Lemco, an Oregon native who attended Oregon State University, recently returned to the region from Colorado, and upon doing so joined forces with Capstone Certified Public Accountants in Bend in a merger that became effective November 1. The partnership creates a complete accounting and valuation services team that can help business owners in determining the value of their companies. This is a process that must take place in certain situations, such as death or divorce, and should take place well ahead of any major life changes when possible. By combining knowledge and resources, Capstone and Lemco, owner of Cascade Valuation Services, can provide the full gamut of needed assistance to business owners or their heirs who must determine the value of a company and/or in formulating an exit strategy.

“We are helping each other,” says Lemco, who has more than 20 years of experience managing operations, consulting with business owners, performing financial analysis and preparing business valuations. She holds a master’s degree in Business Administration and accreditation as a certified valuation analyst. “I’m an analyst, not an accountant. But now I’m in an office with accountants, so we can cross-reference with each other. Having people who know tax law to consult with is huge.” She adds, “Having a team expedites an appraisal. I can’t do it in a week, but a team can. You need a team, when everybody has their area of expertise.”

Adding to the new valuation side of everybody has their area of expertise. “You need a team, where a team can. You need a team, when everybody has their area of expertise.”

Keeping money within the community has always been important, but perhaps never more so than now, as Central Oregon struggles along with the rest of the world to recover from the effects of the pandemic. “Aside from the love and support you would be contributing to someone’s passion and dreams as an entrepreneur, shopping local helps stimulate the economy, creating and keeping jobs right here in Central Oregon. You get the experience of touching, feeling and, most importantly, people interaction,” says Affton Coffelt, CEO and founder of Bend-based Broken Top Candle Company. “A lot of local businesses spend their time giving back to the community

Made in Central Oregon Spotlight — Pages 13-22

Great News for Central Oregon Infrastructure
With Growth Comes Infrastructure Investment Demand in Central Oregon

by BRUCE ARNOLD

In spite of the many challenges of the current year, this remains a great time to live, work and play in Central Oregon. That’s been the case for some time, and word has gotten out. In fact, Deschutes County is the sixth fastest-growing county in the nation, and it’s projected to be home to 262,960 people by 2050, substantially up from 176,635 in 2016. According to the Bureau of Economic Analysis in 2016, the Bend-Redmond metropolitan area had one of the highest rates of economic growth in the nation. Local gross domestic product (a comprehensive measure of economic output) grew by 8.1 percent, among the highest in the nation. The Bend-Redmond metropolitan area also leads Oregon in job gains with a six percent growth rate.
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**CBN** is published the first and third Wednesdays of each month.

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CBN is a division of Cascade Publications Inc. which also publishes the monthly Cascade Arts & Entertainment magazine, Book of Lists, Sunriver Magazine, Premiere Builders Exchange Directory, Bend-La Pine High Schools Fall & Winter Sports Programs and the Art & Wine Auction Program. Locally owned and operated since 1994.

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Volansi Expands Development, Production & Testing Capabilities with New Oregon Location

Volansi, Inc., the leader in vertical take-off and landing (VTOL) middle-mile drone delivery services, announced the opening of a new facility in Oregon’s Bend area. The location will support the company’s expansion as it develops, produces and tests its next generation of industry-defining delivery aircraft. The facility will also manufacture Volansi’s existing unmanned aerial vehicles (UAVs) or more commonly known as drones.

Guaranteed Rate Expands its Pacific Northwest Presence — Opens Branch in Central Oregon

Guaranteed Rate, one of the largest retail mortgage lenders in the country, announces the opening of a new branch in Bend, naming Tim Floyd as the location’s branch manager.

Located at 2754 NW Crossing Dr., Suite 201, the new branch expands Guaranteed Rate’s presence in the Oregon, which includes locations in Portland and Lake Oswego. Guaranteed Rate has operated in Oregon since 2005, offering consumers an end-to-end online mortgage platform with a 96 percent customer service rating, according to 2019 client surveys.

“This is an incredibly exciting time for both Guaranteed Rate and Central Oregon,” said Floyd, who brings 17 years of industry experience to Guaranteed Rate. “Our team’s local vibe and unparalleled commitment to customer service alongside Guaranteed Rate’s best-in-class technology and loan programs is the perfect combination for success. I firmly believe there are no limits to what we can achieve together with the company’s industry-leading support.”

Along with Floyd, the new branch welcomes Cory Benner and Douglas Amend, who hold over 30 years of combined industry experience, as vice presidents of mortgage lending.

Guaranteed Rate, which was founded in 2000, delivers competitive pricing, mortgage products and unmatched expertise from top-producing loan officers. The company introduced the world’s first digital mortgage, an easy-to-understand, transparent loan process, which enables industry-leading customer satisfaction and exponential growth.

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Continued on Page 30

Mosaic Medical Receives Transformational Grant for New Madras Clinic

Mosaic Medical, Central Oregon’s largest community health center, was one of 165 Community Health Centers across the nation to recently receive a grant award through the Capital Assistance for Disaster Response and Recovery Efforts (CADRE) opportunity from the U.S. Department of Health and Human Services (HHS), Health Resources and Services Administration (HRSA). The grant award of $954,386 will be used to support the construction of a new Mosaic clinic that will be co-located with the Jefferson County Public Health and Services Administration (HRSA).

The grant award of $954,386 will be used to support the construction of a new Mosaic clinic that will be co-located with the Jefferson County Public Health Department on the St. Charles Madras campus. The intention is to create the foundation of a community health and wellness campus in Madras; the new building is set to open in spring 2022.

“The CADRE funding will ensure that Mosaic Medical is able to increase access to high quality medical, dental, behavioral health and pharmacy services for everyone while increasing the community’s capacity to respond to and recover from future emergencies,” said Elaine Knobbs-Seasholtz, director of Strategy and Development at Mosaic.

Continued on Page 30

Embden Changed the Face of Policing

For decades, studies have concluded that the best way to combat police brutality is to feminize the force. While that the best way to combat police brutality is to feminize the force. While the best way to combat police brutality is to feminize the force, we’re finally seeing a change in attitudes towards hiring women as police officers. In the past, police departments were almost entirely made up of white males. In recent years, however, we have seen a growing trend of hiring women and people of color to join the ranks of law enforcement.

Bend Local Changed the Face of Policing

The Brass Ceiling: How a Heroic Cop Changed the Face of Policing

In recent years, we have seen a growing trend of hiring women and people of color to join the ranks of law enforcement. This has led to a significant shift in attitudes towards hiring women as police officers. In the past, police departments were almost entirely made up of white males. In recent years, however, we have seen a growing trend of hiring women and people of color to join the ranks of law enforcement.

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bendmarketplace.com Allows Local ‘Main Street’ Shopping from Home

by JAK GREEN, Business Development — Support-Local LLC

M any of us enjoy the experience of walking down our local “Main Street,” popping in and out of the shops operated by independent merchants and browsing for interesting products. The reality is that this once-favorite past-time now feels unsafe and uncomfortable for many.

Imagine a virtual Main Street that still has all the shops you love, where merchants share seasonal hand-picked products to showcase on a localized, digital marketplace. Enter bendmarketplace.com, a website marketplace venue created by Support-Local that will continue to evolve as new merchants, products and collections are added.

For businesses, this website will be a valuable sales and marketing tool and is available to utilize for free thanks to an early initial sponsorship from Northline Wealth Management. Whether a merchant already has a robust website or has never had a site at all, the marketplace levels the playing field and simply connects customers with products and merchants in a way that is fun, fast and effective. Restaurant owners can highlight their business, sell products and share links for takeout and delivery — and there is a place for recreational activities and online class listings as well.

For the community, the site allows us to shop and support our favorite local retailers from the comfort and safety of our homes while keeping dollars spent online within the community and supporting the businesses of friends and neighbors.

bendmarketplace.com is live and ready for more local, independent businesses to populate it. Diversity and variety are the spice of life, and it’s no different with the Bend Marketplace: The more independent merchants who join, the better! If you have a local business, please consider joining the Bend Marketplace, and encourage any other favorite business owners to join as well. Together, we can keep our local economy thriving while also keeping ourselves and our families healthy.

If you have any questions or suggestions about Support-Local and/or Bend Marketplace, please email to hello@support-local.com.

bendmarketplace.com • support-local.com
The pandemic continues, and people are still at home — alone with their thoughts on all of the things to do to make home safer, more livable and secure. Add to that a growing trend toward DIY domestic improvement projects and, well, it’s been the inspiration for a new smart home and security technology created by local Bend inventor Graham Hausler.

A national home security expert, Hausler and his son, Logan, got busy brainstorming not only the next-generation in home and office security technology, but an innovative DIY installation option to make smart home solutions easy, intuitive and affordable for everyone right now.

The team imagined a magnetic mounting system that eliminates wall damage and cuts DIY installation time in half. While the Hausers had this creative idea that would ease the way users install home security technology, the question became: How would they physically design the mechanics and engineering of the prototype to get it to market?

Enter E::SPACE Labs

The father/son team took their product idea to Central Oregon’s electronic design and technology incubator, E::SPACE Labs, a regional electronic co-working space for engineers, inventors, product developers, makers and creative minds. Founded by Rick Silver and David Robson in June of 2015, E::SPACE was launched to assist individuals and companies of all sizes in developing technological prototypes, and also to educate those with an interest in electronic and electro-mechanical hardware design.

With a team of electrical, mechanical and industrial engineers — in addition to four 3D printers for 3D modeling, Eagle CAD (a scriptable electronic design automation application), among other devices — the lab offers a convenient solution for hardware-design entrepreneurs like the Hausers to take the first step into a professional engineering environment.

“E::SPACE has been very helpful filling the gaps in the design-engineering process and in getting patents turned into products — they bring bright minds together, allowing concepts to become reality,” says Hausler. “I am looking forward to working with E::SPACE on my most recently filed patent, which focuses on streamlining the intersection between security technology convergence and artificial intelligence.”

The team at E::SPACE brought in a senior engineer to come up with details, drawings and manufacturing capabilities and different requirements for the product. A key component of the design was to foresee any challenge a do-it-yourself home installer might face — and perfect the product for the ease of the user. Bam! A patent-pending prototype has been born and is already on the market at Innovate, Security for Life.

“Graham brought us a very clever solution to ease the pain of DIY installation of smart home and security technology. We think the magnetic mount is a fantastic solution and we jumped at the opportunity to work with the Innovate team on E::SPACE,” said Claudia Johnson, Public Relations at Innovate, Security for Life.

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Most of the leaves have turned and fallen from the trees here in Central Oregon, as we brace for the coming months of colder weather. With the holidays right around corner, and snow in the air, the real estate trends are remaining strong and steady. In our monthly Trend Reports, we offer valuable insights by reviewing last month’s market activity. This information can be a wonderful resource for any upcoming trends we might see as we finish out November and head into the final month of the year.

**November 1 Inventory and October Activity**

With 162 active listings as of November 1, the Bend market, as we experienced during the summer months, is burning through inventory at a quick pace. Those looking for new homes are finding it challenging at times because of the lack of inventory. Both Bend and Redmond’s current listings have dipped yet again due to the fast pace of homes selling as soon as they hit the market. Redmond’s active listings, as of November 1, showed only 86 homes available. The numbers have consistently been reducing most of the year and the October numbers were no different. As we gear up for winter, we are seeing the combined active listings for Central Oregon at 248 homes.

October numbers for the Redmond market show us 142 homes sold, 97 new homes on the market and 106 homes pending. The bulk of active homes on the market in Redmond were in the $325,000-$425,000 price range, showing 34. The $225,000-$325,000 had only eight active listings, the $425,000-$525,000 range had 22 actives and the $525,000 and up price range showed 21 active listings.

For Bend, the numbers in October continued to illustrate an explosive real estate market. There were only two active listings in the $225,000-$325,000 range, 25 in the $325,100-$425,000 range, 30 in the $425,100-$525,000 range and 19 in the $525,100-$625,000 price range. The $625,000-$725,000 had 16 active listings, the $725,000-$825,000 had 17 actives and the $825,000-$925,000 showed 13 actives and $925,000 and above came in with 40 homes listed. As you can see from our Market Trend Report, the seller’s market opportunity remains almost certain as we head into the normally slower winter months. We do not anticipate much of a slowdown in real estate purchases entering the new year.

With a competitive market, buyers often look for competitive pricing as they consider properties. As the market stands currently, multiple offers at the asking price or above is continuing to create bidding wars for desired homes for sale. If you are selling your home and trying to price your property, we encourage you to consult with your trusted Duke Warner Broker for seasoned, expert advice. Our brokers will share their experience, knowledge and excitement while they work for you. Our Duke brokers know how to price properties according to the market trends and current housing competition. Now is not the time to trust rookie real estate agents to help you buy or sell your home.

**Sold and Pending Listings**

Bend had 272 pending homes in September, and 268 in October. These numbers are lower than 2019 due to supply vs. demand. If more inventory were available, the number of sold would most certainly be record breaking in 2020 as buyers are active and hungry. For sold listings, there were 286 in September and 250 in October. In Redmond, we saw 127 sold in September and 142 in October. As history has proven, Bend and Redmond will always be a solid real estate investment.

**Looking Ahead**

Many of us know and value this special place we call home. Central Oregon is a beautiful place to live and no matter what stage of life you are in, there is something for everyone in the real estate market. As you consider your housing needs, start to plan and look ahead, whether you want to buy or sell a home, keep us in mind for your real estate ventures. Our professional brokers are here to offer great insights as you navigate your next home experience.

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Domaine Serene, the award-winning Pinot Noir, Chardonnay and Sparkling wine producer located in the famous Dundee Hills of Oregon, is building on its highly successful Domaine Serene Wine Lounge brand with the announcement of its Bend location.

Opening Fall 2021, the Domaine Serene Wine Lounge in Bend is currently under construction in the historic D.H. Spheir Building on the prominent corner of Bond St. and Minnesota Ave. The new location will offer a food menu inspired by the 75 world-class wines produced by Domaine Serene, Château de la Crée and Maison Evenstad in a relaxed setting inspired by the locale. A selection of beer and a refined cocktail menu will accompany a comprehensive wine list available by the tasting flight, glass and bottle.

The Domaine Serene Wine Lounge in Bend will join the downtown Portland and Lake Oswego locations, making it the third Wine Lounge in the company’s growing portfolio. This concept ignited the trend of Willamette Valley wineries opening outposts in nearby cities and, with this opening, seeks to elevate the emerging wine scene and become a fixture in the downtown Bend community.

“Our Wine Lounges have been incredibly successful and well-received by our club members and the local community, so we jumped at the opportunity to create a third, one-of-kind location in Bend, a city I’ve loved visiting with my family for years now,” said Ryan Harris, President of Domaine Serene. “The newest Domaine Serene Wine Lounge will bring a comfortable, convivial and wine-centric experience to Bend, providing a new avenue for locals to taste our rare and collectible wines typically only available at our Clubhouse in the Dundee Hills.”

Domaine Serene, America’s most acclaimed winery, recently became the world’s most awarded winery at the highly regarded 2020 Decanter World Wine Awards. Committed to excellence, Domaine Serene has assembled a dream team to design the new location. Executive Architect Stephen Lapp, best known for his award-winning work on the winery’s Clubhouse, is collaborating with local architect Heidi Slaybaugh of BLRB Architects and Portland’s Paul Schommer of Schommer & Sons to create an unparalleled design that will honor the Central Oregon city’s aesthetic.

“It’s a thrill to collaborate with Domaine Serene on yet another project that will make fine wines more accessible to Oregonians,” said Lapp. “I can’t think of a more fitting building for the newest locale than the D.H. Spheir Building, which was the only Oregon building to be accepted to the coveted National Register of Historic Places in June 2020. We’ve really thought through every detail, from the location to the finishes, and can’t wait to see it come to life.”

The new Domaine Serene Wine Lounge will offer a truly remarkable experience in the heart of downtown Bend featuring refined rustic accents designed with locals in mind. The expansive three-level space will boast a two-story display holding wine bottles in perfect conditions. The Cellar Library will feature a turn-of-the-century wine cellar available for private events. The Members’ Mezzanine will exhibit beautifully designed wine lockers for collectors and connoisseurs seeking to store their prized Domaine Serene, Château de la Crée and Maison Evenstad wines for private dining and entertaining. Textural elements of exposed brick, rock and leather will play a large part in rounding out the ambiance of the expertly-lit space.

Accordion-style windows will open to outdoor seating during the warmer months, and an adjacent lounge area will feature an oversized fireplace for cozying up on cooler nights. Entertainment will be booked throughout the week, offering guests the opportunity to enjoy local music while imbibing their favorite wines or cocktails.

DomaineSerene.com • 503-864-4600

Thank You

All of us at Fratzke Commercial would like to give a big thanks to our valued clients and community for their patience and understanding during these unprecedented times. We’re so grateful for the trust you’ve placed in us. Without you, we would not be where we are today and we’re so thankful for your support. We look forward to continuing to work together through these challenging times to support business growth in Central Oregon.
The 2020 Get There Challenge was a huge success. Here are some of the statistics from the two-week challenge.

- 1,626 participants throughout Oregon
- Over 8,600 achievements unlocked (an average of 5.2 per participant)
- 588 new users from 10/5-10/18; 1,328 new users since 9/1-10/21!
- 18,639 trips logged, totaling 165,986 miles

This challenge highlighted people's ability to log trips while teleworking. We saw a great increase in telework participation all throughout the year. People are settling into their home offices and changing their daily routines. It was exciting to celebrate a new era of commuting this October.

The 2020 Get There Challenge also introduced users to the Activity Achievements. This additional feature, activated during the challenge, offered education tools to all types of commuters. It also invited people who aren't able to work to still accumulate points. By simply using the tools and learning new transportation skills, users gained points. We appreciated this feature as it increased access to the activities, prizes and the Get There community as we are all adjusting to new options.

Did you enjoy the 2020 Get There Challenge? Find out how to keep the prizes coming.

First, find out if your employer is signed up as a Commute Options Partner. If they are, great, you are eligible for ongoing benefits from Get There.

If your company doesn't give you year-round rewards, contact Kim@commuteoptions.org to sign up.

Below you will find the final participation numbers for this year’s inaugural achievements-based Challenge.

**Activity Achievements**
- Log 1 trip / remote work day: 1,281
- Log 5 trips / remote work days: 1,082
- Log 10 trips / remote work days: 936
- Plan & save a trip: 726
- Log 15 trips / remote work days: 622
- Log 20 trips / remote work days: 377
- Download Commute Tracker: 227

**Action Achievements**
- Make a pledge: 382
- Tell us your story: 277
- Like us on Facebook: 183
- Share your home office: 123
- Scavenger hunt 1: 103
- Scavenger hunt 2: 95
- Scavenger hunt 3: 61

**Skill-builder Achievements**
- Become a safety pro: 441
- Walk safe: 413
- Bike safe: 393
- Become a remote-work pro: 388
- Become a WiFi pro: 348
- Join the live Zoom cast: 158

Follow along for more challenges on the Commute Options and Get There Facebook pages.

commuteoptions.org
Oregon OSHA Temporary Rule Creates Big To-Do List with Quick Deadlines for Oregon Employers

by NICOLE ELGIN & JULIE PRECIADO — Barran Liebman LLP

Oregon’s Occupational Safety and Health Administration (OSHA) announced a temporary rule that went into effect on November 16, 2020. This temporary rule requires employers to implement several workplace safety measures in a very short amount of time. All 105 pages of the rule and appendix with industry-specific requirements are available at osha.oregon.gov. The temporary rule will be in effect for 180 days, but in the coming months, OSHA will likely create a similar permanent rule.

As of November 16, 2020

1. Physical Distancing

Employers must ensure six feet of physical distance between all individuals in the workplace unless the employer determines and can demonstrate that six feet of separation is not feasible for certain activities. This requirement applies to both indoor and outdoor worksites.

2. Face Masks, Shields & Coverings

Employers must ensure all individuals on the employer’s premises, who are not eating, drinking or smoking, are wearing a face mask, covering or shield. Face masks, coverings or shields are strongly recommended in all indoor work spaces, but not required when at a location where the employee does not require interaction with others and where at least six feet of distance can be maintained. Face masks, coverings or shields are not required when individuals are stationed at a “private, individual workspace not shared with other people.” Employers are required to provide a face mask, covering or shield at no cost to employees.

3. Infection Notification Process

Employers must establish a process to notify employees of work-related contact with someone who has tested positive for COVID-19 and to notify affected employees that an individual who was present in the facility has related contact with someone who has tested positive for COVID-19 and to notify employees.

4. Medical Removal of Employees

If OHA, a local public health agency or a medical provider recommends an employee quarantine or isolate due to COVID-19, the affected worker must stay at home and away from other non-quarantined individuals. An employer must allow the affected employee to work from home if available and the employee’s condition does not prevent working. Isolation or quarantine must continue until a medical provider or public health authority determines the employee may return to work. The employee is entitled to return to their previous job, if still available. Employers may not make the employee’s job “unavailable” by filling it with another employee.

5. Cleaning

Employers must regularly clean common areas, shared equipment and high-touch areas at least once every 24 hours if the workplace is occupied fewer than 12 hours during a day, or at least once every eight hours if the workplace is occupied more than 12 hours a day. Workplaces with only “drop-in” availability or minimal staffing may rely upon a regular schedule of cleaning and directing employees to sanitize their own work surfaces before use.

6. Poster

The “COVID-19 Hazards Poster” on Oregon OSHA’s website must be permanently posted in a central location where workers are expected to see it. An electronic copy of the poster should be provided to employees working remotely.

By December 7, 2020

1. Exposure Risk Assessment

All employers must conduct a “COVID-19 exposure risk assessment” that requires feedback and participation by employees. Employers with more than ten Oregon employees or employers with “an exceptional risk workplace” must document in writing their COVID-19 risk assessment, which must include the following:

• The name(s), job title(s) and contact information of the person(s) who performed the exposure risk assessment;

• The date the exposure risk assessment was completed;

• The employee job classifications that were evaluated; and

• A summary of the employer’s answers to 13 specific exposure risk assessment questions, which are listed in the temporary rule.

Workplaces at exceptional risk are further defined in the temporary rule and the appendix to the rule may include additional industry-specific requirements.

2. Infection Control Plan

Employers are required to implement an “infection control plan” with six essential elements:

• List of all job assignments or worker tasks requiring use of PPE necessary to minimize employee exposure;

• Procedures employer will use to ensure adequate supply of face masks,
Capstone CPAs & Cascade Valuation Services

Continued from page 1

Business Administration.

“There are the four Ds that can happen at any time: death, divorce, dispute or disability,” says Lance Brant, managing partner of Capstone CPAs. “When these happen, the reality is that a wife may get stuck with a problem if her husband dies without a plan in place. It’s much better to be prepared ahead of time. Succession and exit planning are very important,” he adds. “You want to use the ‘S’ in valuation, which stands for ‘succession’ or ‘successful’ planning, rather than the four Ds. Unfortunately, about 80 to 90 percent of valuations are due to the Ds rather than the S. We want to change that.” Business valuations can also be needed during corporate litigation, for SBA loans and for expert witness testimony.

When Lemco decided to move back to Oregon, she reached out to Capstone about creating a partnership, and the merging of minds has been a win-win, says Brant. “Our firm is growing so fast. We are in three cities, and possibly going to be in five by next year,” he says. “This valuation service adds a lot. We think it’s a great add-on.” He continues, “Bend is unique. There is lots of tourism, but there are lots of good small businesses too. They are here because they want to be here, and we can serve them and help them grow. This adds to the infrastructure of Bend.”

Lemco anticipates a “tidal wave” of valuations now that people are working on recovering from the COVID-related closures. She and Brant agree that there is a shortage of valuation analysts in Central Oregon, and those who are here are exceptionally busy. “This is a plus for the community,” Lemco says. “We’l love to be the referred company. We hope to have attorneys and CPAs and even wealth managers refer us.” She continues, “We perform actual appraisals that will hold up in court. We follow the accredited standards.”

The valuation services provided by Lemco and Capstone are for commercial businesses, not personal property or real estate. “If you have a growing business, you typically have investing partners buying in and buying out, and a valuations department can help with the transition,” says Brant. “People try to figure out their net income for the year, but they should really figure out what their business is worth.”

When a business owner comes to Lemco for help, she evaluates everything going on both outside and inside of the business that drives its value, she says. “I deep-dive the analysis. This is all written out in a very clear, substantiated report. Most owners want the highest value possible for their business, and they can use the report to learn how to improve and drive up that value.” For example, if an area of the business is underperforming, a valuation can reveal the weak link so that it can be eliminated or improved upon. “Doing this well in advance of a change can really make a drastic improvement,” says Lemco. “It’s a tool to use to learn how to streamline and improve business; this is good for all of us,” she says. “You check your bank account balance regularly; why don’t you know the value of your business?”

Moving forward, Lemco and Brant say they want to offer exit-planning educational seminars, but are finding it difficult to do so at the moment because of COVID. “The best way to grow a business is face to face,” says Brant. “COVID has made that tough.” They particularly hope to educate clients about estate tax rules, which may change over the next three to five years. “Everyone wants to live here, but you don’t want to die here without a plan,” he says. “There are very high estate taxes here. For business owners who have more than a million dollars in net worth, you could pay a lot of taxes. All CPAs and attorneys should be telling their clients this, and we can help.”

CapstoneCPAs.com
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Taken together, the challenges of maintaining prosperity and preserving our cherished environment are significant. With growth come challenges, especially as it relates to infrastructure. While most of us have heard it before, it’s undeniable that building first-rate infrastructure is essential to realizing the full potential of communities and their economies. It’s no wonder then, that organizations like the Central Oregon Intergovernmental Council (COIC) and Economic Development Central Oregon (EDCO) have identified immediate short-term infrastructure demand in the areas of transportation, clean energy, water management and bridging the digital divide with high-speed connectivity to access cloud-based applications, data centers and high-speed internet.

It’s also true that the sheer scale of the infrastructure challenge is so enormous that the only possible way to meet it is to find a much bigger role for the private sector. Finding the right infrastructure investment partner, one that shares the values and vision of the communities and governments they serve will be a key factor in meeting, not just economic opportunity, but also the broad needs of society.

**Innovative Partnerships Emerge**

In Oregon, and specifically in Central Oregon, two forward-looking infrastructure partners have joined forces. The first of those companies, Oregon-based LS Networks, originally formed by a collective of Oregon rural electric cooperatives, has been providing high-capacity fiber optic connectivity to enterprise and business customers in the Pacific Northwest for over 15 years. The other is Toronto-based InstarAGF, an independent infrastructure investment firm with a North American portfolio that includes digital, energy utilities, aviation and civil infrastructure, in addition to complex logistics.

**Alignement of Investment Focus and Regional Need**

LS Networks has built and operates one of the largest privately-owned fiber networks in the region. Originally designed for the most demanding customers, clients include telecom carriers, ISPs, data centers, governments, schools, healthcare organizations and businesses. With the addition of CEO Byron Cantrall in late 2018 and an experienced management team, the company is focusing on strategic expansion and growth to enable it to serve more of the market. LS Networks’ fiber network expansion extends throughout Oregon and Washington, with particular emphasis in rural areas and underserved markets, where access to broadband is uneven, and without network expansion, can be a very real source of present and future economic disadvantage. To this end, LS Networks is a participant in the FCC’s “Keep Americans Connected Pledge,” in which service terminations are suspended, and late fees are waived for any residential or small-business customers due to disruptions caused by the coronavirus pandemic.

Like LS Networks, InstarAGF already has a presence in the Pacific Northwest with Leading Edge Jet Center, a provider of fueling and business aviation services at both the Redmond and Bend airports in Central Oregon. Leading Edge Jet Center is growing under InstarAGF’s ownership, recently expanding its footprint to the Boeing Field and King County International Airport in Seattle through the acquisition of Kenmore Aero Services, providing a wide range of support services for general aviation customers.

InstarAGF’s current and targeted investment portfolio singles out the same core infrastructure needs identified by local and regional planners in Central Oregon. This is a prime example of a forward-looking company whose values are in alignment with the goals and aspirations of the communities in which they invest. To paraphrase InstarAGF, “Our portfolio focuses on infrastructure that connects communities, with emphasis on collaboration with governments, businesses and other stakeholders where we invest”.

In mid-October, InstarAGF agreed to acquire 100 percent of LS Networks from the current shareholders. LS Networks will continue to operate with its previous focus, with no impact to its customers, employees or management, while benefitting from InstarAGF’s financing and resources. With InstarAGF’s partnership, LS Networks will now be able to accelerate its network expansion into even more areas.

InstarAGF’s partnership with LS Networks represents an important precedent for private infrastructure investment in Central Oregon. In particular, it furthers the priorities of businesses and residents of Central Oregon: continued prosperity and retaining quality of life while protecting Oregon’s natural environment. Of course, this private sector partnership is a small, but meaningful, step towards addressing Central Oregon’s projected infrastructure needs. When complete, this acquisition will bring the knowledge and support of an international organization to provide greater fiber connectivity and support the growing needs of not only Central Oregon, but the entire Pacific Northwest.

To learn more about LS Networks in Central Oregon, call 541-923-5599 or visit LSNetworks.net.
“The more time we spend at home — whether living in an apartment, townhome, dormitory, suburban home in the country or urban home in the city — the more we believe consumers are looking at ways to protect their families and property from intrusion and life-threatening mishaps,” says Hausler. “We want more people to have access to such a flexible, affordable and comprehensive protection device for any living situation, literally a preprogrammed, turnkey, easy-to-install option for anybody.”

What sets Innovate apart from the competition is not only the ease of installation thanks to the strong magnetic mounts, but its panel features with smart security components, touch-screen management, video monitoring, hazard detection and Bluetooth disarming capabilities, all updated and managed online by the user. Innovate solutions come fully encrypted with technology that cannot be hacked or disarmed by intruders eliminating vulnerabilities to data obstruction.

About Innovate

Innovate, Security for Life, was inspired by a simple concept: use innovation to provide professional-grade life safety and security products for home and business, and to offer continued support and help customers save money through DIY installation. With a market that is quickly transitioning, we have re-engineered professional-grade, cutting-edge systems for easy installation by our customers. The kits we offer are not entry-level products. Innovate has engineered them to be the most advanced, easiest to install and fully expandable in their class. This is a comprehensive professional offer unlike any other on the market. Our mission is to build lifelong relationships with our customers. We provide ‘Security for Life.’

Cascades LLC

Barran Liebman LLP

continued from page 9

innovate@fl.com, 503-799-2220

is tailored on a “facility-by-facility basis.” If an employer has multiple facilities that are substantially similar, its plan may be by facility type rather than site so long as any site-specific information that affects employee exposure risk is included in the plan.

By December 21, 2020 – Employee Information & Training

Employers must provide information and training on specific topics regarding COVID-19 to employees in a manner understood by affected workers and employees must be able to provide feedback. Oregon OSHA will release training materials in the coming weeks.

By January 6, 2021 – Ventilation

Employers must maximize the amount of outside air circulation through their existing HVAC system when employees are present in the workplace. Employers are not required to purchase new HVAC systems or retrofit existing systems. Nicole Elgin and Julie Preciado are labor and employment attorneys at Barran Liebman LLP. For questions about Oregon OSHA’s new rule, contact them at nelgin@barran.com or jpreciado@barran.com.

barran.com

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If you’re anything like me, you may have stopped downtown to place an order with our good friends at Bend Rubber Stamp & Printing (BRSP) only to find the shop no longer there! As for myself, I feared the worst: a locally owned and operated small business unable to sustain itself during the pandemic. Be not afraid: At 50 years serving the Bend community, BRSP is here to stay! The business has simply changed its location and is now conveniently situated at 1320 SE Reed Market Road, Suite 180.

With limited parking on Wall and Bond Streets, increased traffic in every respect (2020 being a notable exception) and higher and higher rents, BRSP’s new location is most welcome, not only for both loyal and new customers who relish in its ease of accessibility and high-quality products but also for owner Mike Guest and his three employees who appreciate the increased spaciousness of the facility. Now at 2,800 rather than 1,600 feet, more room allows for more growth, and Guest has immediately capitalized upon this possibility, expanding the shop’s productive capabilities with a booklet maker, a 5,000-pound computerized cutter and a large format printer, not to mention an employee break room.

Continued on Page 20
<table>
<thead>
<tr>
<th>Who Makes It</th>
<th>Phone/Web</th>
<th>Product</th>
<th>Where to Find It</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cascade Spa Covers</td>
<td>541-388-7963</td>
<td>Spa, spa covers, hot tubs, whirlpool baths.</td>
<td>Store located north side of Bend.</td>
</tr>
<tr>
<td>Chesa'Whar</td>
<td><a href="http://www.chesawhar.com">www.chesawhar.com</a></td>
<td>Quality tall socks that lasted a long time &amp; didn’t fall down around your ankles.</td>
<td>See website for locations.</td>
</tr>
<tr>
<td>Country Catering</td>
<td><a href="mailto:info@goodyschocolates.com">info@goodyschocolates.com</a></td>
<td>Handmade dog collars &amp; bandanas.</td>
<td>Online.</td>
</tr>
<tr>
<td>Country Catering</td>
<td>541-388-6191</td>
<td>Chocolate.</td>
<td>See website for locations for local kombucha on tap &amp; non-alcoholic kombucha.</td>
</tr>
<tr>
<td>Country Catering</td>
<td>541-460-3200</td>
<td>Approximately 5,000 plants &amp; 24 different cultivars available for U-pick, essential oils, hydroponic lavender bunches, buds, aromatherapy products, plants, eye pillows, neck &amp; body wraps, sachets &amp; gift baskets.</td>
<td>Farm-to-store at 5000 SW Feather Dr., Madras, OR.</td>
</tr>
<tr>
<td>Country Catering</td>
<td>541-388-6191</td>
<td>Dairy products: milk, ice cream, butter &amp; cottage cheese, your cream, eggnog.</td>
<td>Local grocery outlets.</td>
</tr>
<tr>
<td>Country Catering</td>
<td>541-388-6191</td>
<td>Climbing walls.</td>
<td>Globally &amp; online.</td>
</tr>
<tr>
<td>Country Catering</td>
<td>541-562-5075</td>
<td>Wire by the bottle, glass or case.</td>
<td>Faith, Hope &amp; Charity Tasting Room in Terrebone.</td>
</tr>
<tr>
<td>Country Catering</td>
<td>541-388-6191</td>
<td>Cliffhanger &amp; Rye Whiskey under their Crater Lake Spirits by Reserve products, ground to bottle Estate products, Special Projects &amp; Rye Whiskey under their Crater Lake Spirits by Reserve label.</td>
<td>See website for locations.</td>
</tr>
<tr>
<td>Country Catering</td>
<td>541-388-6191</td>
<td>Award-winning board game for two or more players. Special price for locals.</td>
<td>See website. Call or email for locals special price &amp; delivery.</td>
</tr>
<tr>
<td>Country Catering</td>
<td>541-388-6191</td>
<td>Handmade chocolate &amp; ice cream treats.</td>
<td>Goodby’s in Bend, Sunriver &amp; Prineville, also at partner locations available on website.</td>
</tr>
<tr>
<td>Country Catering</td>
<td>541-430-7092</td>
<td>Artisan confectioner using local ingredients. Online, Jackson’s Corner, Newport, Market, Tumalo Garden Market, C.E. Lovejoy’s, Central Oregon Locavore, Desperado Boutique, Taste Oregon, Summer Country Store at The Village at Sunriver, Merchant Tables in Summer &amp; various Central Oregon Farm Markets.</td>
<td></td>
</tr>
<tr>
<td>Country Catering</td>
<td>541-388-6191</td>
<td>Tea, accessoies.</td>
<td>Online, Newport Market, Café Sima &amp; C.E. Lovejoy’s See website for full listings &amp; online store.</td>
</tr>
<tr>
<td>Country Catering</td>
<td>541-388-6191</td>
<td>Quality custom closet solutions. Woodworking. Retail location at 51265 Old Mill Dr., Bend.</td>
<td>Online.</td>
</tr>
<tr>
<td>Country Catering</td>
<td>541-388-6191</td>
<td>Reusable tote bags.</td>
<td>Wild Salts, online &amp; at boutiques throughout the world.</td>
</tr>
<tr>
<td>Country Catering</td>
<td>541-388-6191</td>
<td>Manufacturer &amp; distributor of delicious Superfood based products including the highest quality coffee, creamer &amp; sweetener. Online.</td>
<td>See website for locations.</td>
</tr>
<tr>
<td>Country Catering</td>
<td>541-460-3200</td>
<td>Handcrafted wood &amp; leather flagship busses.</td>
<td>14870 SW Hawks Place, Crooked River Ranch &amp; Flagship stores across the West.</td>
</tr>
<tr>
<td>Country Catering</td>
<td>541-430-7092</td>
<td>Rye organic gourmet specialty food.</td>
<td>In stores &amp; restaurants around Oregon &amp; the U.S. See website for fall line up &amp; online store.</td>
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## Made in Central Oregon (Listed Alphabetically)

This list is just a sampling of Made in Central Oregon products. Numerous other people in Central Oregon are responsible for making hundreds of other fabulous items, it would be impossible to list every single one. Our complete list of Made in Central Oregon is posted on www.cascadesbusnews.com. If you would like a complete list of small manufacturers, see the CBN Book of Lists or email cbn@cascadebusnews.com. Please call us if you’d like to be added to the list: 541-388-5665.

### Who Makes It

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</tr>
</thead>
<tbody>
<tr>
<td>Light Elegance Nail Products</td>
<td>800-275-5396 541-526-1467 <a href="http://www.lightelegance.com">www.lightelegance.com</a> <a href="mailto:info@lightelegance.com">info@lightelegance.com</a></td>
<td>Cosmetic nail products.</td>
<td>Check online for nearest retailer.</td>
</tr>
<tr>
<td>Light My Fire Wildcrafted Fire Fuel</td>
<td><a href="http://www.coolcom.com">www.coolcom.com</a> <a href="mailto:info@coolcom.com">info@coolcom.com</a></td>
<td>Bouquets of juniper, sage &amp; other foraged materials, which, while beautiful, are also intended to ultimately be burned in a fire pit or fireplace.</td>
<td>Lulu’s Bird, W&amp;G, Botanics &amp; Love, Bar 3.</td>
</tr>
<tr>
<td>Manpas Wineery</td>
<td>541-546-5404 <a href="http://www.manpaswine.com">www.manpaswine.com</a> <a href="mailto:info@manpaswine.com">info@manpaswine.com</a></td>
<td>Handcrafted barrel-aged wine.</td>
<td>Manpas Wineery, Greggs West Bend Liquor, Jackson’s Corner Bar &amp; West &amp; online.</td>
</tr>
<tr>
<td>New Growth Clothing</td>
<td><a href="http://www.newgrowthclothing.com">www.newgrowthclothing.com</a> <a href="mailto:info@newgrowthclothing.com">info@newgrowthclothing.com</a></td>
<td>Locally designed &amp; manufactured eco-friendly, sustainable garments.</td>
<td>Skragskin 66 &amp; Snowboard Shop, Rescue Modem Consignment &amp; online store.</td>
</tr>
<tr>
<td>Normal Leather</td>
<td>541-815-4555 normalleather.com <a href="mailto:normalleather@normalmail.com">normalleather@normalmail.com</a></td>
<td>Handmade custom leather items &amp; accessories.</td>
<td>etsy.com/shop/homemadeather, Deseretlands, The Silver Diner, Sweet Treat Satus, Lucy’s Boutique, Element 903, Cong Ital, Baskin, Breand.</td>
</tr>
<tr>
<td>Oregon Yerba Mate</td>
<td>541-488-0558 <a href="http://www.oryerba.com">www.oryerba.com</a> <a href="mailto:shop@oryerba.com">shop@oryerba.com</a></td>
<td>Wholesale &amp; reta yerba mate. Full breakfast, lunch, expresso &amp; tea at café.</td>
<td>Oregon Yerba Mate of Redmond &amp; online.</td>
</tr>
<tr>
<td>Rack-N-Bull</td>
<td>541-353-1800 <a href="http://www.rack-n-bull.com">www.rack-n-bull.com</a> <a href="mailto:info@rack-n-bull.com">info@rack-n-bull.com</a></td>
<td>Storage hitch racks.</td>
<td>Online.</td>
</tr>
<tr>
<td>Rapa Productions</td>
<td>541-382-1021 <a href="http://www.raperproductions.com">www.raperproductions.com</a> <a href="mailto:sky@raperproductions.com">sky@raperproductions.com</a></td>
<td>TV &amp; film production, web design, graphic design, action sport films.</td>
<td>20722 High Desert Ct. Ste. 4, ski &amp; snowboard/outdoor stores world-wide &amp; online.</td>
</tr>
<tr>
<td>Riff Cold Brewed Coffee</td>
<td>456-206-0825 <a href="http://www.riffcoldbrew.com">www.riffcoldbrew.com</a> <a href="mailto:hoy@riffcoldbrew.com">hoy@riffcoldbrew.com</a></td>
<td>Cold-brewed coffee with two simple ingredients, sustainably sourced, artisanal coffee &amp; pure Cascade mountain water.</td>
<td>Available in ready-to-drink bottles, 3-liter Carrier Box &amp; on draft at breweries, restaurants &amp; businesses throughout Oregon.</td>
</tr>
<tr>
<td>Scamper Woodworks</td>
<td>541-940-9622 scampersonboards.com <a href="mailto:maegusud@gmail.com">maegusud@gmail.com</a></td>
<td>Custom reclaimed wood furniture.</td>
<td>See website for locations. Custom designs.</td>
</tr>
<tr>
<td>Schoolhouse Produce</td>
<td>541-584-7712 <a href="http://www.schoolhousetojob.co">www.schoolhousetojob.co</a> <a href="mailto:schoolhouseToJob@gmail.com">schoolhouseToJob@gmail.com</a></td>
<td>Organic &amp; nonorganic produce &amp; local grocery products.</td>
<td>1430 SW Highland, Redmond.</td>
</tr>
<tr>
<td>Silipint</td>
<td>541-670-5044 <a href="http://www.silipint.com">www.silipint.com</a> <a href="mailto:info@silipint.com">info@silipint.com</a></td>
<td>Silicone pint glasses, shot glasses, bowls &amp; cups.</td>
<td>Online &amp; at various local retailers &amp; grocery stores.</td>
</tr>
<tr>
<td>Sparrow Bakery</td>
<td>541-335-6321 (Scott Street) 541-647-2331 (9th Crossing) <a href="http://www.thesparrowbakery.net">www.thesparrowbakery.net</a></td>
<td>Savory baked items, savory breads, scones &amp; soups.</td>
<td>Sparrow Bakery in Bend &amp; wholesale items in local retail locations.</td>
</tr>
<tr>
<td>Spindrift</td>
<td>541-280-8283 <a href="http://www.spindrift.com">www.spindrift.com</a> <a href="mailto:wholesale@spindrift.com">wholesale@spindrift.com</a> <a href="mailto:info@spindrift.com">info@spindrift.com</a> <a href="mailto:help@spindrift.com">help@spindrift.com</a></td>
<td>Drink gear</td>
<td>Bend Pet Express, Foot Zone, Sebastian’s Healthy Pet Food &amp; Supplies, online.</td>
</tr>
<tr>
<td>Straw Propellor Gourmet Foods</td>
<td>541-536-9077 855-507-8729 <a href="http://www.strawpropellor.com">www.strawpropellor.com</a> <a href="mailto:info@strawpropellor.com">info@strawpropellor.com</a></td>
<td>All natural, on-the-go oatmeal in 15 flavors &amp; 5 flavors of mac &amp; cheese made with certified gluten-free oats, non-GMO, all natural &amp; kosher certified ingredients.</td>
<td>31 different Central Oregon locations including 355 different stores &amp; shops, 20 states, Canada &amp; Guam. Also available online.</td>
</tr>
<tr>
<td>Strictly Organic Coffee Co.</td>
<td>541-363-1370 541-330-6011 <a href="http://www.strictlyorganic.com">www.strictlyorganic.com</a> <a href="mailto:contact@strictlyorganic.com">contact@strictlyorganic.com</a></td>
<td>100% certified fair trade &amp; certified organic coffee.</td>
<td>Local grocery stores, at coffee shops in Bend, restaurants &amp; bars online.</td>
</tr>
<tr>
<td>Sullivan Glove Co.</td>
<td>541-382-3090 800-627-7954 <a href="http://www.sullivanglove.com">www.sullivanglove.com</a> <a href="mailto:info@sullivanglove.com">info@sullivanglove.com</a></td>
<td>Leather gloves &amp; slippers.</td>
<td>Online &amp; Sullivan Glove in Bend &amp; other retailers.</td>
</tr>
<tr>
<td>The Workhouse Studio &amp; Retail</td>
<td>541-241-2754 <a href="http://www.theworkhousebend.com">www.theworkhousebend.com</a> <a href="mailto:connect@theworkhousebend.com">connect@theworkhousebend.com</a></td>
<td>Artisan's locally handcrafted goods.</td>
<td>50 Scott St., Bend in The Old Iron Works.</td>
</tr>
<tr>
<td>Wild Roots</td>
<td><a href="http://www.wildrootsspirits.com">www.wildrootsspirits.com</a></td>
<td>Each bottle of Wild Roots starts with a 6 times distilled &amp; 100% organic corn-based vodka, infused with over a pound of natural Northwest-grown fruit. To capture the essence of the beautiful Northwest.</td>
<td>Wild Roots Tasting Room, Cascade Street Distillery. See website for locations.</td>
</tr>
<tr>
<td>Zamp Solar</td>
<td>541-728-0924 <a href="http://www.zampsol.com">www.zampsol.com</a> <a href="mailto:support@zampsol.com">support@zampsol.com</a></td>
<td>12-volt solar charging systems for off-grid, Rv, marine, agriculture &amp; other applications. Offer a variety of portable &amp; hard mounted solar kits made right here in Bend, OR &amp; USA.</td>
<td>Solar Deale, The Solar Store, Rv, Camp LLC, All Seasons RV Marine, Big Country RV, La Pave Ave Hardware, Typhoon Solar.</td>
</tr>
<tr>
<td>Zawaski Skin Care</td>
<td>teamzawaski.com <a href="mailto:info@teamzawaski.com">info@teamzawaski.com</a></td>
<td>Sunscreen, shampoo &amp; other personal care products for performance athletes.</td>
<td>See website for locations.</td>
</tr>
</tbody>
</table>
Made in Central Oregon

Continued from page 1

through charities, education and other nonprofits — the more you support, the more we can give, keeping the love right here in Central Oregon.”

There are two sides to the made-in-Central Oregon coin: those items that are manufactured here, and those whose creators use local ingredients in making their product. “Many of our downtown businesses carry locally made goods,” says Aisling. “A few that come to mind are Found Natural Goods (foundnaturalgoods.com), aos Skincare (aosskincare.com), Bendy Dog (bendydog.com), John Paul Designs jewelry, (johnpauldesigns.com) and Feather’s Edge (thefathersedge.com).” In each of these shops, goods are either made by hand onsite, or made using locally sourced materials or ingredients. “Downtown Bend businesses are owned and operated by the most fantastic, wonderful, kind and giving families in our community,” adds Aisling. “They are a delight to know and to support.”

Brad Irwin, owner of Oregon Spirit Distillers, agrees that the benefits to buying local are many, whether the item is an object or a food or beverage. “Buying local products keeps all of the money (other than taxes) in the local economy. This is particularly important when the product is produced from local ingredients,” he says. “If you buy a bottle of locally made whiskey, you are not just supporting the company; you are also supporting the distiller, the bottler, the tasting room host and the farmer who grew the grain. Oregon Spirit Distillers has 21 employees.”

Don Myll, Bend area director of EDCO, says he has noticed that Central Oregon companies have a tendency to prioritize using local suppliers and manufacturers in the creation of their final products. “I believe that this邻里 camaraderie between businesses has caused an above-expected demand in some sectors of the supply chain. “There are many examples of local companies pivoting in the face of COVID to help their local communities. “The disruption gave them the time to make their move during the COVID disruption,” says Jon Stark, senior director of Redmond Economic Development Inc. (REDD) “The disruption gave them the time to make their move into central Oregon, and there is now affordability in making the move.” He adds, “Our crystal ball moving forward looks like a continuation of the rapid growth we’ve seen over the past nine years.”

Adding to the eclectic mix of products made in Central Oregon is the creative nature of so many people who live here. There is a distinct entrepreneurial spirit in this region. “If that is evidenced in our local shops and businesses. This makes buying locally fun — during the holidays and at any other time of year. If COVID creates anxiety about strolling through the stores in person, most local businesses have websites that offer vast selections of items that can be purchased online. This is perhaps one silver lining to the pandemic: Businesses have stepped up their online presences in a big way. If you want to sit at your computer to shop from home, it’s no longer necessary to order from the big warehouse companies.”

“Oftentimes, products that are produced locally are unique to Central Oregon,” says Irvin. “Sharing gifts from Central Oregon to people who live abroad brings a personal touch from the giver. Also, it is often something that they cannot get where they live.” He adds, “When you give a gift, it is nice to know that you met the maker. Or, you can order from Amazon and meet the UPS driver” Irvin and his wife grew up in Bend and are raising their children here. “Twelve years ago, we were looking at the wonderful resources that Central Oregon has to offer: access to great grain and water, and people with passion in making a fantastic beverage. Also, the climate is great for distilling and aging whiskey. There is no better place to make whiskey than Central Oregon.”

Coffelt, whose candle company has grown from a small daughter-father operation to a large international enterprise, adds, “When you buy local, you get products that are higher quality and are created by fellow comrades, friends or possibly even family. Local gifts are a great way to spread our ‘Bend love’ everywhere.” She continues, “Broken Top was born in Bend five years ago (happy anniversary to us!) in my tiny little kitchen in southwest Bend. Since then, we have blossomed into our 12,000-square-foot warehouse in northeast Bend and we employ 12 amazing team members. The love and support of many local businesses and their willingness to take a chance on our brand has been the root of our success. Thank you Central Oregon.”

Certainly, there is a plethora of businesses that make products locally. We don’t have nearly enough room to list them all, but here is a small sampling offered by EDCO’s Myll:

- Oregon Spirit Distillers — Distiller — oregonspiritdistillers.com
- Broken Top Candle Company — Manufacturer of candles and assortment of other products — brokentopcandleco.com
- Triple Creek Brewing — Brewery and pub — triplecreekbrewing.com
- Three Creeks Brewing — Brewery and pub — threecreeksbrewing.com
- Cascade Culture — Food processor of fermented foods — localcultureferments.com
- Found Natural Goods — Manufacturer of natural goods — foundnaturalgoods.com
- Aos Skincare — Skincare brand — aosskincare.com
- Poltex — Manufacturer of organizational equipment for healthcare industry — poltex.com
- Oregon’s Wild Harvest — Herbal supplements — oregonswildharvest.com
- Found Natural Goods — Manufacturer of natural goods — foundnaturalgoods.com
- Cascade Culture — Food processor of fermented foods — localcultureferments.com
- Oregon Spirit Distillers — Distiller — oregonspiritdistillers.com
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- Oregon’s Wild Harvest — Herbal supplements — oregonswildharvest.com

In Bend
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- Cascade Cultures — Food processor of fermented foods — localcultureferments.com
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- Cascade Culture — Food processor of fermented foods — localcultureferments.com
- Found Natural Goods — Manufacturer of natural goods — foundnaturalgoods.com
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- Poltex — Manufacturer of organizational equipment for healthcare industry — poltex.com
- Oregon’s Wild Harvest — Herbal supplements — oregonswildharvest.com
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- Poltex — Manufacturer of organizational equipment for healthcare industry — poltex.com
- Oregon’s Wild Harvest — Herbal supplements — oregonswildharvest.com

In Sunriver/La Pine
- TJP Engineering — Engineering of aquatic animal systems — tjpengineering.com
- Legend Cider — Craft Cider — legendcider.com

In Sisters
- TJP Engineering — Engineering of aquatic animal systems — tjpengineering.com
- Legend Cider — Craft Cider — legendcider.com

In Redmond
- Poltex — Manufacturer of organizational equipment for healthcare industry — poltex.com
- Oregon’s Wild Harvest — Herbal supplements — oregonswildharvest.com

In Crook County/Prineville
- Composite Creations — Manufacturer of custom carbon fiber and fiberglass parts — compositecreations.net
- Krah USA — Plastic pipe manufacturer — krahusa.com

In Sunriver/La Pine
- TJP Engineering — Engineering of aquatic animal systems — tjpengineering.com
- Legend Cider — Craft Cider — legendcider.com

In Sunriver/La Pine
- TJP Engineering — Engineering of aquatic animal systems — tjpengineering.com
- Legend Cider — Craft Cider — legendcider.com

In Sisters
- Three Creeks Brewing — Brewery and pub — threecreeksbrewing.com
- Josie’s Best Gluten Free Mixes — Allergen-free baking mixes — josiessbestgf.com

In Redmond
- Poltex — Manufacturer of organizational equipment for healthcare industry — poltex.com
- Oregon’s Wild Harvest — Herbal supplements — oregonswildharvest.com

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In Redmond
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- Oregon’s Wild Harvest — Herbal supplements — oregonswildharvest.com
“You can choose your heat level too,” he continues. “We take spicy food seriously, but we also know it’s not for everyone. Bishop’s Best lets you choose your level of heat. All dishes are available from mild to extra spicy.

The eclectic menu has something for everyone, from carnivores and omnivores to vegetarians and vegans. “My favorite dish to cook is anything on the grill. I think there is something very comforting and primal about cooking over fire outdoors.”

Order by Saturday and they shop and cook Sunday. Your freshly made meals will be ready for pickup or delivery on Monday. They offer family meals too. Family meals start at $40 for four people. If you’d like to order a family-style meal, contact them at least 24 hours in advance.

This year they started offering low- to no-cost holiday family meals for Thanksgiving and Christmas for those in need. Simply send them an email via their website contact form.

Check out Bishop’s incredible menu at bishopsbestmealprep.com

Comfort & Connection with Bishop’s Best

by NATALIE A. NIEMAN — CBN Feature Writer

Stephen Bishop has been preparing meals to share with friends, family and neighbors for years. After losing his long-time corporate job with IBM as an HR Software Developer due to COVID, he decided to take his love of food and cooking to the next level by starting Bishop’s Best Meal Prep & Catering, so he could share his passion with the community of Bend.

Bishop’s Best specializes in meal preparation and catering services offering delicious, locally sourced, spicy (or not), meals delivered straight to your door. Meals are delivered in containers that are BPA free, microwave safe, dishwasher safe, freezer safe and reusable.

Originally from San Jose, California, Bishop started cooking about 20 years ago. “I’ve always loved food and the way it connects people,” he says. “I began cooking after working as a waiter — when the Chef inspired me with his creations. He approached cooking the way I approached music at the time. And I think food, like love and music, is a universal language. It connects people — comforts people. It’s special for me when my food is the source of that connection and comfort.”

 “[At Bishop’s Best] we make our own spice blends, award-winning pepper powders and hot sauces,” Bishop explains. “If you like a certain spicy product, let us know and we can add it to your order so you can use it on whatever and whenever you’d like!”
J ulie Hakala and Janet Powers are kindred-spirited twin sisters who have used their collective experiences growing up in the Colorado hotel industry to create a distinctive interior siding and accent wall business in Bend. After living apart for 25 years — with Powers living in Colorado and Hakala in Bend — circumstances aligned, and Powers moved here in 2019 to join her sister. “Our business, Blended, was started in October of 2019 in Janet’s garage,” says Hakala. “We make interior metal and wood accent walls for the customer who is looking for something unique.” With many reclaimed barnwood companies in existence, the sisters say they wanted to create something more modern and clean-looking for the interior of homes. After years of working separately in the rustic wood industry, Hakala and Powers decided to merge what they were doing here in Bend and in Colorado, and Blended was born.

“We decided to take siding to a new level: smooth surfaces with the option of a metallic blend for a more modern look,” says Powers. “Our 17 colors of wood and five options for metal inserts allow customization of any design you can dream of.” The women make all orders by hand, with no machinery involved at all, and say that they believe in keeping it local by sourcing their materials through Bend companies. Each color blend is named after a place of adventure in Central Oregon: Creamy white is called the Mt. Bachelor blend, green planks are called the Green Lakes blend and a mix of gray, brown and black planks are called the Deschutes River blend.

“Our kiln-dried pine wood planks provide a balance of rustic and modern style with varied grain patterns and a smooth, clean finish,” the sisters explain. Wood planks come in four-, six- and eight-foot lengths and are three-quarters of an inch thick. “Our square-edge profile allows for versatility and ease in application. It can be used for more than just interior siding: you can create shelves, furniture and other DIY crafts.”

Square and rectangle tiles are also available that are one-quarter-inch thick and come in a variety of colors and patterns that can be used in combination with the wood planks and metal inserts. “We’ve taken design a step further by offering custom metal inserts and planks in five different metallic finishes. Every client’s vision is unique. Our metal accents can be added to create endless combinations for your project.” Following their launch in 2019, Blended grew quickly, and the sisters opened a showroom in Bend located at 900 SE Wilson Avenue, Suite E, in January of this year. Unfortunately, COVID hit shortly after they opened, so the industrious women used the time to expand their product offerings, enlarge the size of the showroom and erect more display walls.

The front portion of the showroom is the “DIY Design Walls,” where customers can come in and get creative. “Clients can mix and match and create their own designs and color combinations on the magnetic walls,” says Powers. For customers who desire a little help, the sisters offer free design consultations online or by appointment. Powers says there are three elements to consider: wood, either in planks or tiles; metal, in either 1-inch inserts or planks; and the option to add a subtle metallic finish to the wood. “With 17 color options for the wood and five color options for the metal, the design possibilities are endless,” she says.

“It’s great in the hotel business. It was ingrained in us that customer service is the key to good business,” says Hakala. “We want happy customers; customer satisfaction is our top priority.” For Hakala and Powers, working together is a dream come true, and for them, family ties are huge. They are excited to meet you.”

Moving forward, the sisters say they hope to grow the business by increasing awareness about Blended, and to continue to meet and exceed the needs of their clients. “We enjoy building strong relationships and partnerships with the talented builders, designers and architects in Deschutes County,” says Hakala. “That’s our greatest challenge: awareness. Just letting people know about us. Current clients run the gamut: Pahlisch Homes has used the Blended designs in model homes throughout Washington and Oregon, and businesses such as State Farm have used the designs inside their offices. Brian’s Cabinets in Bend used Blended materials in the office restrooms. For customers who do not want to do their own installations, Sierra James construction offers installation services. “It’s not just builders and designers using our products, it’s homeowners too,” says Powers. “We sell nationwide off the website; people can order from anywhere.” So far, the sisters have clients in Oregon, California, Nevada, Colorado and on the East Coast.

Despite the hand-made nature of the Blended products, Hakala and Powers offer short lead times of two to four weeks. “If someone wanted something by Christmas, we could do it,” they say. Despite the bump in the road that the pandemic brought, the sisters say they are thankful that Blended has grown, and they have a sign hanging in their showroom that reads “DV” which stands for “Deo Volente,” meaning “God Willing.” Hakala and Powers say those are the words they live by, and their business cards have a tiny “DV” imprinted on the bottom right corner as a reminder. “We have grown,” says Hakala. “We feel blessed that we were able to use the COVID time to increase our products and hear what our customers want. We have COVID safety measures in place at our showroom, so give us a call, we are excited to meet you.”

blendedmetalandwood@gmail.com
blendedmetalandwood.com
541-668-4708
541-668-4404

The Blended Showroom (Photos by Ronni Wilde)
MAKERS — A Place for Artists & Craftspeople

by KRISTINE THOMAS — CBN Feature Writer

Inspiration often arrives unexpectedly for artists, craftspeople and writers. It could be the echoing sentiments of words in a song or poem, the way the sunlight bounces off raindrops clinging to pine needles or eavesdropping on two people at the local coffee shop.

For well-known Oregon author Rick Steber, his idea to create a place for more than 110 artists and craftspeople to be under one roof derived from looking at a photograph of his late father, Chuck Steber.

“I was looking at a picture of my dad and the trout he carved when he was 14 years old. He loved to carve, but he never had time. He went to college and then served in the Army during the war years, met my mom in Alaska, got married, had seven kids and had a 35-year career as a school administrator,” Steber said. “After he retired, he got to carve absolutely amazing birds and did so while having Parkinson’s disease.”

Believing in the intrinsic beauty of the arts, Steber has created a place where other creative people can display their artwork.

In September of 2019, he opened Rick Steber — MAKERS, a collaborative community that includes the literary headquarters of his books and the work of artisans and artists living in Central and Eastern Oregon. The showroom is open 10am to 5pm Tuesday through Saturday at 131 NE Fifth St. in Prineville.

Steber is the author of more than 50 books with sales exceeding two million copies. He has received national acclaim for his writing including receiving the Western Writers of America Spur Award for Best Western Novel, Western Heritage Book of the Year, Western Writers of America Spur Award for his writing including receiving the Literary Arts Award. Four of his books have been optioned to movie production companies. He is also a guest speaker. Since Lona Reed took over as showroom manager, every display has been redesigned for maximum effect.

“I think the shop is very inspiring, and I enjoy seeing the variety of items on display. This is a place where people are encouraged to pursue their artistic passion whatever that medium might be,” Reed said.

“Here, shared it’s also a place that preserves lost arts including pine needle baskets, beaded jewelry and leather work. When he opened in 2019, Steber said the business was going great with people spending a few hours in the showroom. When the pandemic hit Oregon in March, business ground to a halt.

He encourages people in Eastern and Central Oregon to visit Prineville and discover what the city has to offer. “People who visit the showroom are amazed at the talent,” Steber said. “There is a 95-year-old man who makes walking sticks, a woman who has 23 multiple personalities whose treatment is to explore different artwork, a woman blacksmith from Klamath Falls, a hatmaker from Lakeview, a woman scrimshaw artists from Burns and a pine needle basket maker from Prineville.”

JD Grinnell specializes in painting iconic Oregon scenes including Trillium Lake, summer Aspens and Herbie the Volkswagen next to a few cows in a field.

Grinnell is amazed at the incredible and virtually hidden talents that are living in Central and Eastern Oregon. “The dominant reaction of people visiting for the first time is, ‘Wow, I had no idea!’ Prineville doesn’t have the cultural cachet of larger Central Oregon cities, so it comes as a surprise to find the level of sophistication and craftsmanship that is shown at Rick Steber — MAKERS,” Grinnell said. “In the future, perhaps it will become not quite so far off the beaten track.”

“Art is who we are. I believe we will be known by the stories and the art we leave behind,” Steber said. “I want this place to be where people are encouraged to do what they love to do and for people to discover what inspires them.”

Jonathon Keith, Broker, 541-419-8708

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“Picture is a representation and may not accurately reflect final product.”

JD GRINNELL SPECIALIZES IN ICONIC OREGON SCENES: TRILLIUM LAKE AND SUMMER ASPENS ARE WELL-RECEIVED SUBJECTS, BUT WHERE IN THE WORLD OTHER THAN CENTRAL OREGON WILL YOU FIND HERBIE THE VOLKSWAGEN AND A FEW COWS SHARING A FIELD?” PHOTO COURTESY OF RICK JD GRINNELL

RICK JD GRINNELL
Bend Rubber Stamp & Printing

Continued from page 13

As always, BRSP offers excellence in printing, copying, rubber stamp, typesetting and design: “a full-service, commercial print shop with a down-home feel,” as Guest describes it. “We deliver personalized service to all, from the little guy to the big corporation,” he further explains. Quite interestingly, the challenges of 2020, Guest notes, has resulted in less commercial work for the shop but many more small print jobs for artists. As an artist myself, I’ve looked to BRSP for business cards, greeting cards, prints, show announcements and posters, and the company always delivers superb products in a timely, reliable fashion.

Having purchased Bend Rubber Stamp & Printing from Butch De Gree in 2016, Guest is certainly no stranger to the industry. Beginning his career as a delivery driver in 1992, he has occupied numerous positions within various companies including press operator, bindery technician, senior manager, promotional products distributor and production manager. Now, after so many years in the industry in all its various capacities, Guest proudly exclaims, “If you cut me, I will bleed cyan, magenta, yellow and black,” the colors used in the printing industry that yield “great color representation for full-color production.”

The tour I received of BRSP’s new facility yielded many insights into the vast possibilities of the rubber stamp and printing business. So many iconic stamps of Bend’s premier companies; different types of unique papers including silver, gold, copper and those with wood veneer finishes of varying grain patterns; a color-correct light booth showing different types of lighting conditions; coil and twin loop binding; wedding invites; notepads; embroidery; and even face shields... the list goes on!

Visit Bend Rubber Stamp & Printing at its new location at 1320 SE Reed Market Road, Suite 180 to discuss your projects, and enjoy personalized service from an industry veteran.

bendstampandprinting.com
541-389-2110

Cascade Publications Inc.
Cascade Business News • Cascade A&E • Book of Lists • Sunriver Magazine

• Cascade Publications providing Business News Since 1994
• Cascade A&E Oregon’s Only Arts Magazine
• Book of Lists Marketing Tool for Central Oregon
• Sunriver Magazine Visitor’s Guide and More
When Holm Made Toffee Co. arrived on the Bend foodie scene in 2011, Randi Holm was grateful for the support and guidance she received from the Central Oregon small-business community. The company was founded by Randi’s mother-in-law, Donna Holm, in 2007 in Glide after she retired from a career as an elementary teacher.

Now, she said, it’s her opportunity to pay it forward. Holm is collaborating with several small-business owners in Oregon to create gift boxes for the holiday season. Many small businesses in Oregon are struggling their way through 2020, especially since many holiday festivals have been canceled and retailers are scaling back on their orders.

“We want to do our part in supporting our fellow small-business owners this holiday season,” Holm said. “I don’t want to compete with my fellow local makers so that’s why I decided to join forces. I believe in collaboration over competition. We are all stronger together.”

The participating companies are Inspired Leaf Teas, Broadus Bees Honey, LeeMo Designs, Farewell Coffee Roasters, Sticker-lishious and Holm Made Toffee all of Bend, One Fork Farm Caramels of McMinnville, Bees and Beans Candy of Portland, Paradox Candle Co. of Prineville and Bushel and A Peck Organic Skincare of Albany. The collaborative gift baskets are available now through December 31 at holmmadetoffee.com or while supplies last.

Holm said she plans to add more Oregon-based companies in the future.

“There is so much talent in Central Oregon,” Holm said. “If these boxes do well, we plan on releasing more curated themes with more makers, and we want to offer many of these gift options year-round.”

Holm said many local businesses won’t survive through 2021 without strong fourth-quarter sales in 2020.

“Many businesses, including us, have had to use any reserve we have trying to navigate COVID-19 since March,” Holm said. “It is so important to be locally focused this year to help keep local business owners’ doors open.”

Holm described the gift boxes as a “win-win” because people
**Tips For Launching a New Product**

**by BRUCE BARRETT**

Central Oregon regularly ranks among the top five regions for business startups. The majority of Central Oregon’s workforce, about 78 percent, work for small businesses with nine or fewer employees. Central Oregon is a regional hub for entrepreneurs and is also recognized for its access to start up resources. Many current residents and recent transplants to the area are bringing their business ideas to market.

If you are one of the many in Central Oregon who have a new idea, and pitching it to "Shark Tank" isn’t a possibility, here are some tips to promote your new product and garner the attention it deserves.

Q. What’s the first step in promoting my new product?
A. Before you do anything, you need to get to know your new product intimately. What problem does your invention solve? What philosophy is behind its creation? What is unique about your business? Have a ready answer to all of these questions before you start trying to market your new product. This process is not as challenging as many perceive it. Try searching online for a "one page business plan template" and start by filling in the blanks. Contact centraloregon.score.org for free support and advice.

Q. I know there are a lot of customers who will want my product. How do I reach all of them?
A. If you try to be all things to all people, you’ll lose focus. Instead, start by thinking about your ideal customer. Study their wants, their goals, their challenges. Where and when do they shop? How do they want their questions answered? Are they pragmatic or emotional buyers? The better you get to know your buyer, the better you can tailor your marketing message.

Q. Should I create a brand message?
A. One of the first steps to marketing a new product is to create a brand message or pitch. When you’re forced to get your marketing pitch down “on paper,” you’ll see where your message is weak and unconvincing. Have a peer read it, and see if they have unanswered questions. Show it to more people — friends, family, prospective customers and other business owners. Ask for honest criticism; then fine-tune your message to be short but informative. In a brand message (and in real life), you only have a few seconds to grab your audience’s attention. According to HubSpot, key elements of a pitch for a new product idea are:
- A tagline
- The problem your product solves
- A list of the product’s core features
- The value proposition
- A ten-word positioning statement

Q. Should I send out a press release?
A. Before you send out a press release, you need to prepare to introduce your new product in your industry. If no one knows who you are in this already-established market, you must build authority. Post content on your website that builds your reputation as an expert. Go to industry events, and network with other business owners. Once you’ve established a presence for yourself, then it’s time to build promotions for your launch.

Q. How do I know which social media platforms to join?
A. Keeping up with all the social media platforms out there is unrealistic (and unnecessary) for a new product. What’s important is to be where your customers are. Do some market research to see which social media channels they use most. Keep in mind, though, that social media channels are constantly changing, and as they change, so do their followers. Do some test campaigns, and then check social media analytics for engagement and shares. Once you find the right platforms, use email, links to landing pages, paid social media ads and more to build engagement on social media.

Q. Once I launch my product, should I have a “grand opening”?
A. Even if you’re not opening an actual store, you should have some kind of event that makes a splash. Have a live chat on Facebook, or make a video of your product announcement to post on your website and social media. Once you’ve launched, keep your enthusiasm going by following up with special offers, announcing when you reach milestones and maintaining your social media presence. Reach out to bloggers and vloggers to talk about your new invention, and hone your message as your understanding of your audience grows.

Bruce Barrett is a Certified Mentor with SCORE and a commercial real estate broker with Windermere Central Oregon Real Estate. He can be reached at barrett@windermere.com.

centraloregon.score.org

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**Holm Made Toffee Co.**

Continued from page 27

**Falsewell Coffee Roasters**

It’s been a wild year for Farewell Coffee Roasters owners Garret and Carlee Castor.

“The uncertainty and isolation have been rough for so many businesses. We’ve done our best to pivot as the challenges arise and are so thankful, we live in a community that values shopping local and supporting small businesses like ours,” Garret said.

Their belief in Bend’s community spirit was rewarded when they were asked to participate in the local makers collaborative project.

“Randi is an absolute ball of energy and positivity,” Garret said. “It was really flattering to be asked to be included with small businesses who share the same ethos and perspective as us.”

Garret said Central Oregon is a great place to have a small business because people support their neighbors by buying local.

“I encourage people to vote with their dollars by supporting local businesses,” he said. “There are a lot of really talented and passionate people who are making food and drinks. We are grateful to be a part of that and share our coffee.”

In 2018, Garret and Carlee Castor started Farewell Coffee Roasters in Bend built on the principles of crafting a delicious, high-quality coffee. They named their company Farewell because the region was once called Farewell Bend until 1905 when citizens dropped the farewell part and decided to just call it Bend.

“I am a firefighter in Bend and one of my favorite parts of my work is sitting around the table with people and talking about life, our jobs and more,” Garret said. “Coffee brings people together and that drew us into the coffee world. We have an interest and curiosity in crafting really tasty coffee.”

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**Paradox Candle Co.**

Laura Kenfield started Paradox Candle Co. in 2018 because she wanted to craft unique scents that were clean burning and affordable. “I have seen some amazing candles, but the price point is just too much for me to want to purchase them,” she said. “I want a candle that can go with any decor and still look and smell amazing! I also wanted to make a product that in the end you can recycle and reuse the jar.”

She was honored when Holm asked her to participate in the gift box collaboration. “My favorite part of my candle business is private label. I love making a one-of-a-kind scent for a company. When Randi and I talked about gift boxes it was obvious that I wanted to take on making a special candle for one of them! The Birthday Box was perfect! Who doesn’t like the smell of cake?”

A home-based, woman-owned business in Prineville, Kenfield said her business has allowed her to raise her son instead of sending him to daycare.

She named her business Paradox Candles because it defines how she mixes scents that don’t make sense. Her candles include ginger and lemongrass, tobacco and vanilla, white currant and bonfire and grapefruit and mint, as well as traditional scents like pumpkin spice and sweet cinnamon.

“What I enjoy the most about this collaboration is that it is a fun way to work together,” Kenfield said. “I adore Randi, and I really appreciate what she’s doing to benefit other businesses.”

holmsmadecoffee.com
The Roth 401(k)  
The Answer to Higher Future Taxes?

by ED WETTIG, CFP — Wettig Capital Management

O ne of the possible outcomes of this election is the prospect of higher future income taxes. Not just because of the promise of the President-elect, but out of necessity due to the massive increase of the national debt caused, in part, by the COVID-19 pandemic relief measures. We are currently enjoying some of the lowest personal income tax rates in recent history, with the top rate of 37 percent for those making over $222,500, and down to 22 percent for joint income of $80,250-$171,050. Does it make sense now to reduce current taxable income by contributing to a traditional IRA or 401(k) when rates are this low? Or would it be better to draw future income provided by a Roth IRA or Roth 401(k) tax free? We cannot be sure what the future will look like, but it may be wise today to start creating a bucket of tax-free future income by opening a Roth IRA or switching your 401(k) contributions to the Roth option, if available. Here is more information on the Roth 401(k) that many retirement plans offer.

What is a Roth 401(k)?
A Roth 401(k) is simply a traditional 401(k) plan that accepts Roth 401(k) contributions. Roth 401(k) contributions are made on an after-tax basis, just like Roth IRA contributions. This means there is no up-front tax benefit, but if certain conditions are met, your Roth 401(k) contributions and all accumulated investment earnings on those contributions are free from federal income tax when distributed from the plan.

Who can contribute?
Unlike Roth IRAs, where you can’t contribute if you earn more than a certain dollar amount, you can make Roth contributions, regardless of your salary level, as soon as you are eligible to participate in the 401(k) plan. And while a 401(k) plan can require employees to wait up to one year before they become eligible to contribute, many plans allow you to contribute beginning with your first paycheck.

How much can I contribute?
There is an overall cap on your combined pre-tax and Roth 401(k) contributions. In 2020, you can contribute up to $19,500 ($26,000 if you’re age 50 or older) to a 401(k) plan. You can split your contribution between Roth and pre-tax contributions any way you wish. For example, you can make $10,000 of Roth contributions and $9,500 of pre-tax 401(k) contributions. It’s up to you.

Can I also contribute to an IRA?
Yes. Your participation in a 401(k) plan has no impact on your ability to contribute to a traditional IRA or Roth IRA when rates are this low? Or would it be better to draw future income provided by a Roth IRA or Roth 401(k) tax free? We cannot be sure what the future will look like, but it may be wise today to start creating a bucket of tax-free future income by opening a Roth IRA or switching your 401(k) contributions to the Roth option, if available. Here is more information on the Roth 401(k) that many retirement plans offer.

When you make pre-tax 401(k) contributions, you don’t pay current income taxes on those dollars (which means more take-home pay compared to an after-tax 401(k) contribution of the same amount). But your contributions and investment earnings are fully taxable when you receive a distribution from the plan. In contrast, Roth 401(k) contributions are subject to income taxes up front, but qualified distributions of your contributions and earnings are entirely free from federal income tax.

Which is the better option depends upon your personal situation. If you think you’ll be in a similar or higher tax bracket when you retire, Roth 401(k) contributions may be more appealing, since you’ll effectively lock in today’s lower tax rates. However, if you think you’ll be in a lower tax bracket when you retire, pre-tax 401(k) contributions may be more appropriate. Your investment horizon and projected investment results are also important factors. A financial professional can help you determine which course is best for you.

Whether you choose — Roth or pre-tax — make sure you contribute as much as necessary to get the maximum matching contribution from your employer. This is essentially free money that can help you pursue your retirement goals.

What happens when I terminate employment?
When you terminate employment, you generally forfeit all employer contributions. However, if you have made pre-tax contributions to the plan, your contributions and all investment earnings accumulated on those contributions are fully taxable when distributed. If you have made Roth contributions, the earnings on those contributions are tax free if you meet the requirements for a qualified distribution.

• The payment is made after you turn 59½, become disabled or die
• It’s made after the end of a five-year waiting period
• The payment is made after you turn 59½, become disabled or die

Are distributions really tax free?
Because your Roth 401(k) contributions are made on an after-tax basis, they’re always free from federal income tax when distributed from the plan. Investment earnings on your Roth contributions are tax free if you meet the requirements for a qualified distribution.

In general, a distribution from your Roth 401(k) account is qualified if it satisfies both of the following requirements:
• It’s made after the end of a five-year waiting period
• The payment is made after you turn 59½, become disabled or die

What about employer contributions?
Employers don’t have to contribute to 401(k) plans, but many will match all or part of your contributions. Your employer can match your Roth contributions, your pre-tax contributions or both. But your employer’s contributions are always made on a pre-tax basis, even if they match your Roth contributions. That is, your employer’s contributions, and investment earnings on those contributions, are not taxed until you receive a distribution from the plan.

Should I make pre-tax or Roth 401(k) contributions?
When you make pre-tax 401(k) contributions, you don’t pay current income taxes on those dollars (which means more take-home pay compared to an after-tax 401(k) contribution of the same amount). But your contributions and investment earnings are fully taxable when you receive a distribution from the plan. In contrast, Roth 401(k) contributions are subject to income taxes up front, but qualified distributions of your contributions and earnings are entirely free from federal income tax.

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The Deschutes Land Trust welcomes two new members to the Board of Directors.

Rob Garrott moved to Bend from Los Angeles in 2015. A remote worker for most of his professional career, he works for LinkedIn as a content manager designing curriculum and recruiting instructors for Architecture, Engineering, Construction (ACE) and 3D visualization education content. With a background in 3D animation, motion design and video production, he taught for 12 years at Art Center College of Design. When not in front of a computer, Garrott can usually be found riding one of several bikes around town and out in the forests or skiing Bachelor as many days as work and his knees will let him.

Amy Miller has been exploring Central Oregon since moving to the state in 2003. She has split her time between Sisters and Portland for the past ten years, spending as much time as possible at her family’s cabin in the woods. Miller first learned about the Deschutes Land Trust when she was a stay-at-home mom. She and her son loved attending the Land Trust’s kid-friendly hikes and Miller learned about the Deschutes Land Trust when she was a stay-at-home mom. She and her son loved attending the Land Trust’s kid-friendly hikes and Miller particularly likes that they incorporated wildlife education with hiking. As the executive director of Oregon’s only nonprofit juvenile law firm, Youth, Rights & Justice, Miller is passionate about social justice and is encouraged by the Land Trust’s commitment to equity.

Cliff Piper has joined Sun Forest Construction as a project manager. Piper’s experience includes 14 years of project management on architect-driven historic remodels and new builds in Santa Fe, New Mexico. His interest in building and architecture began at a young age, assisting his father and siblings with building straw homes on their rural New Mexico farm where he grew up. Piper recently relocated to Bend to be closer to family, and is looking forward to the many outdoor activities Central Oregon offers.

Members of City Club of Central Oregon elected Blair Garland as board president and three new board members.

Garland will serve a one-year term as board president, following Gwenn Wysling, who served in this leadership role in the 2020 term. Wysling replaced Lisa Dobey following her move away from the region. Members also elected Jacob Fain as president-elect.

“City Club plays such an important role, leading discussion on critical issues within our community. I’ve been impressed with the talent, commitment and energy of our board members and volunteers, and I’m proud to serve the organization,” said Garland.

Garland serves as senior director of Community Relations and Marketing at Oregon State University – Cascades. Garland moved to Central Oregon from Roanoke, Virginia nearly three years ago and has been an active local citizen ever since.

“Blair’s love of our community, higher education and collaborative processes makes Blair an ideal City Club president,” said Executive Director Joey Drucker.

The newly elected board members are regional leaders who will serve alongside current board members to lead City Club of Central Oregon into the future. The new board additions are:

• Kat Mastrangelo, executive director at Volunteers in Medicine Clinic of the Cascades
• Elaine Knobbs-Seeholtz, director of Strategy and Development at Mosaic Medical
• Lisa Goodman, Public Information and Government Affairs officer at St. Charles Health System

Continuing and re-elected board members:

• Bill Buchanan, attorney at Buchanan Schmid LLC
• John Cozier, customer service manager/office manager at First American Title
• Scott Douglass, CEO and co-founder of Cascade Relays and The Haven
• Jacob Fain, financial advisor at Morgan Stanley
• Jeff Lundin, controller at Kirby Nagelhurst Construction Co.
• Erika McClain, instructor at Oregon State University-Cascades
• Linda Orecelotto, Special Gifts officer at Skeptoid Media Inc.
• Ruth Williamson, owner of Ruth Williamson Consulting
• Harrison Womack, owner and director of Customer Centrality at New Fathom
• Gwenn Wysling, executive director at Bethlehem Inn

Board members whose terms are completed are:

• Dave DeRosa, commercial and business banking manager at U.S. Bank
• Matt Ertle, strategic partner at PrideStaff
• Tyler Honzel, solutions consultant at TDS Telecommunications LLC
• Jim Lussier, co-owner of The Community Center

Roy Zipp, operations manager at Stroke Awareness Oregon

The National Park Service (NPS) has selected Roy Zipp to serve as the superintendent of John Day Fossil Beds National Monument starting November 22. Zipp currently serves as the superintendent at Ebeys Landing National Historical Reserve in Washington.

“Roy brings a wealth of knowledge and hands-on experience in natural and cultural resources management, science and stewardship, conservation planning, special park uses and partnerships and civic engagement,” said Acting NPS Regional Director Linda D. Walker. “His skill in working with rural communities and building partnerships makes him a great fit for this position.”

John Day Fossil Beds National Monument in Central Oregon offers the public an understanding of the Earth’s history through geological and paleontological resource exhibits. The park is one of the few areas on the planet with numerous well-preserved and ecologically diverse fossils entombed in sedimentary layers found in close proximity to datable volcanic rocks. Zipp will oversee all the management aspects of the park, including planning and programming, public relations, administration, resource management, safety, interpretation, visitor services and facilities maintenance.

“John Day is a fascinating place for contemplating the Earth’s history, deep time and the evolution of life on Earth following the extinction of the dinosaurs,” said Zipp. “My National Park Service career began in the sciences, and it feels good to return to these intellectual roots at this park. I’m excited to become a member of the community here.”

In Zipp’s current position as superintendent of Ebeys Landing National Historical Reserve, he manages the NPS lands and facilities within the park in coordination with state and local governments and non-profit partners. Prior to coming to Ebeys Landing National Historical Reserve, Zipp worked at North Cascades National Park for 13 years focusing on diverse issues including sport climbing, fisheries management and flood recovery planning. During his first permanent position with the NPS at Big Thicket National Preserve in Southeast Texas, he partnered with the Nature Conservancy to establish a longleaf pine restoration effort that is ongoing. Zipp began his career with the NPS in 1992 through the Student Conservation Association at Mount Rainier National Park, monitoring mountain lakes and streams. He has been with the NPS for 24 years.

Zipp holds a bachelor’s degree in Biology from McDaniel College and a master’s degree in Environmental Management with a focus on water resources from Duke University. He and his partner Brenda Binkerd, and their two barn cats, Mojo and Winston, enjoy wilderness adventures, eating from their own garden and simply playing outside.

John Day Fossil Beds National Monument was established in 1975. However, the fossil resources of the John Day River Basin have been studied since the late 19th century. Following early research in the area, the State of Oregon set aside lands containing some of the significant fossil deposits as part of the state park.

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2021 BOOK of LISTS

ONLINE & In Print

Cascade Business News • November 18, 2020
Years that OSU’s research awards have totaled more than $400 million. Set a university record and marked the third time in four years that OSU’s research awards have totaled more than $400 million.

Sheep Rock Unit within Grant and Wheeler Counties, and the Clarno and Painted Hills Units within Wheeler County.

Irem Tumer, who has helped lead Oregon State University’s research enterprise to record-setting funding levels, has been named vice president for research at the university, President F. King Alexander announced recently. The appointment is effective immediately. Tumer has served as interim vice president for research since October 2018. As vice president for research, Tumer supports and advances OSU’s research and innovation and works with other leaders and faculty across the institution to advance the benefits of research activity to serve Oregon, the nation and world.

Research funding at Oregon State increased by more than $10 million in 2019-20, to almost $450 million. That set a university record and marked the third time in four years that OSU’s research awards have totaled more than $400 million.

OSU scientists have secured nine funding awards totaling more than $4 million for projects related to the pandemic, with several more coronavirus research proposals awaiting decision from funding agencies. Among the work already funded are projects involving the use of genetic messenger RNA nanotherapeutics for treating the disease and OSU’s TRACING-2019 COVID-19 door-to-door sampling that’s taken community-wide virus testing to several Oregon cities.

The research office at Oregon State supports faculty research and innovation through a variety of programs and services, including development and commercialization of university intellectual property; administration of sponsored research funding and compliance; and research integrity review to ensure legal and ethical responsibilities are met.

The office also oversees 20 research centers, institutes, facilities and programs, including the Hatfield Marine Science Center, the Linus Pauling Institute, Oregon Sea Grant and the Center for the Humanities. About 75 people work in research administration and about 150 people work in the centers, institutes and programs that report to the research office.

Tumer joined Oregon State in 2006 as a professor in the School of Mechanical, Industrial and Manufacturing Engineering (MIME). From 2010 to 2018, she led the College of Engineering’s Office of Research as associate dean. Tumer is a fellow of the American Society of Mechanical Engineers. She received her undergraduate and master’s and doctorate degrees in mechanical engineering from the University of Texas at Austin. Prior to joining OSU, she worked as a senior research scientist and program manager at NASA Ames Research Center, where she formed and led a research group in complex system design and managed multiple research programs.

Irem Tumer

Businesses Serving Community

Redmond Proficiency Academy (RPA) announced that Redmond Cares is looking to partner with the Redmond and greater Central Oregon community in a push to raise funds for families in need during the holiday season. Redmond Cares was launched by RPA and members of the Redmond community in April 2020, as a response to economic impacts felt in the area resulting from layoffs and school closures due to COVID-19. The program collects food and necessary household items for families in need.

To date, Redmond Cares has served over 3,500 meals and packaged and delivered over 850 boxes of food and household items to the communities of Redmond, Bend, Prineville, Culver, Madras and Crooked River.

Redmond Cares is able to accept online donations through their GoFundMe account. Additionally, the Redmond Cares 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. Interested businesses should contact Kirk at hillary.kirk@rpacademy.org.

Redmond Cares is accepting food and household item donations every Wednesday and Thursday from 3-5pm in RPA’s Glacier Building at 657 SW Glacier in Redmond. Community members bringing donations are asked to pull into the guest parking spaces and unload donations on the table in the area designated by the signs. All donations will be dropped off curbside to adhere to social distancing protocols. Each Redmond Cares team member wears personal protective equipment while working and social distancing is required for those putting together boxes and members of the community who are dropping off supplies.

Individuals interested in volunteering should email Kirk at hillary.kirk@ rpacademy.org.

Family Access Network

The Family Access Network (FAN) recently received a $1,000 grant from Central Oregon Association of REALTORS (COAR). Funds from COAR will be used to provide childcare in Deschutes, Crook and Jefferson counties with FAN advocate services during the 2020-21 school year. FAN advocates work directly with local kids and families to connect them to basic needs including nourishing food, safe shelter, health care, school supplies and clothing, utilities, job search assistance and more.

COAR seeks to support healthy communities throughout Central Oregon by contributing to a variety of nonprofit organizations. In 2019, COAR donated to more than 35 nonprofits and events in Deschutes, Jefferson and Crook Counties. They are proud of their commitment to support organizations that better the lives of Central Oregonians.

**LATINO COMMUNITY ASSOCIATION**

The Collins Foundation has contributed $25,000 to the Latino Community Association (LCA) to help Latinx communities in Central Oregon affected by COVID-19. LCA will use the funds over the next year to support its pandemic relief services in Deschutes, Crook and Jefferson counties. Services include:

- Financial assistance to workers who lose jobs and income due to COVID-19 restrictions and do not qualify for state or federal aid.
- COVID-19 contact tracing and wraparound services such as food delivery and paying expenses like rent, for individuals who lose income while they are in quarantine.
- Food boxes and PPE for seniors and farm workers.
- Assistance to Latino-owned small businesses.

**UNITED WAY OF CENTRAL OREGON**

In late July, the City of Bend allocated $500,000 to United Way of Central Oregon to assist vulnerable populations in the Bend community. The funding came from state-directed Coronavirus Relief Funds, which were part of the federal CARES (Coronavirus Aid, Relief, and Economic Security) Act.

Recently, United Way of Central Oregon distributed most of those funds to nonprofits serving vulnerable populations in the region. Funded organizations thus far include: Bethesda Inn ($32,802), Better Together ($100,000), Big Brothers Big Sisters of Central Oregon ($12,500), Community On Aging of Central Oregon ($50,812), DAWNS House ($48,000), Every Child Oregon Central ($9,700), MountainStar Family Care Nursery ($20,252), Open Door Cafe & Day Center (aka Bend Church; $5,000), REACH ($25,000), Latino Community Association ($21,892), Thrive Central Oregon ($100,000) and Volunteers In Medicine Clinic Of The Cascades ($24,222).

United Way used its proven volunteer-led Community Impact grantmaking process to review grant applications and allocate funds. The CARES Act funding comes with a high level of financial accountability and reporting requirements. This funding can only be used to pay for COVID-19 related expenses between March and December of 2020 that were not anticipated and budgeted for previously. The funding spent by these organizations during this time must prove that they are not getting funds for the same expenses from different sources.

As the most reliable agency with capacity to reach our most marginalized community members and a community leader with a deep and longstanding familiarity of agencies serving Central Oregon’s most vulnerable, United Way of Central Oregon has emerged as a clearinghouse for COVID-19 funding and has prioritized funds in our region. Not only has the area received funding, but the America’s Best Diners program, which recipients of federal CARES funds are required to track expenses, has also been successful. Of the 83 nonprofit programs and services supported with this funding, 50 are supported through the CARES Act and 33 are supported through other federal funds, which makes the funding highly effective.

United Way of Central Oregon has also focused on supporting healthy communities throughout Central Oregon by contributing to a variety of nonprofit organizations. In 2019, COAR donated to more than 35 nonprofits and events in Deschutes, Jefferson and Crook Counties. They are proud of their commitment to support organizations that better the lives of Central Oregonians.

THE FAMILY ACCESS NETWORK

The Family Access Network (FAN) recently received a $1,000 grant from Central Oregon Association of REALTORS (COAR). Funds from COAR will be used to provide childcare in Deschutes, Crook and Jefferson counties with FAN advocate services during the 2020-21 school year. FAN advocates work directly with local kids and families to connect them to basic needs including nourishing food, safe shelter, health care, school supplies and clothing, utilities, job search assistance and more.

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**UNITED WAY OF CENTRAL OREGON**

In late July, the City of Bend allocated $500,000 to United Way of Central Oregon to assist vulnerable populations in the Bend community. The funding came from state-directed Coronavirus Relief Funds, which were part of the federal CARES (Coronavirus Aid, Relief, and Economic Security) Act.

Recently, United Way of Central Oregon distributed most of those funds to nonprofits serving vulnerable populations in the region. Funded organizations thus far include: Bethesda Inn ($32,802), Better Together ($100,000), Big Brothers Big Sisters of Central Oregon ($12,500), Community On Aging of Central Oregon ($50,812), DAWNS House ($48,000), Every Child Oregon Central ($9,700), MountainStar Family Care Nursery ($20,252), Open Door Cafe & Day Center (aka Bend Church; $5,000), REACH ($25,000), Latino Community Association ($21,892), Thrive Central Oregon ($100,000) and Volunteers In Medicine Clinic Of The Cascades ($24,222).

United Way used its proven volunteer-led Community Impact grantmaking process to review grant applications and allocate funds. The CARES Act funding comes with a high level of financial accountability and reporting requirements. This funding can only be used to pay for COVID-19 related expenses between March and December of 2020 that were not anticipated and budgeted for previously. The funding spent by these organizations during this time must prove that they are not getting funds for the same expenses from different sources.

As the most reliable agency with capacity to reach our most marginalized community members and a community leader with a deep and longstanding familiarity of agencies serving Central Oregon’s most vulnerable, United Way of Central Oregon has emerged as a clearinghouse for COVID-19 funding and has prioritized funds in our region. Not only has the area received funding, but the America’s Best Diners program, which recipients of federal CARES funds are required to track expenses, has also been successful. Of the 83 nonprofit programs and services supported with this funding, 50 are supported through the CARES Act and 33 are supported through other federal funds, which makes the funding highly effective.

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City of Prineville Honored for Excellence in Financial Reporting

The Government Finance Officers Association of the United States and Canada (GFOA) has awarded the Certificate of Achievement for Excellence in Financial Reporting to the City of Prineville for its comprehensive annual financial report (CAFR) for the fiscal year ended June 30, 2019.

“Through its comprehensive annual financial report, the City of Prineville has demonstrated a commitment to transparency, accountability, and financial integrity,” said Chris Goff, GFOA’s certificate program director.

“The Certificate of Achievement is the highest form of recognition in the area of governmental accounting and financial reporting, and its attainment represents a significant accomplishment by a government and its management,” wrote the GFOA in an award letter to the City of Prineville.

Prineville’s CAFR was judged by an impartial panel to meet the GFOA’s high standards, which includes demonstrating a constructive “spirit of full disclosure” to clearly communicate its financial story.

Heart of Oregon Corps Celebrates 20 Years of Empowering Youth

Heart of Oregon Corps (HOC), a local nonprofit serving young people, is celebrating 20 years in Central Oregon. You’re invited to celebrate with us! In honor of this monumental milestone, Heart of Oregon is hosting HOC 20 in 2020, our first-ever peer-to-peer fundraising campaign, which started November 10, with a virtual celebration on December 9, 12-1pm.

The organization focuses on training tomorrow’s workforce today, accomplished through six programs emphasizing job skills training and educational opportunities that enable young people ages 16-24 to forge pathways out of poverty. Heart of Oregon alumni Elijah speaks to the life-changing aspect of the program. “Joining Heart of Oregon was probably the best decision of my life, and I wouldn’t be the same without it,” he shared.

Not only do our young people experience increased confidence in their skills and their abilities, but also make connections to positive role models in their communities,” said Laura Handly, executive director of Heart of Oregon Corps.

You can help HOC continue to make a difference in our local youth’s lives by joining Heart of Oregon’s campaign between now and January 31 at heartoforegon.org/20in2020. Create or join a fundraising team and work together to raise funds in support of the organization’s mission. The top teams will receive recognition on Heart of Oregon’s website and social media, and unlock matching gifts from our corporate contributors Mike’s Fence, Aperion Management Group, Kirby Nagelhurst Construction and R&H Construction.

Deschutes Land Trust Recognizes Outstanding Volunteers

The Deschutes Land Trust recently recognized a group of Central Oregonians for their outstanding contribution to the region. Jim and Sue Anderson were honored as the 2020 Volunteers of the Year. They have provided outstanding service to the organization and its effort to conserve and care for land in Central Oregon. Though this year has been unlike any other, and the volunteer landscape has changed considerably, the Land Trust still wanted to recognize the amazing people who dedicate themselves to the land. That’s why they awarded their 2020 Volunteers of the Year Award to Jim and Sue Anderson.

Jim Anderson has been a Land Trust volunteer since the early 2000s. A lifelong naturalist, Jim has dedicated a portion of his time to help wildlife thrive at Land Trust Preserves. Whether helping establish initial wildlife lists or building and installing nesting boxes for birds or flying squirrels, Jim’s efforts always enrich the habitat for wildlife. Those who have met Jim will also know that he is a lifelong story teller. Combine stories and the natural world and you get an amazing natural history tour. Jim has led tours for the Land Trust for many years at many of our protected lands. His tales of the forest and vast knowledge of the natural world have delighted many hike participants over the years.

Sue Anderson has also been a Land Trust volunteer since the early 2000s. A local butterfly expert, much of Sue’s volunteer time has been spent dazzling children and adults alike on her annual butterfly walks at the Land Trust’s Metolius Preserve. During these walks, Sue helps people observe butterflies up close and shares their natural history so attendees leave with a mix of wonderment, newfound knowledge and motivation to do whatever they can to help butterflies. Over the years, Sue has developed such a dedicated cadre of followers that they scramble to get a spot on one of her tours so they can then scramble through the woods, chasing butterflies in her cheerful company.

In addition, the Land Trust announced two new inductees into their Cottonwood Circle. The Cottonwood Circle is an elite group of individuals who have volunteered for ten or more years with the Land Trust. The Cottonwood Circle is named for the majestic black cottonwoods that line Wychus Creek at several Land Trust Preserves.

Today, cottonwoods are rare in their distribution across Central Oregon. It is this rarity, like the volunteers who stick with us for ten or more years, that inspires us to honor and revere these special trees and special people that are integral to a healthy landscape, a healthy land trust and a healthy future.

This year’s Cottonwood Circle inductees are Kathy Johnson, Kris Kristovich and Jim Nicol.

“These outstanding volunteers really exemplify the depth and breadth of the Land Trust volunteer family,” said Sarah Mowry, the Land Trust’s outreach director.

“We are so fortunate to have so many dedicated volunteers who donate their time year after year for the projects they love. We are especially grateful this year to all our volunteers for sticking with us during challenging times! It is these exceptional people who make it possible for the Land Trust to conserve and protect the best of Central Oregon.”

deschuteslandtrust.org • 541-330-0017
Empowering Families Luncheon Goes Virtual

Due to the pandemic, the Latino Community Association (LCA) will present its Empowering Families Luncheon via Zoom this year on December 3. The fundraising event will run from 11:45am-1pm, and tickets are on sale now at latinocommunityassociation.org. Guests have the option of ordering a tasty take-out lunch delivered to your door from local Latin American restaurants, as delivery capacity allows.

Keynote speaker Yara Santos will talk about her immigrant journey and how she realized her dream to own a business, Yara’s Cake Shop in Madras. Guests will have a chance to talk with others in small breakout groups and learn more about LCA’s transformational work.

LCA highlights the contributions of Central Oregon immigrant families who often work in essential jobs and contribute significantly to the local economy and culture. The association strives to empower immigrant families and to make Central Oregon a place where everyone feels welcome. It offers English and citizenship classes, health insurance enrollment, dental clinics, immigration legal consults, help finding a job and education programs for youth. This past year, LCA provided services to 2,837 people. In April, the organization began providing financial assistance to people who lose jobs and income because of the pandemic or need support to quarantine at home if exposed to the coronavirus. Most of LCA’s support comes from local individual and business donations, as well as private foundations. The Empowering Families Luncheon is an important annual event that generates revenue to sustain these life-changing services.

For more information and tickets to the luncheon, visit latinocommunityassociation.org or email cynthia@latca.org.
Healthy Communities

The Center Joins VA Urgent Care/Walk-In Retail Health Clinic Network

The Center Orthopedic & Neurosurgical Care & Research announced its most recent partnership with the U.S. Department of Veterans Affairs and their community care partner, TriWest Healthcare Alliance. Through this partnership, The Center’s NOWcare walk-in service is now one of Central Oregon’s only urgent care/walk-in health clinics to provide quick and convenient orthopedic, neurosurgical and physiatry care benefits to veterans who are enrolled in VA’s health care system. Veterans may now access The Center’s NOWcare walk-in service without pre-authorization for non-emergency care for any new injury that has not been addressed by a healthcare provider prior to their visit.

The Center administration has collectively worked to build this partnership with Veterans Affairs to increase the ease of access to high-quality, specialty care for our Central Oregon veterans. The partnership has come at a critical time of year when the seasons are changing and snow and ice are in the near future, which can be the cause of numerous injuries for veterans in the area. “In the past, veterans who would first come to NOWcare for a non-emergency injury without prior authorization from the VA could not be seen by a Center provider. This initiative was sparked because we wanted our NOWcare service to be easily accessed by the veteran community, especially by those dealing with immediate pain. We have been working hard to establish this relationship with the VA so that we can quickly serve patients in need, and give them the necessary care right away,” states Elizabeth Yos, patient services supervisor for The Center.

With Veterans Day recently behind us, it’s a time to remember that veterans contribute to American society in many ways, not just during their time in active duty. Supporting those who have sacrificed an immense amount for us, and providing them with the highest quality of care will continue to honor all who served. Providing this level of care for veterans is fostered through building relationships such as The Center has established with Veterans Affairs. The Center is privileged and honored to provide care for the veterans in Oregon. They are grateful to all of those who have served our country, including their own providers, Dr. David Brown, Dr. James Hall, Thom Dernbach, PA-C and Mike Wulf, PA-C.

HDFFA Supports Farmers & Ranchers through Financial Assistance Trainings

The High Desert Food and Farm Alliance (HDFFA) has ramped up its fall and winter programming for farmers and ranchers through three virtual learning opportunities. In a year of unprecedented challenges, the colder season is a great time for producers to reflect on the year behind them and begin planning for the future. HDFFA works to ensure the operational and financial viability of small family farmers and ranchers throughout the region, so they have planned three unique, no-cost opportunities to support professional and strategic skills that support this mission.

“There is really quite a bit of financial assistance available for small farmers right now,” says Annie Nichols, Farm and Ranch Support Manager at HDFFA. “We hope to illuminate these opportunities and resources for farmers and ranchers throughout Central Oregon to ensure that they are aware and able to benefit from these resources now and in the future.” On November 12 there was a session focused on programs offered in partnership with the Natural Resources Conservation Service (NRCS). NRCS Small Farms and Organic Specialist, Stephanie Payne, discussed programs to help farmers switch to organic, invest in season extending high tunnel greenhouses and improve farm sustainability opportunities for technical assistance. She also gave examples of Central Oregon success stories with the NRCS and ended the webinar with a live Q&A session.

An overview of the Coronavirus Food Assistance Program 2 (CFAP 2) was presented on November 17 in collaboration with the Oregon State University (OSU) Extension Office. Lacy Sovner, county program technician for the Central Oregon Farm Service Agency, shed light on eligibility requirements, the application process and any other questions participants had. With 14 billion dollars in federal funding available, many Central Oregon farmers and ranchers may not realize they are eligible and could miss out on thousands of dollars in federal assistance. In December, HDFFA will bring an array of experts in regard farm funding, proposal writing, financial assistance and evaluation together to present a three-part interactive workshop where farmers and ranchers can learn more about USDA, grants, loans, partnerships and more. Participants in the Wednesday-night series that begins December 2 will have a chance to practice writing and evaluating proposals and budgets, and get feedback from instructors with real-world experience. Registration is open to farmers and ranchers at hdffa.org/farmer-funding.

HDFFA partners with organizations like NRCS and OSU Extension to bring pertinent and accurate programming to farmers and ranchers across Central Oregon. For additional information or questions on HDFFA’s programming, please contact Annie Nichols, Farm and Ranch Support Manager at annie@hdffa.org. hdffa.org

Five Ways to Feel Gratitude in the Face of Challenges

November is a month when gratitude takes its place in the spotlight of American culture. Yet, with the challenges our country has faced this year, a popular notion as we approach the final weeks of 2020 is “let’s just get this year over with.”

While he understands the sentiment, Bend physical therapist Rob Hollander would like to remind people that it’s possible to be thankful for, and even embrace, the challenges we experience in life.

“When we consider what we have to be grateful for this Thanksgiving season, let’s not overlook the ways challenges can have a positive effect on our lives,” said Hollander, co-owner of Alpine Physical Therapy in Bend.

“Yes, it’s been a tough year in so many ways, but being able to express gratitude in the face of all these challenges isn’t just good for the soul. Research shows it’s also good for overall health.”

One study from 2012, for example, reported that grateful people generally experience fewer aches and pains and report feeling “healthier” than other groups. This is no surprise when you consider that, based on various research, grateful people exercise more, get better sleep and follow up on regular health check-ups. From a psychological perspective, higher levels of gratitude increase happiness, reduce depression and aggression and cultivate resilience in life.

“We could all use a little more positivity, whether we’re talking about 2020 or any other year,” Hollander said. “The key, even in the face of big challenges, is to actively identify and express gratitude in our day-to-day lives.”

How? Hollander offers the following advice:

Embrace Your Challenges: This is oftentimes easier said than done, especially during the fallout of a long-term global pandemic. Keep in mind, though, that when approached constructively, challenges often bring out our best selves. They make us stronger and more focused, confident and capable.

Celebrate Minor Victories: You’ve heard the phrase, “Don’t let perfect be the enemy of good.” This simply means that victories regularly come in increments, and that small improvements are often worth celebrating. Keep this in mind as you work to achieve your goals (regardless of size) and as we continually strive for post-COVID normalcy.

Acknowledge & Express Gratitude: Knowing you have a lot to be thankful for isn’t the same as regularly considering, jotting down and expressing your positive thoughts. Being grateful should be an active process.

By forcing yourself to consider specific things you’re grateful for every day, you’ll train your mind to more naturally think in these terms. Expressing gratitude in overt (i.e., writing a thank-you letter) and creative ways can give this positivity an even bigger boost.

Surround Yourself with Positivity: The levels of positivity in the company you keep can directly affect your ability to feel gratitude. Being around positive people and those you love and respect can feel energizing and lead to greater levels of optimism in your life.

Volunteer: As a way of giving back to others in your community, volunteering — especially during this era of the coronavirus and economic downturn — can make you feel more grateful about your own life. Studies have shown that helping others through volunteering can also increase our personal level of well-being.

alpinephysicaltherapy.com
Therapeutic Massage: From Deep Tissue to Fire Cupping, Myofascial Release & More

Learn Which Modality Works for You

by ABIGAIL MORSE — Elk Ridge Chiropractic & Wellness

In the last issue of Cascade Business News, we identified the key components of a therapeutic massage, plus we listed some of the modalities (or variations) one might see when visiting a massage therapist. We briefly highlighted some of the well-known modalities such as deep tissue, fire cupping, pin and stretch, scraping and myofascial release, with the promise of diving in further this week on what those modalities entail. We’ll also provide you with the inside scoop on some outside modality you might be the right fit for you and whatever tweaked, bent, twisted or tight somethin’ somethin’ you happen to be nursing at the moment. Sound good?

Let’s begin with a quick recap on what a therapeutic massage is. Physical Therapy First explains to us that this type of massage “has a defined purpose in mind: to relieve pain or tension on a specific part of the body.” Unlike a spa massage, which generally doesn’t have a particular goal in mind, therapeutic massage uses a variety of methods to address a specific area.

So what types of therapeutic massage can one get when visiting a massage therapist? That’s what we’re going to look at today. Because believe it or not, there are seemingly endless numbers of ways that massage therapists can target and treat a myriad of issues you might be facing. So let’s take a peek at some of the more widely-asked-for modalities people receive, and stay tuned for the next issue for a closer look at some of the lesser-known (yet equally beneficial) modalities you may not even know your massage therapist can do.

Deep Tissue:

Probably the most well-known modality of massage therapy, deep tissue has become a popular technique in relieving tension in the body. But what exactly is it? One of Elk Ridge Chiropractic & Wellness Center’s Licensed Massage Therapists, Justin Hodai, is an expert in the field and offers us a brief explanation.

“Deep tissue is slow; deep pressure targeting the affected muscle belly or wherever in the muscle cell there is congestion or dysfunction.” In other words, deep tissue provides pressure in order to relieve pressure. Weird, right? Justin explains that only through ‘deep pressure’ can the affected area be broken down. “Releasing the congestion, or ‘knot’ will allow the muscle to return to a structure that ‘slides and glides,’ restoring range of motion and relieving the pain or discomfort the ‘knot’ was causing.” The muscle is then reset to its natural state, which sets the stage for continued muscle regularity in the future. So the next time you’re feeling stressed, tense, tight, and overall not as loosey-goosey as you should be, this might be a good massage to ask for.

Myofascial Release:

Have you ever felt a knot or a tight spot that just won’t go away? Myofascial release might be the solution you’ve been looking for. Elk Ridge’s Licensed Chiropractic Assistant, Monica Stefanac explains it as a “manipulative treatment that attempts to release tension in the fascia due to trauma, posture, or inflammation.” Pretty straightforward, right? Except what does the word ‘fascia’ mean? Monica has the answer for us. She tells us that fascia are “the connective tissues that surround the muscles, bones, nerves, and organs of the body.” Sometimes those areas can become tight, creating pain or tension. “These points of restriction in the fascia that we also call ‘pressure points,’ can place a great deal of pressure on nerves and muscles, causing chronic pain,” Monica adds. “They can also cause referred pain – pain felt in one part of the body that is actually caused by another. "Pin and stretch is a deep tissue massage and stretching technique that is highly effective at treating problems with muscle, tendon, ligament and fascia, " she explains. "Our clinicians identify specific muscles and tendons where overuse has caused repetitive injury and where scar tissue has built up. This method of stretching involves shortening the muscle length by pinning the muscle, usually with the elbow, then taking the muscle through the full range of motion. This increases muscle stretch and restores it to its proper length." She adds on, “Some table gripping and wincing may occur during the use of this method, but never fear! The end result is met with relief. Nerve conduction will improve as well as blood and lymph flow throughout the body to speed up the rate of healing and improve performance.” Think of it as the proverbial arm stretch in the morning that gives us just the ‘umph’ we need to take on the day.

Pin & Stretch:

Perhaps you’ve not heard the name before, but chances are, if you’ve been to a massage therapist and/or a chiropractor’s office, you’ve had this done before. Monica Stefanac gives us the run down on this technique.

“Pin and stretch is a deep tissue massage and stretching technique that is highly effective at treating problems with muscle, tendon, ligament and fascia,” she explains. “Our clinicians identify specific muscles and tendons where overuse has caused repetitive injury and where scar tissue has built up. This method of stretching involves shortening the muscle length by pinning the muscle, usually with the elbow, then taking the muscle through the full range of motion. This increases muscle stretch and restores it to its proper length.” She adds on, “Some table gripping and wincing may occur during the use of this method, but never fear! The end result is met with relief. Nerve conduction will improve as well as blood and lymph flow throughout the body to speed up the rate of healing and improve performance.” Think of it as the proverbial arm stretch in the morning that gives us just the ‘umph’ we need to take on the day.

Hopefully you managed to learn a bit more about therapeutic massage and how the different modalities may be beneficial to you. Perhaps this was your first time hearing about one or more of these and you want to give them a try. At Elk Ridge Chiropractic, our licensed massage therapists are trained in the modalities you read about today and are currently taking on new clients. Give us a call at 541-388-3588 to schedule an appointment, or send us an email at elkridgechiropractic@gmail.com.
The VOLY M20 is a dual-role aircraft with the ability to simultaneously carry up to 20 pounds of cargo, in addition to 700 pounds of passengers, including its own propeller system, which is capable of traveling in a 350-mile range, a cruising speed of 75 mph and more than eight hours of endurance for service areas requiring it. The expansion into the Bend area comes on the heels of the company raising $50 million in a Series B round of financing. This new funding allows Volansi to expand its team and facilities, launch new projects and scale ongoing initiatives in emerging markets and the U.S. “Central Oregon and the Pacific Northwest provide amazing access to great talent, a plethora of supply chain options and an excellent operating environment,” said Mike Jackson Volansi, vice president of Global Operations. “We feel the area is very well positioned to support both our growth potential and our tenacious production requirements.” Volansi also has locations in the San Francisco Bay Area and Arizona.

Notably, Volansi’s recently announced, ongoing drone delivery project in North Carolina demonstrates the VOLY C10’s hybrid eVTOL fixed-wing design, making it one of the only drone delivery services capable of transporting fragile, temperature-controlled vaccines.

TheclasspathVolansi utilizes drone technology to provide delivery services to enterprise customers in the medical, oil and gas, mining and defense industries. The company has on-going operations in Africa, the Caribbean and the U.S. It manages its 300-strong fleet of drones and operates its own aircraft, including the first-of-its-kind VOLY C10 and VOLY M20 autonomous drones. The VOLY C10 utilizes Volansi’s UAV fleet, carries up to ten pounds of cargo over 50 miles. Notably, Volansi’s recently announced, ongoing drone delivery project in North Carolina demonstrates the VOLY C10’s hybrid eVTOL fixed-wing design, making it one of the only drone delivery services capable of transporting fragile, temperature-controlled vaccines.

Volansi’s technology provides fast and on-demand aerial delivery services for time-critical shipments over long ranges. We build and operate long-range, heavy-payload drones for commercial, defense and humanitarian applications. Leveraging drone technology as a transportation method, we help our customers gain control of their supply chain by delivering critical equipment (and aid) where it otherwise faced unpredictable delays — helping to save time, money and lives.

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**Bend Local**

Continued from page 3

2020, former cop Fanchon Blake — who lived in Bend for years before her death — chronicles the sex discrimination that led her to finally sue the Los Angeles Police Department, thereby initiating one of the country’s landmark Title VII cases with which you can generally leave your money bequeathed to your beneficiaries. That’s your Roth IRA. You can also roll all or part of your Roth 401(k) dollars over to a Roth IRA, and your non-Roth dollars to a traditional IRA. You may also be able to convert your non-Roth dollars to a Roth IRA, but income taxes will apply to any tax-deferred amounts in the year of conversion. You may also be able to roll your funds into another employer’s plan that accepts rollovers. Finally, you may also be able to take a cash distribution of your contributions and earnings, as well as any vested employer amounts. However, keep in mind that any tax-deferred funds will be subject to income taxes and a possible ten percent penalty tax if you’re under age 59½ and an exception does not apply. (As noted above, an exemption to the penalty tax may be allowed in 2020 for qualified individuals who are financially strapped who have been laid off or had their work hours reduced due to COVID-19.)

20. “Fanchon would have been thrilled,” says Joseph Wambaugh, the bestselling author of police and crime books who penned Busting the Brass Ceiling’s foreword. “The class action [she] spearheaded helped end institutionalized sexual and racial discrimination practices not just in the LAPD, but law enforcement in general. Because of the precedent it set in civil rights law Fanchon’s courage, sacrifice, and rights has impacted — and improved — workplaces across the country. We owe her our respect and our gratitude.”

Busting the Brass Ceiling: How a Heroine Conquered ‘Face of Policing’ by Fanchon Blake and Linden Gross (Incubation Press, 2020) is available online and in stores. To learn more about the book or to connect with Linden Gross, please visit lindengross.com/writer/book-titles/busting.

lindengross.com

**Mosaic Medical**

Continued from page 3

The purpose of the CADRE supplemental funding is to provide one-time support for health centers in areas that were impacted by emergencies/disasters in 2018-2019. Madras was impacted by a severe winter storm in 2018 and qualified for these funds as declared by the Federal Emergency Management Agency.

For more information about supporting the new Mosaic clinic in Madras contact Elaine Knoabb-Seasholtz at elaine.knoabb@mosaicmedical.org. Mosaic Medical is a nonprofit community health center that serves Central Oregonians, regardless of life circumstances. Through a network of 15 clinics, we offer integrated health services that address each patient’s medical, dental, behavioral health, nutrition and medication needs. Our care is never influenced by how much money our patients make, what language they speak or the status of their insurance coverage. Mosaic Medical provides quality care for all.

mosaicmedical.org

**The Roth 401(k)**

Continued from page 23

Contributions (and earnings on them) that haven’t vested. “Vesting” means that you own the contributions and any associated earnings. Your contributions, Roth and pre-tax, are always 100 percent vested. But your 401(k) plan may require up to six years of service before you fully vest in employer matching contributions (although some plans have a much faster vesting schedule). When you terminate employment, you can generally leave your money in your 401(k) plan, although some plans require that you withdraw your funds when you reach the plan’s normal retirement age (typically age 65). (You generally must begin taking distribution, after you reach age 72.) Your plan may also “cash you out” if your vested balance is $5,000 or less, but if your payment is more than $1,000, you must roll generally your funds into an IRA established on your behalf, unless you elect to receive your payment in cash. (This $1,000 limit is determined separately for your Roth 401(k) account and the rest of your funds in the 401(k) plan.) You can also roll all or part of your Roth 401(k) dollars over to a Roth IRA, and your non-Roth dollars to a traditional IRA. You may also be able to convert your non-Roth dollars to a Roth IRA, but income taxes will apply to any tax-deferred amounts in the year of conversion. You may also be able to roll your funds into another employer’s plan that accepts rollovers.

Finally, you may also be able to take a cash distribution of your contributions and earnings, as well as any vested employer amounts. However, keep in mind that any tax-deferred funds will be subject to income taxes and a possible ten percent penalty tax if you’re under age 59½ and an exception does not apply. (As noted above, an exemption to the penalty tax may be allowed in 2020 for qualified participants affected by the coronavirus for distributions up to $100,000.)

Employers aren’t required to make Roth contributions available in their 401(k) plans. So be sure to ask your employer if they are considering adding this exciting new feature to your 401(k) plan.

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Cascade Business News
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November 18, 2020
30 • Cascade Business News

 volume 30 • number 11
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November 18
5-6pm COCC Nursing Program Virtual Informational Overview Session. Email selectiveadmissions@coccc.edu with your full name, phone number and the session wanted.

November 19

November 19
5pm EDCC PubTalk. Information at edcinfo.com/edcoevents.

November 19

November 20
8:30am Redmond Chamber Virtual Coffee Clatter. Facebook Live.

November 21
2-3:30pm Central Oregon Suicide Prevention Alliance Local Virtual Event. Registration required at https://isosld.afsp.org/bend-oregon/.

November 21
Cascade Relays Foundation and FootZone’s I Like Pie Virtual Run/Walk November 23-29 2-3:30pm Central Oregon Suicide Prevention Alliance Local Virtual Event. Visit https://cascaderelays.com/events/i-like-pie/.

November 27
8:30am Redmond Chamber Virtual Coffee Clatter. Facebook Live.

November 30
10am City of Bend Planning Division Public Virtual Hearing Before a Hearings Officer for PZ-20-0186 and PC-20-0661. Application details can be reviewed via "public viewer" link to ePlans and typing PZ-20-0186 or PC-20-0661 respectively into the search box. Hearing details are available at this website link. Additional information contact: Associate Planner Sara Anselment.

December 3
11:24am-1pm Latino Community Association Empowering Families Virtual Luncheon. Tickets at latinocommunityassociation.org.

December 9

December 9

Building Permits

**COMMERCIAL PERMITS WEEK ENDING 10-30-2020**

**City of Bend**

<table>
<thead>
<tr>
<th>Permit #</th>
<th>Description</th>
<th>Address</th>
<th>Owner/Builder</th>
<th>Contact Info</th>
</tr>
</thead>
<tbody>
<tr>
<td>150,000.00</td>
<td>Commercial Alteration 9,392 sf. at 2546 NE Conners Ave. Bend 97701 OR Owner: Conners Ave, LLC 60025 Ridgeview, Dr. Bend, OR 97702</td>
<td>2546 NE Conners Ave</td>
<td>Mission Building &amp; Renovation, LLC 541-550-2747 Permit # 20-3758</td>
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</tbody>
</table>

**Deschutes County**

<table>
<thead>
<tr>
<th>Permit #</th>
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</tr>
</thead>
<tbody>
<tr>
<td>552,791.00</td>
<td>Commercial 5,952 sf. at 210 E Sun Ranch Dr. Sisters 97759 OR Owner: Curt Kallberg &amp; Patricia Cordoni PO Box 644 Madras, OR 97741</td>
<td>210 E Sun Ranch Dr</td>
<td>Kallberg Construction, LLC 541-549-0549 Permit # 247-20-006195-STR</td>
<td></td>
</tr>
</tbody>
</table>

**City of Redmond**

<table>
<thead>
<tr>
<th>Permit #</th>
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</thead>
<tbody>
<tr>
<td>5,162,880.00</td>
<td>Multi-FD 14,142 sf. at 1238 SW Obsidian Ave. Bldg. 12 Redmond 97756 OR Owner: Redmond Pacific Associates, LLC 430 E State St. #140 Eagle, ID 83616</td>
<td>1238 SW Obsidian Ave Bldg 12</td>
<td>David Waldron and Associates 541-588-0917 Permit # 711-19-002380-STR</td>
<td></td>
</tr>
<tr>
<td>5,162,880.00</td>
<td>Multi-FD 9,876 sf. at 1238 SW Obsidian Ave. Bldg. 13 Redmond 97756 OR Owner: Redmond Pacific Associates, LLC 430 E State St. #140 Eagle, ID 83616</td>
<td>1238 SW Obsidian Ave</td>
<td>David Waldron and Associates 541-588-0917 Permit # 711-19-002381-STR</td>
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<tr>
<td>118,000.00</td>
<td>Commercial Solar 6,831 sf. at 2363 NW 4th St. Redmond 97756 OR Owner: Surf thru, Inc. 2701 Brighton Park Dr. Bakersfield, CA 93311</td>
<td>2363 NW 4th St</td>
<td>E2 Solar, Inc. 541-388-1131 Permit # 711-20-002001-STR</td>
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<tr>
<td>15,000.00</td>
<td>Commercial Alteration First American Title at 631 W Antler Ave. Redmond 97756 OR Owner: Redmond Office Associates, LLC 5850 Avenida Encinas Ste. A Carlsbad, CA 92008</td>
<td>631 W Antler Ave</td>
<td>Kallberg Construction, LLC 541-549-0549 Permit # 247-20-006195-STR</td>
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</table>

**COMMERCIAL PERMITS WEEK ENDING 11-6-2020**

**City of Bend**

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<tbody>
<tr>
<td>337,688.00</td>
<td>Commercial-Remodel (West Side Yard Merchants) 16,800 sf. at 1288 SW Simpson Ave. Bend 97702 OR Owner: Forum Westside LLC PO Box 529 Eugene, OR 97440</td>
<td>1288 SW Simpson Ave</td>
<td>CS Construction 541-617-9190 Permit # 20-3143</td>
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<tr>
<td>290,458.00</td>
<td>Multi-FD 2,354 sf. at 20132 Reed Ln. Bend 97702 OR Owner: Oregon Builders Developers, LLC 3321 NW Portman Dr. Bend, OR 97703 541-480-9985 Permit # 20-3587</td>
<td>20132 Reed Ln</td>
<td>PC-20-0661</td>
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<tr>
<td>175,000.00</td>
<td>Commercial-Remodel (Mother’s Cafe) 1,370 sf. at 1255 NW Galveston Ave. Bend 97703 OR Owner: 1255 Galveston LLC 3169 NW Shevlin Meadow Bend, OR 97703</td>
<td>1255 NW Galveston Ave</td>
<td>C Potterf Construction Inc. 541-419-0949 Permit # 20-3222</td>
<td></td>
</tr>
<tr>
<td>158,880.00</td>
<td>Commercial (OSU Pump House) 2,400 sf. at 1500 SW Chandler Ave. Bend 97702 OR Owner: State of Oregon 3015 SW Western Blvd. Corvallis, OR 97333</td>
<td>1500 SW Chandler Ave</td>
<td>Swinerton Builders Inc. 541-419-0949 Permit # 20-3222</td>
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<tr>
<td>44,000.00</td>
<td>Commercial Alteration (Century Insurance Group) at 320 SW Upper Terrace Dr. Ste. 103 Bend 97702 OR Owner: 320 Bond, LLC 15 SW Colorado Ave. Ste. #1 Bend, OR 97702</td>
<td>320 SW Upper Terrace Dr</td>
<td>Kellcon, Inc. 541-312-4034 Permit # 20-3585</td>
<td></td>
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**Deschutes County**

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<tbody>
<tr>
<td>114,800.00</td>
<td>Commercial (Bend Cider Tasting Room) 866 sf. at 66469 Wharton Ave. Bend 97703 OR Owner: Kelly S Roark 66469 Wharton Ave. Bend, OR 97703</td>
<td>66469 Wharton Ave</td>
<td>James Schreiner 541-815-3650 Permit # 247-20-003102-STR</td>
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**City of Redmond**

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<tbody>
<tr>
<td>1,562,880.00</td>
<td>Multi-FD 14,142 sf. at 1238 SW Obsidian Ave. Bldg. 14 Redmond 97756 OR Owner: Redmond Pacific Associates, LLC 430 E State St. #140 Eagle, ID 83616</td>
<td>1238 SW Obsidian Ave Bldg 14</td>
<td>R &amp; H Residential Construction Co. 541-349-0549 Permit # 247-20-006195-STR</td>
<td></td>
</tr>
<tr>
<td>1,562,880.00</td>
<td>Multi-FD 9,876 sf. at 1238 SW Obsidian Ave. Bldg. 13 Redmond 97756 OR Owner: Redmond Pacific Associates, LLC 430 E State St. #140 Eagle, ID 83616</td>
<td>1238 SW Obsidian Ave</td>
<td>R &amp; H Residential Construction Co. 541-349-0549 Permit # 247-20-006195-STR</td>
<td></td>
</tr>
<tr>
<td>500,000.00</td>
<td>Commercial (Juniper Living) 2,350 sf. at 701 NW Spruce Ave. Redmond 97756 OR Owner: Juniper Canyon Investment, LLC PO Box 1410 Bend, OR 97709</td>
<td>701 NW Spruce Ave</td>
<td>Hayniear Construction Co. LLC 541-638-9041 Permit # 20-300002-STR</td>
<td></td>
</tr>
<tr>
<td>15,000.00</td>
<td>Commercial Solar at 1610 SW Reindeer Ave. Redmond 97756 OR Owner: Sunlight Solar Energy, Inc. 50 SE Scott St Bldg 13 Bend, OR 97702 541-322-1910 Permit # 711-20-002148-STR</td>
<td></td>
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</tr>
</tbody>
</table>

Central Oregon Business Calendar
Email Your Upcoming Business Events to CBN@CascadeBusNews.com

November 18
Owner: Sunlight Solar Energy, Inc. 50 SE Scott St. Bldg 13 Bend, OR 97702 541-322-1910 Permit # 711-20-002148-STR
GOT TOP PROJECTS?

Along with providing a comprehensive list of Central Oregon Commercial Contractors, Cascade Business News will feature TOP PROJECTS COMPLETED in 2020 in our December 16 issue!

Contact Jeff Martin at 541-388-5665 or jeff@cascadebusnews.com

DEADLINE TO SUBMIT TOP PROJECTS IS NOV. 25