the near future. Since Oregon does not tax gifts, there should be no hesitation from a state estate tax implication to gift by using up your record-high federal exemptions.

*Ray of light takeaway:* “There is still time to do unprecedented levels of lifetime gifting.”

**Summary**

In summary, because we are looking at a potential pause in FMV growth and/or a decrease in FMV for normally appreciating assets, and we have unprecedented lifetime gift exclusions, now could be a great time to take another look at your estate plan.

If you have questions about your estate, discuss these opportunities/possibilities with your advisors. There is an election in November, and there are unknown lasting effects of the pandemic that will come into play with asset valuation in the coming months and years that make this a “Perfect Storm” for life-succession and estate planning. Please reach out to us if you would like further information regarding your estate planning or any other issue.

Neil Langlois, CPA is a Senior Manager and a key member of the Jones & Roth Family Business, and Estate & Trust teams. He provides a broad range of services in tax planning and business consulting to his clients, thanks to his years of experience in government, management, and public accounting.
Making Your Case
The Four Es of Payment Automation

by DEREK HALPERN

Payling suppliers by check is a practice that has endured for much longer than anyone would have imagined. For a while, it looked like COVID-19 might be the tipping point for companies to go completely electronic. After an initial push in that direction, however, many accounts payable departments still send their workers into the office to process invoices and manage the manual check process.

It’s not enough to want to rid of paper checks. The case against them is not strong enough on its own. It has to be combined with a strong business case in favor of something else.

Even though manual processes are expensive, there are some rational arguments for relying on check payments. You don’t have to enable suppliers for electronic payments, manage banking data or worry about ACH fraud. You can even outsource the process. While suppliers generally have arguments for remaining customers.

People may also still be attached to the idea of check float. Even though manual processes are expensive, there are some rational arguments for relying on check payments. You don’t have to enable suppliers for electronic payments, manage banking data or worry about ACH fraud. You can even outsource the process. While suppliers generally have arguments for sticking with check payments, many organizations have still stuck with it. At any rate, the widely-predicted wave of late payments never formed. People dug in and got things done, despite the unforeseen challenges. The added steps have now become business as usual.

While it seems absurd to add “driving paper around” to anyone’s job description, it speaks to how deeply embedded are the B2B world.

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.
Making Your Case

Continued from page 30

Companies hadn’t drawn the line at walking checks around for signatures, keeping a safe full of check stock or renting an offsite storage space for paper files. What’s one more step?

There are plenty of reasons why it makes sense to stop writing checks, but we’ve narrowed it down to four. These Four Es of Going Electronic make up a compelling business case for payment automation adoption.

**Economics.** What does it cost your organization to write checks? And not just the sum of material costs like ink, check stock, envelops and stamps — which generally comes out to about 75 cents per check. But also consider the cost of time and people. Industry analysts estimate it’s more like $3 to $5 per check, and it could be as high as $10 in some organizations. Remember to consider opportunity costs in your economic analysis. For example: What could your AP team spend time on instead, once extensive check processes are streamlined?

**Efficiency.** Even if you only write checks, you might have workflows established for different variations of payments. Perhaps they’re based on the payment amounts, signatures required or even supporting documentation. All these manual and mechanical workflows could easily be automated, so approvers and signers can do their role in minutes, from any location.

**Experience.** How do suppliers want to get paid? Do they want to go to the office to handle checks? With ACH or card, suppliers get their money faster, without the threat of a check bounce looming over their heads. If you apply some technology to remittances, cash application experience can be much quicker and painless.

**Ease of implementation.** It’s easy to do things electronically, but your business case breaks down if you don’t have the resources to contribute towards the implementation process. Suppose you’re going to look for a solution. In that case, the last part of the business case has to be ease of deployment, versus what it would look like if you tried to automate everything yourself.

If you were going to do it yourself, you’d have to find a printing organization to cut the checks. You’d have to get IT to create a file to their specifications. You’d have to keep them supplied with check stock. Then you’d have to get your IT people to create another file for your bank for ACH payments. You’d have to run an enablement campaign to get vendors on board. You’d have to come up with a process for maintaining and storing their information and protecting it from breaches and fraud. You’d have to have IT create a file for your card provider. That’s three separate processes that you have to set up and launch and maintain.

Doing all that on your own is a major undertaking, and when you get right down to it, this is a big part of the reason that checks persist. The case against them isn’t strong enough on its own, and it’s counterbalanced by a case against automation — at least automation as we’ve known it in the past, which is much as I’ve described above — a semi-automated process where you do a ton of work to set it up, only to find yourself managing all these different file types and workflows and data just to be able to move the money electronically — and then you’re still probably doing half your payments by check. People have tried it, and it affirmed their choice to stick with checks.

Compare that to just handing it off to somebody that can automate the whole process and implement in about six weeks with just four hours of IT time. That is what is possible with today’s payment automation solutions. You also get continuous vendor enablement, fraud protection, error resolution and a payment guarantee in the bargain.

What often happens is that employees who want to get rid of checks are the ones most burdened by them. With working from home becoming the new norm, these people are more burdened than ever before. Yet they are not typically the decision-makers when it comes to choosing which projects receive funding. The most significant competition for automation is simply the simplicity of maintaining the status quo.

Perspective is everything. It’s rarely enough to point out how to disrupt the norm — you have to paint a picture for a better future. When writing a business case for payment automation, draw attention to the permanently simplified (and cheaper) workload that automated processes would bring, rather than focusing on the temporary unfamiliarity of your solution. Keeping that kind of mindset may accomplish what years of manual effort have not: eliminating business check writing once and for all.

Derek Halpern is senior vice president of Sales for Nvoicepay. He has over 20 years of technology sales and leadership experience, including 16 years in the fintech and payments space.

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Are Your Investments Fireproof?
Two Lessons to Help Avoid Disasters

by DAVID ROSELL — Rosell Wealth Management

It’s been a wild few weeks here in the Pacific Northwest as we’ve been doused in fires and blazes have been burning a perilous path including through Oregon, where more than one million acres of old-growth forest has sadly been destroyed as well as hundreds of homes and businesses. These unprecedented fires have tragically killed at least ten people. Fortunately, Central Oregon has been spared even as we experienced off-the-chart polluted air quality for over a week. At one point our air quality was the worst in the world, and that says a lot after experiencing the horrid air of New Delhi, India less than a year ago. While it’s common for Central Oregon to experience smog from the annual wildfires that often occur in late summer, this year has certainly been unprecedented. Sadly, one of my favorite places to visit — Breitenbush Hot Springs was destroyed in the fires and yet another utopian oasis, nearby — Belknap Hot Springs was fortunately spared. You just can’t predict when or where the fires might materialize.

The unpredictability of these wildfires can be compared to the financial markets — especially this year in 2020. Who would have thought that the S&P index would dive 34 percent in Q1 and then bounce back by 48 percent over the last two quarters? The fires and the markets bring me back to an adventure story I’d like to share from shortly after moving to Bend 20 years ago.

One of the many things that I love about Central Oregon is the ease of access to the great outdoors, which feeds my adrenaline junkie habit. I must say I do like living on the edge but only to a point. Years ago, I joined a mountaineering club called the Cascades Mountaineers, a group of adventurous people who helped fuel the beginning of my adventures — or misadventures if you will. In August of 2003, our group decided to climb Mount Washington, which sits at an elevation of just under 8,000 feet. This shield volcano is among the most recognized mountains in Oregon’s Cascade Range as it rises above the forest like nature’s skyscraper. Wildfires are certainly not new to this part of Oregon’s wilderness yet coincidentally, the day we summitted Mt. Washington marked the beginning of the B&B Complex Fire that eventually burned more than 90,000 acres over a period of five weeks. Although this is miniscule compared to the one million acres that recently burned in two weeks — at that time it was one of the most destructive fires in Oregon’s history. We watched the fire consume Douglas fir and ponderosa pine with a vengeance.

But I am getting ahead of myself as my adventure wasn’t actually related to the fire, but three investment lessons reminiscent of such fires. We accessed Mount Washington’s slopes via the Pacific Crest Trail. Over the years, I’d been on several sections of this 1,100-mile stretch before reading Wild, Cheryl Strayed’s journey of self-discovery. Fortunately, this trip would be a lot shorter than hers. Unfortunately, the rock on Mount Washington’s steep slopes are comparable to an enormous crumbling rock pile. However, if you know what you’re doing and are careful while doing it — there should be no problems. Unlike most of the other nearby mountains, where you can hike and scramble to the summit in the summer months, all routes up Mount Washington are rated Class 5 or higher for you climbers who are reading. Translation? Even though most climbers can easily reach the top without the aid of ropes, a fall can be fatal. So, we wisely opted for the protection of a rope to safely climb to the summit. As we ascended, the hiking grew steeper, and the views more spectacular. Hot and sweaty, we eventually reached the base of the summit block at 7,300 feet. The hike was over and the climb was beginning. Out came our helmets and harnesses — it was time to rope up.

The first pitch is the chimney, a 60-foot wall of sharp basalt. We reached the second pitch just below the summit — where I viewed Mount Jefferson and Three Fingered Jack — piercing through the thickening layer of smoke. The exposure was extreme to say the least. I originally started rock climbing to overcome my fear of heights — you know, the whole exposure therapy thing. I am not sure it actually cured me of my fear or just helped desensitize me!

Before I knew it — our group of 11 was perched on the summit! For me, arriving to the pinnacle of any awe-inspiring peak is a spiritual moment. Once I’ve been to the top, I never ever again seem to look at it in the same way. It was now time for the second half of the journey. We prepared for the descent and headed to our rope. As my climbing mentor, John Krog, always told me, rappelling down such a mountain begins with a test of trusting your best friend — yourself! Leaning back, you step off the edge with rope in hand, feeding it through your belay device, and begin the descent. The exposure below had my full attention.

For me and my climbing partners, it’s essential to have the right attitude and an adventurous spirit. You must trust your partner, as well as inspecting and having confidence in your gear. But most importantly, it’s about not making foolish decisions. We all had the skill set to free climb the summit block without ropes, however, one slip and it would be game over. And to think that at the time that we were concerned about the descent, the B&B complex was just beginning and creating dangers of its own — that we weren’t even aware of yet. Just as we were playing things smart on the mountain by using ropes, you’ll want to invest wisely so if you experience anopsy you don’t go into a financial firefight. Let’s take a look at three all-too-common blunders so you don’t make them — especially as we’re experiencing such unpredictable and unstable times.

Lesson #1. CHASING RETURNS — I call this story The Smartest Man in the World. It’s about a man who many regarded as the smartest man in the world and should help you appreciate why chasing returns is never recommended. So, each year on December 31, this smartest man in the world would invest 100 percent of his investable assets into a single asset class, (let’s use Large Cap as an example) and each year his investment returns were stellar. Year after year this guy seemed to know the best performing asset

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Lesson #2. BUY LOW AND SELL HIGH — I know what you’re thinking — who does David Rosell think he is? I’m a smart investor, I can pick great investments to get fantastic returns! Well, since 1994, DALBAR’s Quantitative Analysis of Investor Behavior has measured the effects of investor decisions to buy, sell and switch into and out of mutual funds over short and long-term time frames. The study found that though the S&P 500 averaged an unbelievable annual 24.31 percent return over those ten years, the Brother-in-Law, however, by simply being one year late in replicating the Smartest Man’s strategy, he ended up with the worst average returns, just 2.71 percent per year. So, what’s the morale of the story? Obviously, we cannot be the Smartest Man or Woman, it’s impossible unless you have miraculously manifested telepathy or are a time walker. This went on for ten years. Finally, in 2013, the brother-in-law decided to find out why he was not having the same success as the Smartest Man. The Smartest Man did the impossible; he had superior returns year after year by somehow selecting the right asset class and putting 100 percent of his portfolio into it. For this reason, he averaged an unbelievable annual 11.8 percent return during those ten years. The Brother-in-Law, however, by simply being one year late in replicating the Smartest Man’s strategy, he ended up with the worst average returns, just 2.71 percent per year. So, what’s the morale of the story? Obviously, we cannot be the Smartest Man or Woman, it’s impossible unless you have miraculously manifested telepathy or are a time walker.

What we can do is diversify our investments to try to capture the asset classes that do very well and also to mitigate the risk that we assume from asset classes that do not perform well. If the brother-in-law utilized a diversified strategic investment strategy comprised of 60 percent invested in stocks (25 percent large cap / 20 percent small cap / 15 percent International), 30 percent bonds and 10 percent REITS he would have performed 3.2 times better. Over the ten years, this Diversified Portfolio would average a handsome rate of return of 8.8 percent.

In summary, all too common to look at last year’s winner with envy and think, I want some of that! So, they invest, only to see that asset class sink the following year. By that time investors have lost confidence in that asset class. So what do they do? They sell it. To make matters worse, they typically buy it back when they have regained confidence in it once it’s on top again. They are doing the exact opposite of what brings success. They are selling low and buying high.

Now you understand how some investors can easily fall victim to over emphasizing yesterday’s winners, and how a diversified portfolio can help investors to stay on track. Warren Buffet, known as the greatest investor of our times, has a quote I enjoy sharing: “Be fearful when others are greedy, and be greedy when others are fearful.” His mantra may be counterintuitive but let’s discuss it. Before the crash in 2008 when many investors were purchasing real estate in hot markets such as Scottsdale, Miami, Las Vegas and Bend, where it felt like prices were increasing in value on an hourly basis, Buffet would have passed. I’m sure he would have done the same with over-valued stocks. After the crash, however, when so many people were trying to sell, he saw the challenging economy as an amazing opportunity. Nervous markets create opportunities, but as we’ve seen, you’ll have to battle your emotions to keep your portfolio on course and stay committed to a long-term strategy. History shows that investments made in these moments of distress, when potential is much higher than normal, are usually the most rewarding. I’ve said it before, but it bears repeating. Investing can be very emotional for investors. As a country, we have experienced record stock market growth over the past few years. Yet this also makes investors anxious as some wait for the next correction — especially as our economy experiences COVID and a chilling upcoming election. What should I do now? You may wonder. A more profitable question would be to ask, How can I remove some of the unsettling feeling I have? My answer to the last question is to focus on an historical perspective as it’s all too common to focus on our current dilemmas without learning from the not-too-far away past. Wayne Gattey’s advice is all: “I Skate to where the puck is going to be, not to where it has been.” So my friends, instead of fighting an exhausting battle with your emotions, develop a diversified long-term strategy and stick to it. After all, your long-term goals don’t change overnight, so why should your portfolio? A diversified portfolio is sure to weather whatever life brings your way, weather it is an uncertain mountain peak you’re summiting or a threatening wildfire. May all of my fellow Oregonians stay safe from the smoke and wildfires out there.

David Rosell is president of Rosell Wealth Management in Bend. RosellWealthManagement.com. He is the creator of Reconstruction of the 100-Year Retirement Life, Roundabout Books and Sunriver Resort.

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Better Together Central Oregon announced that Stephanie Beamer has accepted the position of executive director. Beamer comes to the organization with more than 10 years of experience in higher education and an extensive background in diversity. She most recently served as Oregon State University-Cascades’ assistant director of admissions for recruitment and Diversity Committee chair. In her new role, she will be responsible for overseeing work that aligns stakeholders across sectors and across communities, working with the Better Together Board of Directors, local school districts, local Education Service Districts, higher education, local business, community-based organizations, regional government and community members in Crook, Deschutes and Jefferson Counties and the Confederated Tribes of Warm Springs. Beamer is taking over the role from former Better Together ED Katie Condit who left the organization in July.

Prior to working in college admissions, Beamer served as an academic advisor in higher education. In that role, she recognized gaps and barriers for students and knew that she wanted to make an impact earlier in their school careers. With a vision to strengthen the college pipeline for middle and high school students, saw the need for recruitment and diversity work earlier in the pathway.

Beamer graduated from Oregon State University with a Bachelor of Science/Biology degree and obtained her Master of Science/Student affairs in higher education from Colorado State University.

Oregon State University – Cascades

Vice President Becky Johnson has appointed two alumni to serve on the campus’s Advocacy and Advisory Board.
Verenice Alvarez-Sanchez and Chris Vlessis began their terms in 2020 and will serve through September 2023. They replace John Rexford and Oran Teater, who have served on the board since 2008. Teater served as chair of the board and Rexford served as vice chair. Alvarez-Sanchez was a student leader at OSU-Cascades and earned a degree in business administration in 2013. She is an administrative assistant at the Facebook Prineville Data Center. Prior to joining Facebook, Alvarez-Sanchez worked with Mosaic Medical in Bend, supporting the chief executive officer and board of directors as an executive coordinator. She is secretary of the board of directors of the Latino Community Association of Central Oregon and has volunteered with the OSU Juntos program at high schools in Bend, Redmond and Prineville, introducing Latino students and families to resources and opportunities in higher education. She is a graduate of Redmond High School.

Chris Vlessis is co-founder and chief executive officer of Shape.io, a Bend software development company. He earned a bachelor’s degree in computer science in 2018. As a senior at OSU-Cascades, Vlessis won the Oregon Entrepreneurs Network Wyatt Starnes Battle of the Schools Award. He worked as a test engineer with G5 in Bend as a high school student and later completed a software engineering internship with Intel. Vlessis is a graduate of Summit High School in Bend. Both Alvarez-Sanchez and Vlessis will serve terms ending in 2023.

Woody Medeiros, director of Grandma’s House is retiring. Medeiros has been an advocate for teen mothers since her own teen daughter became a mom. Woody has touched hundreds of moms and babies and everyone that has had the pleasure to work with her over these nearly 30 years. She will be missed.

Medeiros started with Grandma’s House in 1992 as a volunteer. Over these years, she has used her heart and talent to advocate for pregnant teen moms who cannot advocate for themselves. She has developed community partners and long-term relationships with the region. Woody believes that if you give youth positive support and the tools to build a life, you guide them towards a future most never knew was possible. Medeiros has served numerous community organizations: Parents of Teen Parents, Homeless Leadership Coalition, one-night shelter count, Project Connect and others.

The Deschutes Land Trust introduces Friday Ranch, a new conservation project on 4,500 acres north of Madras.

“Friday Ranch is one of the signature properties of Central Oregon, long recognized for its outstanding natural values. It includes ten miles of steelhead spawning streams, making it important to the survival of Deschutes River wild steelhead. Friday Ranch’s rugged topography is also home to nesting golden eagles, mule deer, and Rocky Mountain elk, and will remain an important refuge for plants and animals in a warming climate,” said Brad Nye, the Land Trust’s conservation director. The Land Trust is working with partners and neighbors to develop a management plan that will guide its long-term stewardship of this private property. One management priority will be working with the Oregon Department of Fish and Wildlife and the Jefferson County Soil and Water Conservation District to maintain and expand the long-term restoration efforts on Trout Creek. Other immediate priorities include planning for wildfire risks and responses and slowing the spread of noxious weeds. We will also work with the Wasco and Jefferson county planning departments to bring local communities onto the property through our guided Walks + Hikes, educational activities with local schools, and other avenues.

Like many Land Trust projects, Friday Ranch is within the lands ceded to the
United States by the Confederated Tribes of the Warm Springs Reservation in the 1855 Treaty with the Tribes of Middle Oregon, and the Land Trust will look to involve the Tribes in developing management strategies. The Land Trust’s effort to conserve Friday Ranch is part of its larger goal of identifying, conserving, and protecting the land Central Oregon will need over the next 25 years. The Land Trust has conserved many amazing places in its first 25 years, but the next 25 years — with climate change and the continued pressure of regional population growth — will require new strategies and a forward-thinking organization to execute them. Donate to the Land Trust today to conserve vital places like Friday Ranch for the future of Central Oregon!

Northwest Key Property Management announces new team members, Dinah Green and Bailey Cecil, who have both passed their commercial real estate brokerage exams and received their licenses. Green and Cecil will be working under the Northwest Key blanket with owner Amy Cecil’s mentorship to broaden the firm’s commercial real estate and property management coverage and to help support the growing regional business community in Central Oregon.

Heart ‘n Home Hospice achieved Level 5 recognition with the We Honor Veterans organization. This is a four-year process that challenged them to connect with their Veteran population and communities in new ways. This accomplishment means that Heart ‘n Home is recognized as a five-star hospice provider for Veterans. This is an important honor as it is the highest quality rating a hospice provider can achieve from the We Honor Veterans organization. To earn this achievement each of their eight offices had to make a commitment to be positive forces in their communities through various ways and in the lives of Veterans they serve.

Heart ‘n Home Hospice participated in local community Veteran events, hosted Veteran events, recognized many Veterans for their service, welcomed Veterans of each conflict era home and maintained a readiness as a team to watch for and assist with life-threatening issues such as PTSD, moral injury and suicide. They connected Veterans with service animals, helped hundreds of Veterans celebrate Valentine’s Day with their loved ones and when someone was forced to distance itself, they took their efforts to virtually and continued to honor, recognize and show our Veterans that they have not been forgotten.

Central Oregon Community College’s (COCC) board of directors recently selected Erica Skatvold of Bend to chair the 2020-21 year, a leadership post she will hold through June 2021, the culmination of her four-year term. Skatvold previously served as vice chair of the seven-person board, representing Zone 4, which covers most of Bend.

Having grown up in Bend — where, as a student at Bend Senior High School, she took classes at COCC through the college’s dual-credit program — Skatvold’s background combines local community understanding with first-hand COCC student experience. More recently, in the 2018-19 academic year, she was an enrolled student at COCC, working on nursing program prerequisites.

Skatvold is the director of quality management at St. Charles Healthcare System and serves on the Deschutes Public Library’s budget committee.

Businesses Serving Community

Mid Oregon Credit Union

Mid Oregon Credit Union raised $2,725 during its annual Supplies 4 Schools drive. This year’s campaign included school supply donations and cash contributions to better support local students and families facing increased hardship due to COVID-19 and the shift to remote learning.

Throughout August, the credit union’s seven branch locations collected donations from members and the community. Mid Oregon pledged to match the first $1,000 donated in cash, which contributed to the overall total of $2,725. The Supplies 4 Schools funds and supply donations will stay in the local communities where they were collected. Mid Oregon partnered with Family Access Network and school districts to distribute the supplies to students in Deschutes, Crook, and Jefferson Counties who lack the necessities to succeed at school.

BEND-REDMOND HABITAT FOR HUMANITY

As part of a long-standing partnership with Nissan North America, Bend-Redmond Habitat for Humanity received a Frontier to use for construction. The donation is part of a $1 million national partnership renewal to support local Habitats across the U.S.

Nissan has contributed more than $17.9 million to Habitat nationally since 2003 and is one of the companies that have pledged support with OCF and other foundations, companies and thousands of individual donors to help provide relief to those in need, and the fund is now at $5 million.

OREGON COMMUNITY FOUNDATION

The Oregon Community Foundation (OCF) announced new donations to the 2020 Community Rebuilding Fund, a pooled philanthropic fund dedicated to helping Oregon communities recover from the state’s worst fire season on record. Facebook is one of the companies that have partnered with OCF and other foundations, companies and thousands of individual donors to help provide relief to those in need.

If you wish to join us in supporting these communities, the American Red Cross is accepting contributions.

REDMOND PROFESSIONAL GROUP

Redmond Profficieny Academy’s (RPA) Redmond Cares program was recently awarded a $1,500 grant from First Interstate Bank in Redmond as part of the program’s new community sponsor opportunity.

RPA’s Community Sponsor program works with businesses in Redmond and throughout Central Oregon to help fund the purchase of food and supplies for a month, host canned food drives and supply and clothing drives for Redmond Cares.

Employees from Fire first Interstate Bank volunteered for Redmond Cares on September 23 and 24 at the RPA high school campus, helping to pack boxes of food and supplies.

RPA and members of the community launched Redmond Cares in April 2020 as a response to the economic impacts felt in the community resulting from layoffs and school closures due to COVID-19. To date, Redmond Cares has packaged and delivered over 575 boxes of food and household items to the communities of Redmond, Bend, Pineville, Culver, Madras and Crooked River.

Mid Oregon Credit Union Marketing Team Members Present a Check to the Family Access Network in Bend | Photo Courtesy of Mid Oregon Credit Union

MID OREGON CREDIT UNION MARKETING TEAM MEMBERS PRESENT A CHECK TO THE FAMILY ACCESS NETWORK IN BEND | PHOTO COURTESY OF MID OREGON CREDIT UNION

The Oregon Community Foundation (OCF) announced new donations to the 2020 Community Rebuilding Fund, a pooled philanthropic fund dedicated to helping Oregon communities recover from the state’s worst fire season on record. Facebook is one of the companies that have pledged support with OCF and other foundations, companies and thousands of individual donors to help provide relief to those in need, and the fund is now at $5 million.

RBC WEALTH MANAGEMENT

A commitment to our communities is one of RBC Wealth Management’s core values. As the west coast continues to be ravaged by wildfires, RBC is providing a $150,000 donation to the American Red Cross to support the relief and recovery efforts for those impacted by the fires.

Our thoughts go out to the employees, families and frontline workers in the communities devastated by these devastating fires.

If you wish to join us in supporting these communities, the American Red Cross is accepting contributions.
Between the ages-old standard manual adjustment (also called diversified chiropractic) and the high-tech Activator method, you're probably wondering which one's the perfect fit for you when visiting your chiropractor. Perhaps in your mind, the word 'diversified' seems a little too abstract when all you want is your shoulder looked at. Meanwhile 'activator' sounds like something from the Terminator, which, if we're being honest, sounds a wee too painful to be desired. One's too vague, the other, too abrupt. So let's take a closer look at the definitions, moreover the methods, behind these obscure-sounding words and get down to the facts about what really goes on at the chiropractor's office. On top of that, let's figure out which method is right for you.

**Diversified Chiropractic Technique (DCT):**

A literal hands-on technique, chiropractors work directly with the body, conducting what's called manual manipulation to restore movement and alignment to the spine and joints. So what does this technique look like?

Spine Health tells us that the diversified chiropractic technique is "the form of high-velocity, low-amplitude thrust that is traditionally associated with chiropractic manual adjustments. For this method, chiropractors apply a short (low-amplitude), quick (high-velocity) thrust over restricted joints (one at a time) with the goal of restoring normal range of motion in the joint. The patient's body is positioned in specific ways to optimize the adjustment of the spine." Spine Health goes on to explain that "the high-velocity, low-amplitude (HVLA) technique is among the oldest and most frequently used chiropractic techniques. Most chiropractic clinical research has focused on the evaluating efficacy of this form of spinal manipulation, particularly for low back, mid-back and neck pain."

That's the technical definition. But what does it all mean? Elk Ridge Chiropractic & Wellness Center's licensed Doctor of Chiropractic, Kristin Costanzo, breaks it down for us.

She mentions that the diversified method is a 'more force, less speed' technique that provides general treatment to the patient's target areas. She informs us that "there is not a protocled assessment when it comes to diversified chiropractic. Because every person is different, there is naturally a little more room for variation when using this method. For example, you may have your regular chiropractor who you go to on a weekly basis. Then let's say you move and start seeing another chiropractor; or maybe you're out of town and visit a chiropractor because you threw out your back on the trip and need instant care. The variation of treatment you'll get between all of these doctors can be pretty vast. There just isn't as much consistency with this method if you're looking for the same targeted action every time you go in for treatment."

That being said, what are the goals, and moreover, the benefits of receiving the diversified chiropractic technique? Chiro Economics tells us: "Diversified technique has three main objectives. These are to restore spinal alignment, repair joint dysfunction and enhance proper movement. Care Family Medical and Chiropractic offers their perspective, saying, "This technique is extremely helpful to restoring joint dysfunction and settling the spine back to its normal place," going on to list certain benefits such as pain relief, increased blood flow, increased muscle relaxation, stress relief and lower inflammation levels.

**A Chiropractor’s Preference:**

Diversified Chiropractic Versus the Activator Method

Know Which One to Ask for at Your Next Appointment

by ABIGAIL MORSE — Elk Ridge Chiropractic & Wellness

Continued on Next Page
Activator Method Technique:
Having quickly gained notoriety among the chiropractic community as one of the most common forms of chiropractic treatment, the Activator method has come to rival the positive effects of the DCT. But what exactly is this method, and how does it compare?

Spine Health explains that the activator method “uses a spring-loaded, hand-held mechanical instrument called the Activator adjusting instrument. This instrument allows chiropractors to provide a quick, low-force impulse at specific points.” So not quite the Terminator, but no doubt just as effective. So what are its main objectives?

Spine Health goes on to say, “there are two theoretical advantages of an Activator instrument-assisted treatment.” The first one, they call ‘High Speed.’ “The instrument is so quick that the body’s muscles are less likely to tense in response, and resist the treatment. The lack of muscle resistance may facilitate the treatment’s effectiveness. The next advantage has been coined ‘Controlled Force.’ The applied force is localized and does not put the joint in any compromised positions, such as bending or twisting,” they explain.

Similarly, Dr. Kristin describes the procedure as ‘more speed, less force.’ She tells us that “because the tip of the instrument is small, chiropractors can be more specific with each application. With every point of contact, the activator is gentler, more specific. On top of that, there’s a defined protocol for this method. The patient should be able to go to any licensed Activator chiropractor and, according to the protocol, receive more consistent treatment.”

This is a great option for those patients with highly specific target areas that need the more precise point that the activator tool can easily reach, as well as patients who are more sensitive to the higher force, less speed method of the diversified technique. Dr. Kristin mentions that “the activator method is particularly effective on patients with osteoarthritis — a decrease in bone density usually seen in older women — as well as those with a history of disc injuries, and anyone hesitant about receiving a manual adjustment.” Moreover, unlike the more high-power thrust of the manual adjustment, the Activator method issues a more neutral thrust that provides less trauma to the targeted areas, which can provide a more proactive healing process to the patient.

So whether you’re thinking about the diversified chiropractic technique, or if you believe the Activator method might be a better fit, go ahead and have a sit down with your chiropractor to discuss which one is right for you. If you don’t currently have a regular chiropractor, Dr. Kristin recommends setting up a new patient appointment with her at Elk Ridge Chiropractic by calling 541-388-3588, or by going online at thebendchiropractor.com.

Healthy Communities
October 7, 2020 • Cascade Business News • 37
Vacancy announcements for the following positions will be available:

**Positions open for application on October 30, 2020:**
- GS-0404-05 Biological Science Technician (Plants) — Sisters
- GS-0404-05 Biological Science Technician (Plants) — Bend, Sisters
- GS-0404-07 Biological Science Technician (Wildlife) — Sisters
- GS-0404-07 Biological Science Technician (Wildlife) — Bend, Crescent, Sisters
- GS-0404-05 Biological Science Technician (Soils) — Soils
- GS-0102-07 Archeology Technician — Bend, Crescent, Sisters
- GS-0404-06 Biological Science Technician (Fuels) — Bend, Crescent
- GS-0404-05 Forestry Technician (Fire Suppression) — Bend, Crescent, Sisters
- GS-0404-07 Biological Science Technician (Wildness/Trails) — Sisters
- GS-0404-07 Biological Science Technician (Fuels) — Crescent
- GS-0404-05 Forestry Technician (Lookout) — Bend, Sisters
- GS-0462-03 Forest Management Technician — Bend, Crescent, Sisters
- GS-0462-05 Forest Management Technician (Fire Suppression) — Bend, Crescent, Sisters
- WS-5716-08 Engineering Equipment Operator (CDL Required) — Bend
- Positions about all applications are at smfs.des.TempRent@usda.gov. SDA is an equal opportunity provider, employer and lender.

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**Funding**

Continued from page 26

**Partners in Care’s Chief Development Officer, Marlene Carlson, said that although their clinical staff members are accustomed to dealing with adversity and finding solutions to issues as they arise, it has been challenging to conduct a non-traditional capital campaign to construct their new 12 bed Hospice House. “Funding during a deep economic recession with high unemployment, politico-, social justice- and pandemic-related causes created somewhat of an unfavorable climate for philanthropy,” she said. “Our ability to conduct events and in-person meetings has been hampered by COVID-19 restrictions.”

Younity’s Arlene Gibson agrees that funding for nonprofits has been negatively impacted over the past eight months. “We have community donors who have been financially impacted, even our wealthier donors. They are still giving, but smaller donations. Grants and corporations have refocused funding to prioritize critical care like food and healthcare, as it should be. But this has impacted our funding. There is simply less funding available for our services.” She adds, “Fortunately, we have proven programming; we have helped 10,000 youth and have had 2,700 adult volunteers. This helps us find support for avenues for funding; people remember this. We have changed our fundraising focus to online. You can’t beat sitting face-to-face with a donor, but this is where we are right now. We have missions to support, and we are doing everything we can to help them.”

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younity.org

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**Moving Forward**

Continued from page 27

nural or outlying areas where coming to Bend can be time intensive or difficult due to weather. We’d been talking about exploring this for a while, but found ourselves in a position to have to do it. It works well for a lot of our clients. It’s easy to log on from wherever you are, even on your phone,” she added. “That’s been a change we will probably continue to offer in some capacity. As much as a lot of us are getting tired of the Zoom thing, if it’s something you really need, it’s nice to have it as an option.”

Younity’s Arlene Gibson says expanding the organization’s missions and delivery programs and taking advantage of the heightened partnering opportunities with community agencies are her priorities moving into the future. “More nonprofits are working together and partnering, which is a great thing happening. These opportunities are part of our plans going forward,” she says. “We also have a new intern, a Political Science junior from the University of California Riverside, who is leading a core group of local students of color virtually and through phone calls.” This diversity program is featuring Black educators and community leaders, Gibson says, and they are producing a series of engaging educational courses. “Our youth are telling us that they want new, updated Black history programs. They are really passionate about this. We have an all-youth-lead diversity initiative. This is a new pathway for us.”

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kidscenter.org • younityus.org

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**Oxford**

Continued from page 3

without Bend’s commitment to affordable housing, which among many other positives, resulted in a waiver of SDC fees, property tax abatement, density bonus and subordinate loans. New affordable housing projects are incredibly difficult to complete to bring online and I’ve never worked with a City that understands and responds to the challenges like Bend did for Stillwater Crossing.”

**The Project**

The $51.6 million project is located north of Ponderosa Street along Atwood Drive and runs north and just to the west of Highway 97.

Offering one-, two- and three-bedroom apartments, Stillwater provides much-needed affordable housing for single individuals and families who earn less than 60 percent of area median income. The community will also provide an approximately 5,000-square-foot community building that will house a flexible recreational space, fitness center, kitchen facilities and community rooms, and 188 resident services will be provided to residents and available to the surrounding community. Renters will be able to take advantage of the exterior amenities, which include a large splash pad, picnic and BBQ areas, community gardens and covered bike storage. “We’re very proud to provide affordable housing with these fantastic amenities and services to the community,” said Mike O’Connell.

**Noteworthy**

- Almost all affordable housing in Oregon comes with a low interest rate loan. As a result, a modest 20% down payment is required and there is a cap on income. “Stillwater has achieved 30.8 percent participation from MWESB (Minority, Women, and Emerging Small Business firms) sub-contractors and professional service providers, making it one of the few projects in Oregon to ever achieve such a milestone,” Per Justin Metcalf, President of Wishcamper, “Along with our unique subcontractor procurement methods, our MWESB outreach partnership with the Oxford Collection of hotels, parent company of Oxford Hotel Bend, has consistently been committed to the enrichment of the Oregon community, evident in their generous contributions to the OSU-Cascades endowed faculty fund for student leadership and management program in 2016 and 2018.

McMenamins Old St. Francis School received second-place honors in the Historic Preservation category, and Sunriver Resort won Best Staycation in Central Oregon. To view the full list of winners, visit bendsource.com/bend/BestOf.

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younity.org

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**Whatcom**

Continued from page 3

accurate, while sacrificing something. “As a developer, we were able to bring this project to the City of Bend).”

Per Justin Metcalf, President of Wishcamper, “Alongside our unique milestone. Per Justin Metcalf, President of Wishcamper, “Alongside our unique outreach partnership with Women, and Emerging Small Business (firms) sub-contractors and professional services. “Our other projects are in Roseburg, Woodburn and Beaverton. We’re thrilled to have them as a partner. We’re looking forward to continuing our work in Oregon to find the housing opportunity is inclusive and available to everyone who calls Bend home.”

Stillwater incorporates sustainable construction best practices, with an emphasis on energy and water conservation, and will achieve Earth Advantage Multi-Unit Certification for healthy built environments.

**The Developer**

Wishcamper Development Partner’s principals have over 80 years of combined experience across 23 states; having developed or redeveloped over 15,000 multi-family and commercial units. When asked what sets Wishcamper apart from the early 1970’s today, Wishcamper’s development footprint resides in the Pacific Northwest and Northern Rocky Mountain Region, with offices in their home states of Portland, Oregon and Miwaukee, Montana. Per Justin Metcalf, president of Wishcamper, “Closing Stillwater is monumental for us. It’s the first project to break ground coming from our efforts in early 2019, when my partners and I drove to every corner and region of Oregon to find the communities with the highest need for affordable housing, and where our projects would have the most impact. Stillwater is one of four new construction projects that we’re currently developing in Oregon. Our other projects are in Roseburg, Woodburn and Beaverton. We’re honored to be taking part in providing inclusive housing for Oregonians that is physically indistinguishable from the market, and each dedicated to providing robust and tailored resident services. Going forward, Wishcamper will continue to be where our new construction development model is focused.”

**Facts and Details**

- Project funding: $200K grant from OHCS Multifamily Energy Program + additional energy incentives provided through Energy Trust of Oregon: $400K loan from the City of Bend Housing Trust Fund; $750K loan from the City of Bend Urban Renewal Agency; $4.1M provided by Wishcamper; $12.3M in 4 percent Low Income Housing Tax Credits syndicated by Boston Financial Investment Management and purchased by Freddie Mac; and $33.8M in construction-to-debt financing from stillwater development.
- Construction is beginning, with units scheduled for initial occupancy in July 2021 and fully-occupied by May 2022.
- 100 percent of the units are designated as affordable housing with income set-asides at 60 percent local area median income.
- A groundbreaking ceremony is currently scheduled for October 21 on-site (please contact Lynne McConnell at the City of Bend).
- wishcamperpartners.com
On September 10, Bridge Meadows broke ground on a new development in Redmond that will serve families who have adopted children out of foster care, and adults 55+ who elect to serve as mentors to the families. It will be located within the Hayden Homes Maple Meadows development, sharing a community building and greenspace with the larger neighborhood development. Bridge Meadows will open in fall of 2021.
Helping kids GET BACK to being kids.

KIDS CENTER

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