**Bend-based Stickerlishious Partners with Lady Gaga’s Born This Way Foundation**

by RONNI WILDE — CBN Reporter

S

tickerlishious, a Bound-based, women-owned and women-run line of inspirational cards, gifts and stickers, has partnered with Born This Way Foundation, an organization founded by Lady Gaga and her mother that helps support the mental health of young people. “Because of COVID and because we recognize that mental health is a huge issue in our society right now, we wanted to focus on how we could expand our reach. We reached out to Born This Way, and we were fortunate enough to be accepted by them,” says Ann LaFlamme-Allan, co-founder and chief positivity officer of Stickerlishious.

The new partnership focuses on making kindness cool, spreading positivity and supporting youth mental health; joint marketing to raise awareness of the Foundation’s resources and mental health programs; and Stickerlishious pledging 1 percent of 2021 net sales to Born This Way Foundation. “We could not think of a more positive and effective way to start off 2021,” says LaFlamme-Allan. “We believe in the power of positivity, so when our products are applied to laptops, cars and water bottles, they are designed to inspire during challenging moments. While this helps many, we know that our society needs more mental health services. Born This Way Foundation addresses these unmet needs and provides timely services and support for youth.”

LaFlamme-Allan started Stickerlishious four years ago as a passion project, largely for herself, she says. “I started the line because we live in the land of Hydro Flask, and I am a big believer in the power of words and affirmations. I wanted to personalize my water bottles. I started this mostly for myself, then test-marketed the stickers in a couple of local stores, and it took off from there. Now we are in over 500 stores and 500 independent tire stores, and we are excited to partner with Born This Way Foundation. They are a perfect match.”

Economic Outlook — Pages 11-21

**Les Schwab Flagship Store Moving to New Location Following Landmark Real Estate Transaction**

by RONNI WILDE — CBN Reporter

If you live in Central Oregon, you know that the Les Schwab tire store on the corner of Franklin Avenue and Second Street is a flagship facility that has been around a long time. Les Schwab, a privately owned company with two tire centers in Bend, another independently owned store and a corporate headquarters here, is one of the largest employers in Central Oregon. The company has hundreds of locations and thousands of employees throughout the west. The site at 105 NE Franklin Ave. has been there since 1955 and is one of the top 20 Les Schwab stores in terms of gross sales.

In a landmark commercial real estate transaction, the iconic tire center will move to a new location that encompasses an entire city block just off Third Street, and the existing Franklin Avenue site is up for sale. The move is more than a simple relocation of a tire store: The transition marks significant steps toward the redevelopment of the Bend Central District (BCD).

Walt Ramage, a commercial Real Estate partner and broker with NAI Cascade Commercial Real Estate Services, represented Les Schwab in the acquisition of the new location, which is intentionally close to the current site location. Both are located within the Bend Central District.

“The current Les Schwab store on Franklin is in the current hole nationally and in Oregon very severe recession. From a jobs perspective, the current hole nationally and in Oregon remains as large as it ever was during the Great Recession. It’s cold comfort, but Central Oregon’s economy is faring better today than during the early 1980s when the timber industry restructured and in the aftermath of the housing bubble. Even as the outlook calls for good growth in the years ahead, filling such a deep hole in the labor market will still take time. The good news is household incomes and consumer spending are holding up due to federal aid, and the number of permanent business closures remain much better than first feared. The economy took a step back this winter as the pandemic raged and households were scared to venture out as much. However this was expected, and is temporary. As the pandemic wanes, the stage is set for strong to very strong growth ahead. New COVID cases and hospitalizations are already declining. The outlook brightens with every inoculation.

**Pent-Up Demand will Drive a Strong Economic Recovery**

by JOSH LEHNER, Economist — Oregon Office of Economic Analysis

This cycle is different. COVID-19 and the pandemic were an outside force that knocked the economy into a brief, but very severe recession. From a jobs perspective, the current hole nationally and in Oregon remains as large as it ever was during the Great Recession. It’s cold comfort, but Central Oregon’s economy is faring better today than during the early 1980s when the timber industry restructured and in the aftermath of the housing bubble. Even as the outlook calls for good growth in the years ahead, filling such a deep hole in the labor market will still take time. The good news is household incomes and consumer spending are holding up due to federal aid, and the number of permanent business closures remain much better than first feared. The economy took a step back this winter as the pandemic raged and households were scared to venture out as much. However this was expected, and is temporary. As the pandemic wanes, the stage is set for strong to very strong growth ahead. New COVID cases and hospitalizations are already declining. The outlook brightens with every inoculation.

While the labor market remains depressed due to the virus, the same cannot be said for income and consumer spending. The federal aid to households — recovery rebates, and expanded unemployment insurance benefits — actually means incomes are higher today than before the pandemic hit. This level of federal support is unprecedented.

Economic Outlook — Pages 11-21
Are You Part of a Family Business?

Let Us Know if We Can Help?
Contact Jeff Martin at 541-388-5665 or jeff@cascadebusnews.com

DEADLINE TO SUBMIT YOUR FAMILY BUSINESS STORY IS FEBRUARY 10

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HOT NEWS

RECENT TRANSACTIONS

Walt Ramage and Jeff Reed of NAI Cascade Commercial Real Estate Services represented the seller in the disposition of three small multifamily assets on Dawson Drive totaling $1,475,000. This seller then exchanged into a newly constructed Starbucks in Sumner, WA.

Brokers Peter May, CCIM and Dan Kemp, CCIM of Compass Commercial Real Estate Services represented the buyer, Bend Spa & Health, in the purchase of 61400 S Highway 97 in Bend. The 5,679 SF retail building on 0.73 acres sold for $1,000,000.

Palmer LLC has signed a 12 month lease of 912 +/- SF of office space at 2445 NE Division in Bend. Dan Steelhammer, Broker of Fratzke Commercial Real Estate Advisors, Inc. represented the Landlord.

Oregon Landlord Compensation Fund

The Oregon Legislature enacted an eviction moratorium and established the Landlord Compensation Fund (HB 4401). The Legislature allocated $200 million in rent assistance to support tenants and landlords, which includes $150 million for the Landlord Compensation Fund. OHCS will be developing program materials in the coming weeks as we prepare to launch the Landlord Compensation Fund.

This program will be launched through an online application portal to streamline the collection of landlord provided data on rent collections. We expect to launch our application in early February, to fund up to $50 million in requests for unpaid rent. Participating landlords must accept 80 cents for every dollar of qualified rent-owed and this first funding round will include rent owed from April 2020 - February 2021. oregon.gov/ohcs/housing-assistance/Pages/landlord-compensation-fund.aspx

ASI Wealth Management & Valentine Ventures Announce Merger to Expand Client Services in the Pacific Northwest

ASI Wealth Management, a regional Northwest investment advisory firm headquartered in Bend, with offices in Oregon and Washington, and Valentine Ventures, a leading wealth management firm in Central Oregon, have announced a recent merger. The agreement to merge the two businesses, with highly complementary capabilities and talents, will bring an enhanced level of services for the firm’s combined client list, as well as future clients.

ASI President Randy Miller and Bill Valentine, Valentine Venture’s president, are long-time friends, close business associates and industry peers who have bonded over their shared philosophies and commitment to exemplary client care.

This strategic merger will enhance the value we'll be able to offer all our clients.

Apex Physical Therapy in Madras is Now Step & Spine;
Josh Farrester Serving as New Clinic Director

Brock and Karin Monger created Apex Physical Therapy in Madras in 2007, but after 13 years of running the clinic, they have partnered with Step & Spine Physical Therapy and turned the business over to Josh Farrester, DPT, OCS. The former Apex is now Step & Spine Physical Therapy Madras, and Farrester, a Madras native who was formerly quarterback of the local high school football team.

The Office of Developmental Disabilities Services launched a website, ImpactOregon.careers, focused on available positions in the developmental disabilities field throughout Oregon. Job seekers in Oregon will find hundreds of available jobs, ranging from direct care to administrative and managerial positions. In addition to the job postings, Impact Oregon also has a career profiles section, which highlights the way this field has room for growth and opportunity.

The Deschutes Historical Museum is offering a three-part Zoom webinar, Researching Homesteads 101 this February. Participants will learn the basics of historic property research and is designed for the beginner genealogist or homeowners researching their property. Three one-hour sessions take place at 11am on Saturdays, February 13-27. Session fee is $30. Registration is available through the Museum’s website: deschuteshistory.org/museum-events.

Saturday, February 13:
Breaking the Code: An introduction to the Public Land Survey System — Basic homestead history and an introduction to the Public Land Survey System (PLSS).

Saturday, February 20:
Navigating the General Land Office (GLO) Records — Discover where to find property deeds, original survey plats, field notes and.

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Permit Center, our staff were able to access a new and more intuitive tool,” said Colleen Miller, management analyst in the City’s Office of Performance Management. City staff have posted training materials on the “Introduction” tab of The Explorer to help the community learn how to use and navigate the map. More helpful resources will continually be added. The Explorer offers a variety of tools ranging from dashboards that provide a quick snapshot of permit activity, to a more advanced data explorer with robust capabilities for filtering and exporting data.

This Explorer is a resource that was identified by the Neighborhood Leadership Alliance (NLA), an advisory committee to City Council, as an easier way for community members to learn about development and land use in Bend. In spring 2020, the NLA conducted a survey to better understand the knowledge of land use planning among community members. The results of this survey and other information-gathering efforts resulted in a Land Use Education Plan, which boasts a lengthy list of education resources that are currently under development. The Land Use Education Plan supports increasing community participation as outlined in Council’s Goal for Effective and Efficient Operations.

“We hope that by making this data more easily accessible to the community, there will be more trust in City government’s process of land use planning, as well as facilitate more citywide knowledge of land use decisions,” said Lisa Mushel, NLA vice chair. The Explorer is one of many City maps available for community wide use. bendoregon.gov/maps.

On January 22, the Oregon Land Conservation and Development Commission (LCDC) unanimously approved amendments to the Bend Development Code to allow for additional housing to be built in areas zoned for employment use. The code changes went into effect immediately. These code changes were made possible with the adoption of House Bill 3450 by the Oregon State Legislature in 2019.

House Bill 3450 allows the City of Bend to adopt changes to its comprehensive plan and land use regulations authorizing high-density housing on non-industrial employment lands. The bill requires the City to retain an adequate supply of employment lands remain with the addition of high-density housing.

City staff worked with community advisory groups and partner public agencies over the last year to draft and review the code changes. The Planning Commission and City Council approved the code changes last fall before they were sent to LCDC for review and approval.

The code changes intend to help provide additional housing options and supply in Bend by providing flexibility for the development of housing on underutilized, strip commercial lands located near existing transit, retail, employment and other core services and amenities. To be eligible, properties must be located within a quarter mile of a transit route, within certain commercial zones and must meet additional location, development and design standards. As laid out by House Bill 3450 and the adopted code, no more than 40 total acres of employment land citywide can be developed as housing under this legislation.

In a recent survey of the Bend community, 23 percent of respondents ranked housing and affordable housing as their top concern, making it the highest-ranking community concern. Bend City Council reviewed results of the community survey to help inform the biennial goal-setting process. Housing continues to be a top priority for City Council and is expected to be included in its goals for the 2021-2023 biennium. City Council will adopt its two-year goals in March.

BEND

The City of Bend announced the launch of a new public interactive mapping tool, the Community Development Data Explorer (The Explorer). This Explorer is a resource that was identified by the Neighborhood Leadership Alliance (NLA), an advisory committee to City Council, as an easier way for community members to learn about development and land use in Bend. In spring 2020, the NLA conducted a survey to better understand the knowledge of land use planning among community members. The results of this survey and other information-gathering efforts resulted in a Land Use Education Plan, which boasts a lengthy list of education resources that are currently under development. The Land Use Education Plan supports increasing community participation as outlined in Council’s Goal for Effective and Efficient Operations.

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Old Woodgrain Mill in Prineville Under New Ownership, now Prineville Campus, LLC

by CHARLES BAUMAN, MBA, Principal — Parris Group

Ownership of the Prineville Mill on Main Street has changed and has been acquired by an industrial development group that focuses on rehabilitating properties. The new ownership believes in grassroots development and has named the new venture Prineville Campus, LLC. The developer specifically bought the property to leverage the previous Mill’s extensive infrastructure for a large industrial re-development campus to benefit the community in bringing back local manufacturing, stimulating economic revitalization and supporting the Prineville local employment market and Crook County rural region.

To provide some historical background, the Prineville community suffered a considerable blow when Woodgrain, the former owners, started moving operations away from the area. Then a portion of the old mill roof collapsed in January 2017, with the resulting closing and loss of hundreds of local jobs.

The old sawmill was one of the last remaining in Crook County with nearly continuous use as a wood-products manufacturing facility since around 1938 when it became operational as the Alexander-Yawkey (A-Y) Mill. The A-Y mill reportedly burned in 1940 but was subsequently rebuilt and expanded in size over 50 years to approximately 500,000 square feet of industrial space on a 56-acre parcel. Following the collapse, the complex was reduced to the current size of 230,000 building square feet and retained all the previous building pads for future manufacturing development space.

Market forces are shaping the Prineville area. Current conditions from the COVID-19 pandemic have now caused manufacturers to rethink their location and driven some people back to rural areas. High-tech jobs with Apple and Facebook in the new large hyper-scale data center industry have been in Prineville for a decade. With the shift in desired location and lifestyle across the state, the mill building’s new owner aspires to provide industrial space for the community to grow.

When the new owner purchased the property in 2020 and looked at redeveloping the property, the Crook County building department demanded a thorough safety assessment with a report documenting its findings before giving their consent to reopen the site to the public.

To evaluate the property’s fire and life safety, the owner turned to Code Unlimited, a 40-person code consulting firm with experience on similar projects across the Pacific Northwest. Code Unlimited, with assistance from local engineering firms Colebreit Engineering and Eclipse Engineering, evaluated the life safety systems, structural systems and MEP systems for compliance with the applicable codes. This evaluation’s scope and framework were confirmed with Crook County building and fire officials, who had declared all standing portions of the site as dangerous and closed the site back in 2017.

Previous steps had been taken, such as removing the damaged portions of the collapsed complex before entering the rest of the buildings to validate that the snowstorm did not damage the current standing structures. The building envelope, structural framing, and critical mechanical/electrical systems were inspected for required repairs and general maintenance from past use and years when the building was idle. The fire suppression systems, including the fire pumps and supply lines, were upgraded and tested to accommodate future industrial uses. The minor building systems, such as tenant sprinklers, minor electrical, and HVAC systems, will undergo additional improvements as new tenants come on board.

The final report submitted to the county included the life safety analysis by Code Unlimited, testing and analysis of building mechanical and electrical equipment by Colebreit engineers, and structural analysis by a professional structural engineering firm Eclipse Engineering. The owners also provided a rigorous operational / maintenance plan to assure the industrial complex and future users’ longevity and safe operation.

“The Prineville Campus has appreciated working with all stakeholders of both Crook County and City of Prineville on a go-forward plan to revitalize a much-needed community asset,” said Charles Bauman, COO. “We look to the re-development of Campus to benefit the community in bringing back local manufacturing, stimulating economic revitalization, and supporting the Prineville local employment market and Crook County rural region.”

The new owner plans to maintain the same industrial types of use for the site. Though not classified as a historic structure, the owner intends to keep the facility’s unique character and cultural value. The building is ideal for large-scale industrial use, including indoor as well as outdoor. New tenants will benefit from the high bay structures, high capacity water supply and power, and rail spur with access to Burlington Northern Santa Fe and the Union Pacific Railroads.

Current and future generations will now have the opportunity to lease/develop their businesses on the same lots where previous generations whirred saws and rolled lumber to bring prosperity to their families and the old mill town community.

When the new owner purchased the property in 2020 and looked at redeveloping the property, the Crook County building department demanded a thorough safety assessment with a report documenting its findings before giving their consent to reopen the site to the public.

“Crook County Fire and Rescue appreciated working with Prineville Campus, LLC, its partners and the Crook County Building Department on this project to ensure a safe and appropriate revitalization of the mill campus,” said Russell Deboodt, division chief at Fire and Life Safety. "The mill campus is a significant asset to the community of Prineville and Crook County, and the district is excited to see what future businesses decide to locate there.”

PHOTO | COURTESY OF PARRIS GROUP

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PHOTO COURTESY OF PARRIS GROUP

THE ECONOMIC IMPACT OF COCC IN CENTRAL OREGON

1 out of every 35 JOBS
Les Schwab
Continued from page 1

central, and there will be a couple of entrances. The goal is to bring a newer, more
modern design to better serve customers. This design has been used in other locations
for the past eight years and has been modified over the years to improve it even further.
He adds, “We’re proud to update the store here; this is our hometown and where we
have our headquarters.”

The move brings two-fold opportunity for improvement in the region: In addition to
the new store, which is currently in the permitting process, the existing location offers
seven tax lots totaling about 3.5 acres situated in Bend’s Enterprise Zone, Opportunity
Zone and the BCD. The parcel is adjacent to the 97 Parkway, which provides outstanding
accessibility for future buildings, signage and visibility. The zoning of the site is mixed use, so that it
can be utilized for residential, retail and food beverage units as well as for offices and
clinics, convention center and meeting rooms, lodging, hospitals, parking, daycare,
and clinics, convention center and meeting rooms, lodging, hospitals, parking, daycare,
governmental buildings, schools and parks and open spaces. The site is ripe for major
transformation: It’s being marketed nationwide, and a targeted marketing strategy is
in place for local developers and businesses or governmental agencies interested in a
large, inner-city piece of land in which to centralize operations.

A nearby parcel of 1.75 acres was purchased several years ago by Brooks Resources
with the intent to redevelop the property. Collectively, the new and old Les Schwab sites
and the Brooks Resources site create many possibilities for a large segment of the BCD
to receive new life. “We own the old Murray & Holt Motors, on the corner of 2nd and
Franklin,” explains Kirk Schueler, president and CEO of Brooks Resources Corporation, a
local real estate developer that has created some of Central Oregon’s most recognizable
communities, such as Black Butte Ranch, NorthWest Crossing, North Rim, Awbrey Butte,
Awbrey Glen, Mount Bachelor Village Resort and Ironstone in Prineville. “We currently
lease the property to Blue Dog RV, and we have explored a mixed-use, residential, multi-
story building on the property. This is in the planning stages. We are hoping to keep
moving toward that end, but we don’t have a timeline.”

Schueler says he believes that any redevelopment that occurs in the Franklin corridor
is going to help spur investment by the renewal district on improvements to Franklin
Avenue. “The city recently created an urban renewal district that includes much of the
land in the Bend Central District. Any activity in that corridor is going to spur investment,
whether it’s from us or someone else. The Les Schwab site will be interesting. Hopefully,
someone finds an appropriate and excellent use for it. Anything that helps the
neighborhood is great.”

Ramage says that the Les Schwab land acquisition did not come without its struggles.
“Throughout the process, with the team that Les Schwab assembled, we were able to
overcome hurdles through education. What an honor it was to represent a company
such as Les Schwab.”

The move to the new site is being treated as a major, ongoing project. “Our goal is
to finish within the next six months,” Ramage says. “And we will be utilizing the
space for something that will be a benefit to the community.”

He adds, “We’re proud to update the store here; this is our hometown and where we
have our headquarters.”

The move brings two-fold opportunity for improvement in the region: In addition to
the new store, which is currently in the permitting process, the existing location offers
seven tax lots totaling about 3.5 acres situated in Bend’s Enterprise Zone, Opportunity
Zone and the BCD. The parcel is adjacent to the 97 Parkway, which provides outstanding
accessibility for future buildings, signage and visibility. The zoning of the site is mixed use, so that it
can be utilized for residential, retail and food beverage units as well as for offices and
clinics, convention center and meeting rooms, lodging, hospitals, parking, daycare,
governmental buildings, schools and parks and open spaces. The site is ripe for major
transformation: It’s being marketed nationwide, and a targeted marketing strategy is
in place for local developers and businesses or governmental agencies interested in a
large, inner-city piece of land in which to centralize operations.

A nearby parcel of 1.75 acres was purchased several years ago by Brooks Resources
with the intent to redevelop the property. Collectively, the new and old Les Schwab sites
and the Brooks Resources site create many possibilities for a large segment of the BCD
to receive new life. “We own the old Murray & Holt Motors, on the corner of 2nd and
Franklin,” explains Kirk Schueler, president and CEO of Brooks Resources Corporation, a
local real estate developer that has created some of Central Oregon’s most recognizable
communities, such as Black Butte Ranch, NorthWest Crossing, North Rim, Awbrey Butte,
Awbrey Glen, Mount Bachelor Village Resort and Ironstone in Prineville. “We currently
lease the property to Blue Dog RV, and we have explored a mixed-use, residential, multi-
story building on the property. This is in the planning stages. We are hoping to keep
moving toward that end, but we don’t have a timeline.”

Schueler says he believes that any redevelopment that occurs in the Franklin corridor
is going to help spur investment by the renewal district on improvements to Franklin
Avenue. “The city recently created an urban renewal district that includes much of the
land in the Bend Central District. Any activity in that corridor is going to spur investment,
whether it’s from us or someone else. The Les Schwab site will be interesting. Hopefully,
someone finds an appropriate and excellent use for it. Anything that helps the
neighborhood is great.”

Ramage says that the Les Schwab land acquisition did not come without its struggles.
“Throughout the process, with the team that Les Schwab assembled, we were able to
overcome hurdles through education. What an honor it was to represent a company
such as Les Schwab.”

For more information, visit nai cascade.com • bcdinitiative.org • brooksresources.com
Irrigation District Addresses Dry Conditions Through Water Leasing Pilot Program

In the Prineville Valley, Ochoco Irrigation District plans a novel approach to meeting water needs this summer. The district relies on water stored in Prineville and Ochoco Reservoirs, both of which are well below average water levels for this time of year. Though winter and spring storms may yet bring enough precipitation to support a full allocation of water for area agriculture, the district is also offering a new water leasing program designed to help irrigators manage water in case of limited supply.

The program will allow irrigators with ten or more acres to lease water on a temporary basis from other OID farmers. Farmers who are in position to provide water to the program instead of irrigating will receive a premium “dry-year” payment rate that is higher than the amount offered in a long-running district annual instream leasing program. The higher price paid for water is expected to attract more participation — and water supply — which can then be reallocated to help water-short farmers. Any enrolled water that farmers are not interested in leasing will be left in the Crooked River to support fish and wildlife.

OID is offering the program in collaboration with the Deschutes River Conservancy. “We’ve been working with the DRC on instream leasing for the better part of 20 years. Expanding the program so that farmers can get the water they need in dry years is the next step, and one we’re proud to take,” said OID manager Bruce Scanlon. “It fits well alongside conservation projects and other district priorities that will position us to continue to serve our patrons into the future.”

A program information session will take place on January 25. Additional information is available on the Ochoco Irrigation District website at ochocoid.org/resources/dry-year-water-leasing-program.

“We’re excited about where this program could lead. We’ve had a very successful leasing program for over 20 years, and adding a dry-year leasing option is just the first of many steps we’re taking at the DRC to make sharing water in the basin a more broadly accessible program,” DRC Program Manager Natasha Bellis said. “Making lasting streamflow restoration in the Deschutes River Basin will require many tools, leasing being just one.”

deschutesriver.org • ochocoid.org

Pass It On Project
by Columbia Bank

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

Through the Pass It On Project, small businesses are making a big impact. All across the Northwest, small businesses are being challenged and individuals are going without. Columbia Bank is here to help. Through the Pass It On Project, we’re paying the bill so small businesses can provide their services to those in need. From home repairs to dental work to clothes for kids, Columbia Bank is covering the cost. This project can help small businesses recover, while offering support to members of our communities affected by COVID-19. Learn more at PassItOnProject.com.
**Sunriver Brewing Company’s New Rotating 12-ounce Cans & 2021 Beer Calendar**

Sunriver Brewing Co. releases their first new 12-ounce cans since 2017 with a three beer rotating series. The first can release in late February is Clearview - West Coast IPA. Clearview was released in draft in January as one of the three Sunriver Brewing Company pubs as well as select locations around the Pacific Northwest.

Here is more on Clearview and the rest of the beers in the series from the brewery.

Clearview West Coast IPA is the latest brew in our never-ending quest to develop the finest IPA. New school in design, Clearview offers the perfect balance of citrus, tropical and resinous hop character. This IPA is bright in appearance, bold in flavor, and has a clean, dry finish.

Hops: Citra, Motueka, Simcoe

**Available:** Winter/Spring

Rivermark Pilsner is our interpretation of the world’s original pale lager. Perfectly balanced, this Czech-style pilsner hits all the right spots. Bready malt flavors mingle with a spicy and floral hop character.

*This beer is light on the palate and perfectly crisp.*

Hops: Nugget, Mt. Hood, Czech Saaz

**Available:** Summer

Cookies & Cream Cocoa Cow, amongst others.

**5% ABV 30 IBU**

**Available: Fall**

**“The brewing team has been working for months perfecting the recipes for these new canned beers,” says Brett Thomas, director of Brewing Operations. “All three entries in this year’s rotator series are exceptionally balanced, flavorful and well-crafted. I’m especially proud of Rivermark Pilsner — it takes a light hand in the brewhouse and lots of expertise in the cellar to create such a delicate beer. We’re excited to share the culmination of our efforts with all of our Sunriver Brewing fans.”**

In addition to the rotating 12-ounce series, Sunriver Brewing has released its 2021 beer calendar. The calendar includes a plethora of Limited Release beers available in both 16-ounce cans and draft. This year the Factory and IPA Factory return with some old favorites as well as some brand-new beers. 2021 also introduces the Herd Mentality Series, which consists of variants of the award-winning Cocoa Cow Chocolate Milk Stout.

Expect to see some exceptionally creative stouts, featuring beers such as Cherry-Vanilla Cocoa Cow and Cookies & Cream Cocoa Cow, amongst others.

“Our Limited Release program for 2021 is really ambitious, to say the least,” Thomas continued. “We have created enough variety to satisfy even the most passionate craft beer aficionado. From old-school IPAs to tik-inspired beers to massively hopped double IPAs, there’s really something for everyone who loves hops. Likewise, the Herd Mentality Series, with its Cocoa Cow variants, is going to redefine what beer can taste like for some people.”

sunriverbrewingcompany.com

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**Summit Bank Reports 2020 & 4th Quarter Earnings**

**W**e were pleased to originate $119 million in emergency Paycheck Protection Program (PPP) loans to assist clients in mitigating the effects of the COVID-19 pandemic in our Eugene/Springfield, Central Oregon and Portland Metropolitan market areas. These loans helped businesses and nonprofit entities hire back or retain thousands of Oregon employees. The Bank also saw a strong year over year improvement in the results and operations of all of our teams including the Portland Metropolitan office, which opened in 2019.

- **2020 Net Income** - $7.93 million, up 41.3 percent from $5.62 million in 2019.
- **$1.38 per fully diluted share,** up 28.1 percent from 1.07 per share.
- **2020 Net Loan Growth - $76.5 million** or 17.5 percent (excluding PPP loans).
- **PPP loans made during Q2 2020** - $119 million of which $61 million remain outstanding at YE.
- **2020 Deposit Growth** - $206 million or 45.6 percent over FYE 2019.

This year, we are tremendously proud to have worked closely alongside our clients, including 440 small businesses and nonprofits across Oregon under the U.S. Small Business Administration’s (SBA) Paycheck Protection Program,” said President and CEO Craig Wanichek.

“This symbiotic relationship enabled thousands of Oregonians in the areas we serve to remain employed during the COVID-19 pandemic this year. We’ve had the opportunity to partner with many new clients as well and are humbled by the confidence our communities and clients have in Summit Bank.”

Summit achieved its eighth consecutive year of annual loan growth in excess of 20 percent during 2020. Total net loans (including of PPP loans) as of December 31, 2020, were $552.6 million, representing a 30.9 percent increase over the fiscal 2019 total of $437.5 million. Deposit growth was particularly high during the year, with total deposits increasing by $205.7 million or 45.6 percent over the previous year. The Bank has maintained consistent profitability concurrent with its rapid growth during 2020. Summit also completed a successful capital offering during the year ($7.9 million) while achieving a return on average equity of 10 percent.

Consecutive year producing a return on average equity in excess of 20 percent during 2020.

*sbko.bank*
A Bend-based cleaning industry leader has come up with an innovative mask disinfecting chamber utilizing the virus-busting properties of ozone to sanitize up to 30 face coverings at a time in just 60 seconds.

Long-time owner of prominent duct cleaning service Guarantee Cleaning, David Hart developed the prototype on a fast-track basis after his friend Melissa Brinker, RN — who was familiar with his expertise in the field — suggested fellow Central Oregon Community College (COCC) nursing program professor Jane Morrow reach out to see if he could help in prolonging the life of critical N-95 masks.

N-95’s are the recommended particulate-filtering facepiece respirators for health care professionals, but are in limited supply, and Morrow and her colleagues were even considering taping them to windows in the hope that UV light rays would help decontaminate the vital equipment to conserve for re-use by the medical, dental and paramedic assisting departments.

But after being contacted, Hart quickly rallied to the cause with a more effective plan and came up with an ingenious solution.

An inveterate inventor, he had already previously developed groundbreaking products including the proprietary “OzoGen 16g,” a powerful portable ozone generator capable of producing 16 grams of ozone an hour, to completely eliminate odors on a molecular level.

He said, “It’s no secret in the cleaning and disaster restoration industry that ozone is extremely effective at removing odors through molecular oxidation. Lesser known is its efficacy as a disinfectant, for which — at 50 times more powerful than, say, chlorine — it has been used effectively in the medical field for many years. As a powerful reactive gas capable of high levels of disinfection, ozone can be very effective at killing pathogenic bacteria and fungi, as well as for inactivating viruses.

“I had already been noodling on the idea of harnessing ozone for sanitizing personal protective equipment (PPE) since the advent of the pandemic and the request from Jane spurred me on to adapt the OzoGen technology and I took the disinfecting chamber idea from concept to realization inside just three weeks.

“If you think about it, without regular disinfecting of the masks after multiple personal interactions it is like students strapping a petri dish to their face all day long!”

“The focus in this case is on the use of ozone as a virucide, with emphasis on the SARS-CoV-2, which, according to the International Committee on Taxonomy, is the accurate name for what is commonly referred to as the COVID-19 coronavirus.”

At 32 inches tall, by 18 inches wide and 19 inches deep, the first chamber Hart has donated for use by medical staff and students at COCC is the size of a wine cooler that can sit on a counter and its compact 3.4 cubic feet can pump out an impressive 50 parts per million (ppm) ozone concentration in air by weight.

He said future iterations have the potential to be scaled up to benefit wider COVID-19 pandemic-fighting efforts nationwide.

Ozone (O3) is composed of three oxygen atoms and, with the right handling of concentration and duration, within seconds solubilizes the lipid membrane of infectious agents such as the “enveloped” SARS-CoV-2.
in six showrooms across the U.S. She adds, “It started as a side hustle, then about two years ago we got serious about the business, so I hired an amazing sales manager and we started pursing big accounts.” The business now has three employees, a contract marketing person, a contract social media person and a graphic designer. “I’m hoping to add two more people to payroll this year to help with production and shipping. We’ve grown quite a bit in the last three years.”

LaFlamme-Allan says Stickerlishious was starting to gain some huge momentum right before COVID, but the pandemic nearly shut business down for a couple of months. “Then slowly, in June and July of last year, buyers started buying for their retail stores again. Because we are so broad across the U.S., we started seeing more activity in the southeast as it opened back up, and now we’ve got momentum back and business is good. We’ve done some trade shows, and buyers are feeling cautiously optimistic.”

LaFlamme-Allan is no stranger to the retail business: She founded Lulu’s boutique in Bend and sold it, and co-founded ju-bee-lee here with a partner but got out of the business after three years. She also owned Wander + NW in Sisters and sold this business. “I have been around the block a little with business,” she says with a laugh. “My background is in wholesale and retail. I started off as a retail boutique owner, and also founded a company where we were a wholesale representative for several gift lines. This ignited my passion for developing products for the gift industry.”

Stickerlishious has gotten big enough that LaFlamme-Allan says they are currently trying to find a new location in Bend because they have outgrown their existing space in Northwest Crossing. “It’s challenging trying to find good, affordable office and warehouse space here. Thankfully, we were able to keep everybody on staff through COVID,” she says. “We are having all the normal growing pains of a business that is growing quickly, like sourcing. We make everything locally, and package everything in-house.”

As a mom who has raised two kids and two step kids with her husband, LaFlamme-Allan says she has witnessed the challenges that young people are experiencing today. “During the down time of COVID, I developed a collection in our line called Empathy is Cool. We created a whole card and sticker line with real messaging to reach young people. The message is that it’s OK to not be OK; the struggle is real.” The Stickerlishious brand includes a huge variety of cards, vinyl transfer decals, stickers, magnets, paper, hats and more with funny or encouraging sayings such as “Anxiety sucks!” “Sorry You Are Feeling Shitty Today” and “Gratitude Every Damn Day.” There are stickers for all occasions, from Girl Power to holidays to camping and adventure themes. There is even a “naughtylishious” line in the collection. “We just really like to make people happy. If we can make people smile or laugh, that’s the goal,” she says. “Most of our customers can’t just buy one sticker because they can’t decide. They usually buy a handful. We love hearing about why they are buying them and how they will use them.”

She continues, “The thing that brings me the most joy is when a customer reaches out to me or sends me a picture of how they use the stickers and where they put them; that little splash of inspiration that reminds them it’s OK. Our mission statement is to be the positive force in people’s lives whenever they need it. We felt that Born This Way Foundation was really aligned with our mission statement. In addition to giving the 1 percent back, we look forward to working together with them in other ways going forward. They are amazing to work with and we are super excited.”

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SI Wealth Management

clients,” says Miller. “We’ve always been impressed with Valentine’s strong leadership and investment philosophy, and look forward to a shared, enhanced service model with their expert management team.”

Finalized in January 2021, the merger brings the combined years of experience between the two firms to over 50 years serving the Pacific Northwest, and positions ASI to continue to expand the company’s footprint and presence in the region.

“We are thrilled to combine our team’s talent and background with the professional experience of the good folks at ASI,” said Valentine. “We think our current and future clients will appreciate the depth of resources we can bring to bear.”

ASI has been building relationships and providing wealth management and consulting services in the Pacific Northwest for 23 years and is headquartered in Bend, Oregon with offices in Seattle, Portland and Medford. The firm’s philosophy is based on a deep understanding of our client’s lives and aligning their assets to assist clients in achieving all that is important to them. To learn more about the merger, visit asiwealthmanagement.com.

Valentine Ventures was formed in San Francisco in 1997 by William Valentine to manage the investments of affluent investors. In 2000, the firm moved its headquarters to Bend, Oregon, where the firm has successfully grown and provided wealth management services. Valentine is known for creating interesting and educational content on investing and personal finance to help improve financial literacy. asiwealthmanagement.com
2021 — Recovery Year

by ROGER J. LEE — Economic Development for Central Oregon

For several years, CBN has been gracious to invite me back to provide some prognostication of what lies in store for our regional economy. I am always honored to be asked, but particularly considering how last year’s forecast matched up to reality. My solace is that I’ve not yet found someone who accurately predicted in January 2020 the regional, national and global impact COVID-19 would come to exact. Looking back, the crux of my forecast included: easier hiring than the year prior, more options for physical office and industrial space, inflation on most business inputs and that our regional economy would outpace those of the state and nation.

On the last point, my prediction clearly missed. While it proved solidly true for Q1, the remaining quarters our regional economy fared worse from state executive orders and general pandemic fear than the state or nation. As in the Great Recession, when we were penalized over our peers elsewhere for having a higher percentage of employment in housing, construction and related sectors, we got slammed for our higher proportion of visitor industry inputs.

But remarkably, the other three forecast outcomes largely came to pass. Skyrocketing unemployment did make hiring easier, but not as easy as one might expect. We still heard from businesses that it was hard to onboard new employees even when jobless rates were spiking at 17 percent. Still, we know dozens of companies that were able to successfully complete searches for hard-to-fill roles. The commercial real estate market softened, particularly the office sector, which has become more of a tenant’s market as most businesses and their callers remained working from home.

As the impacts of government closures and pandemic fear took hold this past spring, it was not hard to forecast that if they continued, Q1 2021 would be ugly, economically. January, February and the first weeks of March are historically a low ebb for the visitor industry including commercial airlines, hotels and motels (and resorts), restaurants and bars, breweries and brewpubs, car rental companies, guide operators and so forth. Q1 is a period when these businesses weather with summer profits. For many, 2020 brought no monthly surpluses.

Recovery, therefore, will not start in earnest in Central Oregon until at least midway through the second quarter. But it will come, and Central Oregon will recover faster than Oregon and the U.S., despite what we expect will be lingering state government restrictions. Just as our region rebounded more dramatically from the Great Recession, the same will happen from the Great Cessation.

But why such confidence in our recovery? First and foremost, our region’s fundamentals play strongly to an optimistic future. At its core, economics is the study of the interplay of supply and demand. And what Central Oregon had to offer pre-COVID was in demand, it has definitely been in demand during the pandemic and will continue to be when it is behind us. Those fundamentals include:

• We remain a national lifestyle destination;
• We have high-quality health care;
• We are expected to continue to have some of the fastest GDP, employment and population and student growth in the state and nation;
• We have the fastest-growing university (OSU-Cascades) in the state;
• With outstanding commercial air service and data/telecom connections, we continue to lead the nation in remote/work from home employment; and
• Our region’s unique welcoming and collaborative business culture.

There are, however, headwinds to this continued economic momentum. Housing costs have become a bigger hurdle in places like Bend, Sisters, Sunriver and to some degree, Redmond. Neighboring communities of La Pine, Prineville, Culver and Madras all stand to benefit as new and established residents weigh the options of more affordable housing and longer commute times. While average residential lot prices in Bend, Sisters and Sunriver have pushed over $200,000, the same size plot of land can be purchased in Prineville, Madras or La Pine for less than a quarter the cost.

State policymaking has also become an increasingly powerful headwind for job growth with more new taxes, regulations and employment laws in the past five years than the previous 15. This year’s Tax Foundation’s State Business Tax Climate Index saw Oregon drop from #8 best in the country last year to #15 overall, and from a corporate tax perspective from #33 to #49, due in no small part to the fact that it was one of only two states to tax both business revenues and profits.

Despite the state legislative and executive branches’ efforts to make our work more difficult, EDCO celebrated its best quarter ever (that's 40 startups that raised capital or otherwise hit a major milestone and existing traded-sector companies that...
Economic Recovery Kicks into Gear in 2021

by MICHAEL MEYERS — Business Oregon

The COVID-19 recession of 2020 began in March with the shutdowns and recession? Yes, this recession has been unlike any other in U.S. history. The recovery out of this recession has also been unlike anything we have seen, with waves of COVID-19 causing school closures, business closures and federal stimulus packages far exceeding anything done before in previous recessions. In the U.S., including Oregon, we saw personal incomes RISE in the same quarter we experienced the deepest job loss since the Great Depression. Let’s try and make sense of what happened to Oregon’s economy in 2020 and contemplate what might happen in 2021.

The shutdowns caused by COVID-19 in March led to the highest unemployment rate and largest loss of jobs since the Great Depression. The unemployment rate in Oregon reached its worst depth in April, 14.9 percent, in April, 3 percentage points higher than peak unemployment in the Great Recession in 2009. Total employment in Oregon declined by 14.5 percent between February and April, a loss of over 285,000 jobs in only two months. By comparison, Oregon lost about 148,000 jobs during the Great Recession between 2007 and 2010.

In response, the federal government put together the largest economic stimulus package ever seen in U.S. history, centered on the Coronavirus Aid, Relief and Economic Security (CARES) Act, passed in March. The CARES Act was a $2.2 trillion bill that included $300 billion in one-time cash payments to Americans, up to $1,200 for individuals. The bill included $260 billion in increased unemployment benefits — including an additional $600 a week for claimants and expanded coverage of the self-employed — and the $500 billion Paycheck Protection Program (PPP) that provided forgivable loans to small businesses for payroll costs. The Act also included $500 billion in loans for industry and $340 billion for state and local governments. The PPP program got a boost with an additional $350 billion after the original allocation was used up in May and a PPP program relaunched again in 2021 with $284 billion more in loans available.

The size and scope of the CARES Act was so large that second quarter personal income in Oregon and all other states increased dramatically, more than offsetting losses in wages from COVID-19 related layoffs and closures. Meanwhile, gross domestic product (GDP) — the value of final goods and services produced in the economy — dropped by 4 percent in the first quarter of 2020 in Oregon, followed by a steep drop of 31.9 percent in the second quarter, before rebounding 35.1 percent in the third quarter. Trends in GDP and employment have been intertwined, and normally trends in wages and income would follow, but that hasn’t been the case this time around due to federal stimulus supporting incomes.

To slow the spread of COVID-19, governments enacted measures to keep people physically apart, what we came to know as social distancing. Events or businesses that put people in close proximity to one another were forced to change how they operated to abide by the new restrictions. Many businesses were unable to make the necessary changes due to increased costs and loss of revenue, resulting in mass layoffs and closures. Business Oregon, in partnership with the Oregon Small Business Development Center Network, conducted a survey in April 2020 to gather data on the initial impacts of COVID-19 on Oregon businesses. The results were devastating and showed us the effect COVID-19 had on Oregon businesses during the worst of the shutdowns and recession.

While jobs in restaurants, retail stores and hospitals have rebounded, jobs in many traded-sector industries have not (Figure 2). E-commerce and warehousing are the exception, not to anyone’s surprise, as consumers have turned to online retailers for purchases in response to social distancing restrictions and the closure of stores. Manufacturing, on the other hand, has lost nearly 14,000 jobs since February and continues to lose jobs. Job losses have been worst in metals and transportation equipment manufacturing. Manufacturing employment in Oregon has decreased 7.1 percent since February 2020, compared to 4.2 percent nationwide. Only 15 other states have seen manufacturing decline more than Oregon since February. Yes, some — hopefully most — manufacturing jobs will come back too, but the risk of structural job loss in manufacturing is much higher than, say, accommodation, food services and health care. We know this from past recessions in Oregon’s history, where jobs regained in manufacturing during economic expansions have never returned to levels seen prior to each preceding recession since 1980. A healthy, growing traded sector is key to Oregon’s economic prosperity.
Some of the city’s most famous eateries shut down like Pok, Toro Bravo, Beast, Bluehour, Sanborn’s and too many more to mention here.

Closer to home, Bend’s restaurant scene could only be categorized as tenuous, at best, but the worst may still be ahead of our beloved eateries and bars if the virus does not afford our Governor to loosen regulations regarding in-house dining and imbibing.

At The Lemon Tree in downtown Bend, Chef/Owner Betsy McDonald attributed their ability to survive to several factors, not the least of which was the first round of the SBA Paycheck Protection Program (PPP) offered to businesses. “Without that assistance, we would definitely have been in the red in 2020,” McDonald noted. “It was a lifeline to help us stay afloat. On the very first day, they started accepting applications for the PPP, and we applied and the very next day we received our funds. It was a godsend.”

McDonald explains that their business model has changed drastically. “Due to the restrictions that have been put in place, we had to rearrange the restaurant, and we can only seat 50 people at a time. We have only seven tables and we are limited on space.”

Now that takeout and outdoor dining are the only allowable options, Dioguardi invested in renting a 20- by 60-foot outdoor tent for the Redmond store on Sixth Street. “Sales tripled on most days after we had been shut down to outdoor dining,” said Dioguardi, “and although the tent rental is expensive, people need to remember to call ahead for dinners. We feel fortunate that we are doing as well as we can be.”

The Central Oregon restaurant industry is a major part of the local economy, supporting tourists and locals alike. We can all do our part to support them as best we can in this time of need, so they are still here when things get back to normal.

Brian Dioguardi, owner of the three beloved Baldy’s Barbecue restaurants in Bend and Redmond, echoed Chef McDonald’s sentiments. “When the first round of PPP funds were released, we were wondering if we could use all the money allocated for payroll and other things in the eight-week allotted timeframe. But then they extended it to 24 weeks, and it really helped us out. This second round can be used for structures, heaters and other COVID-related things. However, for round two, business must be down at least 25 percent from the previous year’s quarter. In 2019, construction on Century Drive really hurt our westside store, so 2020 was actually not down enough to qualify (for PPP).”

“I consider ourselves lucky,” said Dioguardi, “since we had a takeout program already, and we didn’t have to start from square one.”

“During the summer, we used the European model of displaying a silver bucket outside with a bottle of Prosecco on ice. Customers could order a glass of wine while they waited for a table. Alcohol sales tripled on some days.”

The Central Oregon Economic Outlook

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An Economic Outlook for Restaurants in 2021

by HOWARD FRIEDMAN, CCIM — Compass Commercial Real Estate

In the January 20, 2021 edition of pdx.eater.com, a Portland restaurant e-publication, it was reported that over 90 Portland-area restaurants had either temporarily or permanently closed due to the COVID-19 pandemic. Some of the city’s most famous eateries shut down like Pok Pok, Toro Bravo, Beast, Bluehour, Sanborn’s and too many more to mention here.

Westlund, the daughter of Paul and Ampawan Itti, co-owners of Wild Rose and from Chiang Mai Thailand, is also opening an exciting new eatery just a couple blocks west of Wild Rose in the new 69 Newport complex. Sen, which is Thai for noodle, hopes to open in late March according to Westlund. It will be a Thai noodle house and hot pot (eatery) and will be very different than your standard Thai food," Sen, envisioned prior to the COVID outbreak, was designed to have a 50:50 ratio of kitchen-to-dining area. "We got to choose the buildout," said Westlund, "and with the Wild Rose kitchen being so small, we wanted a larger area to cook. People questioned our decision at the time, but now, it will be able to support more takeout than Wild Rose, especially if interior dining is still limited by the time we open.”

The Central Oregon restaurant industry is a major part of the local economy, supporting tourists and locals alike. We can all do our part to support them as best we can in this time of need, so they are still here when things get back to normal.

Howard Friedman is a retired chef and was the food writer for Bend Living magazine for many years. He is a partner and the managing principal broker at Compass Commercial Real Estate, served as Board President of the Bethlehem Inn homeless shelter from 2019-2020 and is vice-chairman on the MBSEF Board.

compasscommercial.com

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A Tourism Outlook for 2021

by JULIA THEIBEN, President & CEO — Visit Central Oregon

The tourism industry collapsed in 2020 as the global pandemic brought travel to a grinding halt. According to the U.S. Travel Association, economic impacts from March 2020 through mid-December 2020 resulted in over $500 billion in cumulative losses for the U.S. travel economy. This equates to a daily loss of just under $1.758 billion over a nine-and-a-half-month period.

Sectors of the tourism industry that were most severely impacted include urban areas, the cruise line and restaurant industries. Internationally, business and business travel have also been on pause. Destinations that rely heavily on these sectors have been seriously impacted.

On a regional level, the tourism outlook has been less bleak than the national forecast. Consumer interest in road trips and visiting resorts, mountain towns and destinations with less density have been impacted to a lesser degree. Destinations like Central Oregon have attracted an increasing number of visitors choosing a road trip for a safe getaway during the pandemic while air travel has been down.

Strong demand to our region is driven by our access to outdoor recreation and scenic beauty as well as the ability to socially distance outdoor. Visitors are seeking safe environments to spend time with their family or quarantine pod. While hotel occupancy is down overall, demand for vacation rentals has increased during the pandemic. With more people working and learning remotely, increased occupancy and longer stays in vacation rentals is a trend that will most likely continue through 2021. This demand has helped the region fare better than anticipated.

The tourism outlook for 2021 will most likely be a slow rebound from normal travel volume. Recent data from Destination Analysts shows that while anxiety around the pandemic is at a high, travelers are also starting to feel light at the end of the tunnel based on the distribution and efficacy of the vaccine. This more hopeful outlook for the future has increased excitement about travel in 2021. In their most recent survey (January 25, 2021), 22 percent of travelers (one in five) say that they will travel in 2021 to make up for lost time. Another 50 percent confirm they will return to their normal pre-pandemic levels of travel. There is definitely a sense of optimism and pent-up demand for travel that will aid in tourism recovery.

The availability and distribution of a COVID-19 vaccine remains a factor in the American industry’s return to travel. In the same survey, two-thirds of American travelers indicate that the vaccine is making them more optimistic about returning to normal in the next six months. Nearly 60 percent feel more optimistic about traveling safely in the same time period.

As travel rebounds, so will the competition amongst travel destinations to attract visitors. Visit Central Oregon has been working to keep the region top of mind by creating inspiring content and providing responsible messaging around travel. We are currently working on a recovery plan to re-engage travelers to plan their future visit. The marketing plan includes optimizing our website with research-backed content that we know potential visitors are searching for. With expanding elements of our brand that are showing strong growth in visitor interest including culinary experiences, outdoor recreation and the arts.

As part of our efforts to responsibly market the region, we’re proactively promoting safe experiences and destination stewardship. Our video series, Take Care Out There, in collaboration with Discover Your Forest and Travel Oregon, will educate people on how to respect our natural wonders while recreating in the region. Featuring local ambassadors, the videos share messages about trail etiquette, fire safety, equity, litter and garbage and more.

Visit Central Oregon is continuing to innovate on how we attract visitors and ways they can experience the region. The hospitality industry has also worked tirelessly to keep visitors safe with new standards of cleaning, social distancing protocols and touchless technologies. These new standards are likely to continue in 2021 and beyond.

I remain cautiously optimistic for the future of tourism and a renewed sense of excitement and safety to return to travel. Visitors will continue to seek out the natural places and scenic beauty, culinary experiences and arts that signature the region. 

VisitCentralOregon.com

Oregon Office of Economic Analysis

(Continued from page 1)

Total Oregon Personal Income

Percent Change from Pre-Recession Peak

<table>
<thead>
<tr>
<th>Year</th>
<th>Percent Change</th>
</tr>
</thead>
<tbody>
<tr>
<td>2020</td>
<td>10%</td>
</tr>
<tr>
<td>1991</td>
<td>0%</td>
</tr>
<tr>
<td>2001</td>
<td>0%</td>
</tr>
<tr>
<td>2007</td>
<td>-5%</td>
</tr>
<tr>
<td>2014</td>
<td>-10%</td>
</tr>
</tbody>
</table>

Quarterly data. Latest data 2020q4 |

Source: BIA, Oregon Office of Economic Analysis

When compared to recessions in recent decades.

Even so, much of the increase in household savings, and wealth — thanks to the stock market and rising home values — accrues to those higher up the income distribution. Research indicates that lower income households initially built up savings early on but as the federal aid lapsed last summer, they began drawing down their savings. Some began falling behind on paying rent by late in the year. The latest federal relief bill passed at the end of the year and should help keep households’ heads above water for another few months. Low-wage service workers will continue to need assistance as their job prospects remain dim until the pandemic is over.

The key macroeconomic risk remains the permanent damage and business closures that accumulate before the pandemic is over. While solid data on firm closures is months away, what information we do have is relatively encouraging, or at least better than feared. There has been a drop off in OLCC liquor license renewal applications, which include the number of wine retailers that are open and reporting sales. Sales is down a little bit as well. However, at least so far, there has not been a massive increase in closures or business bankruptcy filings. Furthermore, start-up activity has remained strong, indicating the economy will not suffer the double hit of more closures and fewer new businesses as was the experience in past severe recessions.

As the pandemic wanes in the months ahead, households will begin to return to many of their old patterns of going out to eat, to get haircuts, on vacations and the like. Most consumers have the money, but the key will be when households feel it is safe enough to do so. We know cabin fever is real, and we can only buy so many things online, or subscribe to yet another streaming service. As such, when the pandemic subsides and these currently restricted activities is unleashed later this spring and summer, firms will need to staff up quickly.

Another boost to the labor market will be the return of in-person schooling. There is a direct jobs impact of school districts hiring more staff. Education employment has been down in the past year primarily due to the lack of using substitute teachers who will distance learning. These jobs, along with a few more lunch workers and bus drivers will increase employment. Additionally there is the indirect impact from parents being able to return to work, or increase their hours. At a minimum, parents’ productivity will improve as they will not be as preoccupied with simultaneously managing online school.

Finally, the strong housing market indicates the prospects of the regional economy remain bright. Long-run economic growth is largely about the number of workers and how productive each worker is. The economic benefits are that most migrants tend to be of working age and bring their talent and skills to Oregon. This allows local businesses to hire and expand at faster rates. Even so, keep in mind that the Central Oregon labor market is recovering faster, and has been less impacted by the recession than the national market but not the underlying economy as those households are not bringing their skills, talents and income with them. Ultimately what matters for the regional economy is the growth among the working-age population, many of whom move to the area from elsewhere.

All told, the economy is poised to experience strong to very strong growth in 2021 and into 2022. Even so, it will likely take a year or two for all of the lost jobs to fully return. The current hole is that deep. However such a timeline means the current cycle, while severe, will be much shorter in duration than recent recessions. Much of the building in terms of the outlook is due to the quick development of vaccines, plus the strong federal policy response. Should the new Biden Administration and U.S. Congress pass additional relief to support those most impacted by the recession, to support small businesses further, and/or to boost the vaccine distribution, the outlook would brighten further.

VisitCentralOregon.com

OregonEconomicAnalysis.com

A Tourism Outlook for 2021

Central Oregon Recession

Employment Change from Pre-Recession Peak

<table>
<thead>
<tr>
<th>Year</th>
<th>Percent Change</th>
</tr>
</thead>
<tbody>
<tr>
<td>2020</td>
<td>-2%</td>
</tr>
<tr>
<td>1991</td>
<td>-10%</td>
</tr>
<tr>
<td>2001</td>
<td>-20%</td>
</tr>
</tbody>
</table>

Latest data: December 2020

Source: Oregon Employment Department, Oregon Office of Economic Analysis

Oregon Office of Economic Analysis

COURTESY OF OREGON OFFICE OF ECONOMIC ANALYSIS

GRAPHS | COURTESY OF OREGON OFFICE OF ECONOMIC ANALYSIS
Forecoting during these politically and socially turbulent times make the proverbial crystal ball murky at best. But the following trends, identified by NAICascade Commercial Real Estate and their clients and colleagues, are shooting some light across the Commercial Real Estate bowl. The following represents the key trends they have identified for our 2021 Central Oregon Commercial Real Estate Economic Outlook.

1. The Central Oregon MSAs experiencing a “Zoom Boom.” A “Zoom Town,” the latest pandemic-related lexicong, defines the exploding population growth brought on by immigration. No longer are employees tied to their work zip codes, and whether hopping in an RV or Sprinter-van, they are making their way rural.

2. Central Oregon’s supply of developable land has been a problem since the re-write of the 2020 Urban Growth Boundary (UGB) proposal. As we move further along in our cycle of annexation of county lands into the UGB, the demand from the “Zoom Boom” compresses this timeline even further.

3. Additional tax changes are imminent and the unknown of how continued reliance will be tied to the fee creating a plethora of market uncertainty. In the event programs like the 1031 Exchange are eliminated, it is likely to cause investors to shift towards longer property hold periods, which in turn affects the supply/demand lever.

4. If the “Roaring 20s” have a financial hangover, it will look much different than recessions past: Bend will remain insulated because of its Zoom Town and tourism boom.

Zoom Boom. March of 2020 was the month the U.S. stood still. As we all held our breath in front of a computer screen, corporations and employees alike discovered that their “offices” could be anywhere with a high-speed internet connection. Workers flocked to towns with lower living costs, access to outdoor recreation, and less dense communities. “Zoom towns” are scattered across the United States, but the most popular ones seem to be small-to-medium sized, amenity-rich communities, with plenty of public land nearby. Places like Bend and Flagstaff, Arizona, for example, top the “best-place-to-live” list. Growing pains are in common amongst these communities, which consistently have populations under 250,000 people and already overheated markets. More buildable land, affordable housing, and second-generation inventory is needed to bolster supply.

Urban Growth Boundary. Developers who used to have hundreds of acres in their inventory are now negotiating on individual lots and looking ahead to what the price tags will be on those last tracts of land. With discussions of infrastructure in our Urbanizable Area District (UA) zones in their infancy, we are still years out from having the additional built inventory on the books. Municipalities and developers simply must be more nimble and provide faster delivery if they are to keep up with demand. There is relief on the way, but the question remains how much longer we will have to wait. If annexation is the start of having a supply of buildable land, then the follow-up questions include: Are there adequate services like sewer, water and streets to these lands? How much time and money will it take before we have sites that are “shovel ready?” and who will pay for all the needed infrastructure?

Some key developments sites to watch:
- Petrosa by Pahlisch Homes; a master-planned development in NE Bend which will include single-family residential, apartments and supporting commercial, likely a grocery store and boutique shopping similar to Orenco Station in Hillsboro, Oregon.
- The SE Elbow of Bend; a 479-acre expansion area, has an annexation hearing planned for March 3. A follow-up two weeks later will precede the review period after which developers can begin planning. This development will include land for an estimated 1,230 homes including ten acres of High Density Residential, 35 acres of Medium Density Residential and 105 acres of Standard Density Residential. It will also include land for future employment, supporting an estimated 2,800 jobs. This area includes Caldera High School and land for a new elementary school.
- Private investors acquired 382 acres of land from the State of Oregon in the SE Bend area on Stevens Road. This master-planned development, dubbed Stevens Ranch, hit the mark for the developers; Bend is leading the nation in GDP growth, new businesses, venture capital investments and population growth.
- The Third Street corridor is seeing some commercial development supported by the Bend Central District (BCD) Initiative (bcddistrict.org). This initiative leverages $4 in private investment funds for every $1 in public funding to increase infrastructure, connectivity, affordable housing and open space facilities in this urban renewal area. Current projects include 3rd Street Marketplace on the corner of Third and Lafayette, a retail development anchored by Starbucks and Les Schwab’s relocation from NE Franklin to the city block on Third between Clay and Burnside. Les Schwab’s flagship store on Franklin, also located in the BCD, sits on 3.53 acres primed for redevelopment and currently on the market. (NAICascade.com/listings-3).
Small business, and by association, commercial real estate professionals, approach 2021 with a mixture of caution and hope. Here are some predictions gathered from a variety of sources that help us understand the path ahead.

1) While the COVID-19 virus will stay with us, effective treatments and vaccines will be widely available to large populations by mid-2021, facilitating a transition to the post-pandemic economy. Hopefully the timing will be favorable for impacted local businesses. Damon Runberg, Oregon Employment Department Economist says some businesses have taken the brunt of the pandemic. “Leisure and hospitality sector, small businesses, women and low wage workers have been hardest hit.” Runberg also says, “The recovery from the pandemic has been far faster and more robust than initially estimated. Here in Deschutes County in just seven months over 53 percent of all jobs lost due to the pandemic have been recovered.”

2) The global economy will enter 2021 at a subdued growth rate and accelerate to a brisk pace in the second half. Companies that are considering downsizing their building footprint might decide to exit their current leases, creating an increase in office vacancies. Some restaurants, event venues and tourism-related businesses might decide to exit the local market creating commercial space for new businesses. Those with outdoor seating or space for a tent are finding strong support from locals. Greg Munn, Deschutes County Treasurer reports, “TheTransient Room Tax revenue is well above last year and seems to represent people’s response to being locked up with very few travel opportunities. Central Oregon and the Coast appear to be the logical vacation option for folks in the valley. It is the same result with the gas tax.”

3) In 2021, the focus of investors and policymakers will shift from COVID-19 to the environment and housing shortages. Expect incentives for environmentally conscious commercial buildings but at the same time, expect increased local development costs as cities try to find revenue to address housing shortages and subsidized affordable housing projects.

4) Monetary policies will remain steady with low interest rates for the next two years. That will continue to encourage local new development but at the same time, bank lending policy will become more restrictive due to risk in the marketplace from the impact on business from COVID. Expect prelease requirements for financing spec buildings.

5) Commodity and consumer goods prices will accelerate in 2021. Expect continued upward pressure on building materials having an impact on lease rates for new commercial buildings.

6) The shortage of industrial lots could limit new businesses moving to Central Oregon and the growth of local business. A recent ranking of the Nation’s largest cities shows that Portland has gone from one of the most desirable locations in the country just four years ago to 66th of an 80-city ranking. The lack of available space for new business could be a roadblock to those who want to move from Portland to Central Oregon.

7) Americans are saving a greater percentage of their money than ever before, according to new data and that could indicate a buying spree for consumer goods later in the year. Unfortunately, there are many who are living at the poverty level and taking advantage of rent deferments. The National Association of Realtors predicts that rental rates will stagnate in densely populated areas but expect strong demand for rentals in Central Oregon from an influx of new residents. Investors are liquidating their multifamily properties in metro areas and looking to buy in Central Oregon.

8) Small business likely will benefit from additional COVID stimulus in early 2021 but larger business could feel the impact later this year of unfavorable tax legislation at the National level and in Oregon. Local Economic Development groups are actively opposing State legislation that could diminish the benefits of local Enterprise Zones.

It is safe to say that all businesses in Central Oregon have been affected by events of last year but not all the same. Some may not recover, while others have prospered. Just as Alice discovered two parallel worlds, so have small businesses in Central Oregon. Runberg says, “As with the pandemic itself, the recovery has not been and will not create equal opportunity. A fully recovered economy, whether that is late 2021 or into 2022, will not look like the economy we had before the onset of the pandemic.” Most commercial realtors agree that businesses and investors will find opportunity in Central Oregon but some opportunities will come on the heels of those who do not recover.
I have predicted the predicament we find ourselves in today. Reuters reported American fatalities had just occurred the previous weekend. None of us could and COVID were just being introduced into our vernacular as the first two podcast couldn't have been any better but unfortunately the term Corona diving headfirst into an ice-cold recession! I guess the timing for this new world and its economy would do a 180 on ice skates as we found ourselves known: I don't 8.8 years. I then asked: "When will the next one occur?" My answer was as statistically, we are always heading into a recession as we average one every 8.8 years. I then asked: "When will the next one occur?" My answer was: I don't know as no one truly knows. Looking back, I certainly had absolutely no idea that only weeks later by the time I recorded Episode 4 on March 5, 2020, the world and its economy would do a 180 on ice skates as we found ourselves diving headfirst into an ice-cold recession! I guess the timing for this new podcast couldn't have been any better but unfortunately the term Corona and COVID were introduced as the first two words immediately. American fatalities had just occurred the previous weekend. None of us could have predicted the predicament we find ourselves in today. Reuters reported on average, COVID-19 killed 3,239 people per day in the United States just last week, more than the number killed in the September 11 attacks in 2001. My thoughts are with the families who have lost loved ones.

"A Recession is when your neighbor loses his job. A Depression is when you lose yours." ~ Ronald Reagan

By Episode 4, coronavirus fears caused significant investor anxiety as the three major stock indexes posted their worst weekly percentage drops since the Great Recession. The Dow Jones Industrial Average experienced its worst one-day point drop in history and by the time March was over, the S&P 500 was down 34 percent YTD.

I have discussed a lot of topics to help investors recession-proof their retirement this past year. So, let’s embark on a speed-dating course on what I feel are three significant topics that can potentially benefit you today. We’ll start out with an outside-of-the-box tax strategy, then a life insurance approach that even the most sophisticated investors have never been introduced to and then a fundamental philosophy to help us stay the course during such volatile times.

An outside-of-the-box tax strategy: Backdoor Roth IRA

I shared this rather unknown approach last April as tax season was in full gear and I feel it’s worth revisiting as you can still fund such an account for 2020 up until you file your taxes for last year. The first question I often receive from investors is: Is this actually legal? This strategy is called a Backdoor Roth and I have found that many tax preparers aren’t even aware of it. Here are the basics.

Roth IRAs are a powerful way to save for retirement as they offer a combination of benefits that are not found in other retirement accounts. Although these accounts are funded with post tax dollars, you will have a source of tax-free income in the future as all qualified withdrawals on both contributions and earnings are completely tax-free in retirement. The challenge is that some people make too much money to fund a Roth IRA. In 2021, you cannot make more than $125,000 if single and $198,000 if married and filing jointly if you wish to maximize contributions. However, let’s look at a creative way, for those readers who are not eligible to fund a Roth IRA to gain entry to this All-wheel drive retirement vehicle.

- High-income investors can still make traditional IRA contributions but this does not matter how much income they earn.
- There are zero income restrictions on converting from a traditional IRA to a Roth IRA.
- Typically, contributions into a traditional IRA are funded with pre-tax dollars (a deduction) and all withdrawals in retirement are taxed as ordinary income, however in this example contributions would NOT be deductible because of their high income or they have a 401(k) or similar plan at work.

The investor makes a non-deductible Traditional IRA contribution by just checking the non-deductible box on the paperwork and then immediately converts that IRA to a Roth. As the IRS will tax you on any gains inside of this traditional IRA — I suggest investing these funds temporarily into the money market and then converting the traditional IRA quickly after funding it so that it generates little to no earnings, which means little to no taxes being paid.

You have just accomplished getting funds inside of a Roth IRA and all the tax and other benefits that come along with such an account. Every investor is eligible to do one Roth IRA conversion a year. Backdoor Roth IRAs work around income caps, they can be an appealing option for high-wealth individuals. Tune in to podcast episode 6 for more info. You can also get a lot more details on this strategy in my book Failure Is NOT an Option — Creating Certainty in the Uncertainty of Retirement.

A life insurance strategy that insurance companies do not want you to know:

Did you know policy owners can potentially profit from the sale of their unwanted life insurance policies? I’ll share real life examples that I think will not only get your attention, but they may even pertain to you!

- What happens when a life insurance policy that you have been paying for is no longer needed or you just can’t afford the premium payments?
- What happens when your children are no longer dependents and you have built up enough wealth to make sure your family is taken care of for the rest of their lives?
- What do you do when you and your business partner have sold your company and the insurance policies you had in place to protect each other and your families are no longer needed?
- Then there are many families who purchased policies to cover the expected estate taxes upon the second spouses passing and now federal exemptions have increased so much that you no longer have a federal estate tax.
Economic Recovery

Continued from page 12

We must do all we can to help our traded-sector industries retain and grow the quality, accessible and innovative jobs they provide that drive our economy.

The Oregon Office of Economic Analysis is responsible for creating economic and revenue forecasts for the state every quarter. Their most recent economic forecast, published in the fourth quarter of 2020, expects the economic recovery to accelerate in 2021. This makes sense since vaccines are now being distributed, all travel and social distancing restrictions are expected to end sometime in 2021. Schools and workplaces will reopen. The pace of recovery is expected to be faster than past recessions given the economy was in good shape prior to COVID-19, and the massive federal stimulus packages have kept income and consumer spending afloat, while also boosting personal savings by nearly threefold. By mid-2023, total employment in Oregon is forecasted to return to its pre-COVID-19 level.

While total employment is expected to recover by 2023, not all industries are projected to return to pre-COVID-19 employment levels. In particular, manufacturing and several of its key industries, including computer and electronics, metals and machinery and transportation equipment, are not forecasted to recover all jobs lost in the COVID-19 recession (Figure 3). These accessible traded-sector jobs pay above average wages, so the loss of these jobs, all things equal, lowers wages in Oregon. The loss of these high value-added jobs also decreases GDP per capita in Oregon, lowering productivity, innovation and incomes. It’s important to note as well that the loss of manufacturing jobs in the U.S. and Oregon has led to the shrinking of middle-wage jobs and ever-widening economic disparities between high- and low-wage workers.

Forecasted Year of Oregon Employment Recovery

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<th>2022</th>
<th>2023</th>
<th>2024</th>
<th>2025</th>
<th>2026</th>
<th>2027</th>
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<tbody>
<tr>
<td>Forecasted Year of Recovery</td>
<td>2021</td>
<td>2022</td>
<td>2023</td>
<td>2024</td>
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<td>2026</td>
<td>2027</td>
<td>2028</td>
<td>2029</td>
<td>Never</td>
</tr>
</tbody>
</table>

Forecast Risk Beyond COVID-19

As in any economic recovery, there are upside and downside risks that can affect an economic forecast. One concern is the impact of residential and commercial eviction moratoriums coming to an end in 2021. To some degree, the negative impacts of this past recession have yet to be fully realized because households and businesses have been able to stay in their homes and buildings despite being behind on their rent. A report published by the National Council of State Housing Agencies last year estimated that there would be $249-$378 million in unpaid rent in Oregon by January 2021, impacting 100,000-150,000 households. While federal stimulus has helped, and future government programs may help broker deals on rent forgiveness, there may end up being a reckoning sometime in 2021 that negatively impacts and slows economic recovery.

Another risk, or factor, to keep an eye on in this recovery is the impact of working remotely, specifically, how much of Oregon’s workforce will continue to work remotely? Despite what you may think or have heard, the majority of Oregon’s workforce will not be working remotely any time soon. Why? Because the majority of jobs in our economy cannot be done effectively from home.

Prior to COVID-19, 19.7 percent of Oregon workers worked from home in 2019 — the sixth-highest telecommuting rate in the nation. In Central Oregon, that number was even higher at 11.9 percent in the Bend metro area. Depending on whether one looks at 1-year or 5-year data from the Census Bureau, the Bend metro area ranks 5th or 9th amongst U.S. metro areas for telecommuting. During the COVID-19 pandemic, telecommuting skyrocketed in Oregon. The COVID-19 Oregon Business Impacts survey conducted in April revealed that 33 percent of all Oregon businesses had workforces that could work remotely. That number ranged from 85 percent in the information industry — which includes software — to 6 percent for restaurants, bars and other food services.

A downside risk is to commercial real estate if businesses in these industries and others decide not to return to an office environment. Demand for commercial real estate will dampen in the long run (it already has during COVID-19), which could lead to decreased commercial investments and less jobs in construction, engineering and related fields.

Some of the negative impacts of working remotely on commercial real estate and investments could be offset by gains in remote workers who move to Oregon. Much has been made in the media about remote workers leaving high-cost, urban areas — like in California for instance — in search of lower-cost, high-amenity communities where housing costs are lower, wages go further and quality of life is higher.

Sounds familiar, right? That’s exactly what’s happened in Central Oregon over the past two decades with high immigration from California and some of the highest telecommuting rates in the nation. Will this trend continue? Will it accelerate? Could it possibly, even, decelerate?

For years, Oregon has been seen as a lower-cost state to move to for Californians. They have set up businesses in Oregon, and helped strengthen our competitive workforce and industry groups in Oregon. They represent the largest share of in-migrants to Oregon every year. They’ve driven growth in real estate and tax revenue. Maybe you’re thinking of negative impacts from migration of our neighbors to the south? Perhaps, but there’s no doubt immigration from California has been a big factor in Oregon’s economic growth for many decades.

Well, it looks like Oregon’s attractiveness to Californian migrants may have topped out. Over the past five years, the share of California out-migrants that moved to Oregon declined (Figure 4). They moved here, kept their jobs, and you would be forgiven for not noticing it because the total number of California out-migrants to Oregon actually increased over the past five years.

That’s counter-intuitive, but here’s what’s going on. For years, outmigration from California has eclipsed domestic migration, resulting in a net population loss from domestic migration. This loss in California has increased a robust 7 percent a year since 2009. High cost of living, including high taxation, have driven more and more Californians to leave for greener pastures. COVID-19 and the increase in telecommuting may result in the largest net population loss ever from domestic migration in California in 2020. Even though Oregon’s share of this outmigration pie has declined, the overall size of the pie has increased enough to result in more total migrants to Oregon. We’re losing market share, but the market is growing enough for now to mask our loss of competitiveness.

It may very well be that Oregon’s increasing cost of living is beginning to catch up with it. Oregon is now the 12th most-expensive state to live in the U.S. according to U.S. Bureau of Economic Analysis regional price parity data (California is the second-most-expensive behind Hawaii). Just ten years ago we ranked 20th, and below the U.S. average. Only Washington has seen its cost of living increase more than Oregon since 2009. The share of Californians moving to Oregon is waning. Instead, they’re moving to places in Idaho, Pennsylvania, Texas, Florida and Utah in greater numbers. Great, some of you might say. Well, to the degree that California outmigration helps fuel Oregon’s economic growth, we might be entering a period of more modest growth in Oregon than we have become used to.

This migration data will be very interesting to look at in the coming years, as will all of these factors impacting the Oregon and Central Oregon economies. These things will start playing out as we move forward through 2021, giving us a hint if we are on track for that predicted recovery in 2023.
In January of 2020, the term “pilot shortage” was becoming a well-known buzzword to media outlets throughout the world. Student pilots were going through flight training and entering the airlines as a first officer in record time, while flight schools did their best to retain instructor talent. To keep up with demand, major airlines created their own training facilities to help fill their pilot void, and developed programs to incentivize experienced rotor wing pilots to transition to airline pilots.

A few short months later, COVID-19 became the new buzzword with the onset of a global pandemic. In what seemed like the blink of an eye, the market froze, flight schools closed and the aviation industry entered a cyclical downturn. Remembering previous down cycles such as 9/11 and the Great Recession of 2008, many were spurred on to ask, “Will the industry ever be the same?”

Leading Edge Flight Academy of Bend suspended training operations on March 23 of last year to honor the Governor’s executive orders. The school re-opened on May 11 under carefully devised operating protocols. As Safety Director Dan Bahlman remembers, “We worked closely with OSHA and in compliance with CDC guidance to develop an Infectious Disease Prevention Plan. The resulting protocols allowed us to mitigate risk and keep our students, staff and community safe.”

In a challenging year for the aviation industry, Leading Edge deems themselves fortunate to look back and consider the grand success of overcoming many obstacles while maintaining safe and effective operations.

“In 2020, we welcomed 161 new students and hired 29 new flight instructors,” said Courtney Massey, director of Business Development at Leading Edge Flight Academy. “During the month of October we broke a company record for flight hours in a month. We also formed a new flow program for our fixed wing students with Alaska Seaplanes and formalized multiple industry partnerships in our helicopter career development program. The dedication and enthusiasm of our team has been very inspiring. We look forward to continuing the momentum moving forward as the initial hit of this global pandemic begins to move behind us.”

Hope is on the horizon for the industry. In a late 2020 publication produced by Boeing, a forecasted 763,000 new pilots are predicted to be needed over the next 20 years. According to the report, “Aspiring aviators who begin their training today will be well positioned to take advantage of new job opportunities as the industry recovers.” Increased access to vaccines has boosted overall morale with hopes that air travel demand will recover as vaccine distribution becomes more widespread in coming months. Aviation cargo carriers have increased hiring efforts throughout the pandemic creating a new sector of pilot job opportunities that was not previously available. Due to these positive movements, Leading Edge sees sustained interest in their aviation program and continues to develop new partnerships and programs to best serve their student pilots.

For over a decade Leading Edge Flight Academy (www.flybend.com) has specialized in training helicopter pilots, airplane pilots, and launching aviation careers. Leading Edge’s start-to-finish support and above industry standard training prepares students to meet their aviation goals. With a management team of pilots having over 37,000 cumulative hours and 100+ years in the industry, Leading Edge knows what it takes to prepare students for a career in aviation. Their fully integrated operation is entirely focused on Student success. Located in Bend, Oregon with 300+ days of annual sunshine yields a productive and simultaneously challenging training environment to fully prepare students to achieve their aviation goals.

flybend.com

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E-Headlines

Go to CascadeBusNews.com to sign up, or send an email to ads@cascadebusnews.com and receive our twice-weekly headline news stories.
Investment Strategies

Here's how you could potentially profit from the sale of your unwanted life insurance policies. It's a relatively unknown yet powerful option — called Life Settlements. Your home, automobiles, boat, investment portfolios, investment real estate and business interests are all considered capital assets. Most people aren't aware of their life insurance policy's asset status, but they are considered a capital asset — an asset that may have significant value. A life settlement is the sale of an existing life insurance policy to a third-party institutional investor. These investors often include pension funds, hedge funds or banks.

In such a transaction, the policy owner sells the policy in exchange for a lump sum cash payment. Once the policy is sold to the institutional investor, they become the owner of the policy. It is now their responsibility to make all of the premium payments moving forward. In return they will eventually receive the death benefit upon the insured's death.

Let's look at some real-life scenarios where for different reasons the policy holders were planning to surrender their policies and walk away with nothing or just the small amount of cash value accumulation. For confidentiality reasons, the names have been changed in the following examples to protect the client. Additionally, please refer to the disclosure at the end of the podcast that pertains to these case studies.

1. Josephine is a healthy, active 81-year-old widow, and her husband (now deceased) purchased a $2 million trust-owned life insurance policy in 2011 for estate planning purposes. Due to the reduction in estate tax rates, the policy was no longer needed for estate planning. Also, Josephine was told that her premiums would be increasingly significant to keep the policy in force and she felt they were too expensive. Since there was no cash surrender value left in the policy, she was going to let the policy lapse. We recommended that she first consider a life settlement. The life expectancy for Josephine was estimated at just over 13 years. We were able to obtain a gross offer on the policy of $210,000.

2. Robert, an 88-year-old retired entrepreneur, had several insurance policies originally purchased ten years ago to offset estate taxes on his death. With the recent increases in the estate tax exemptions, there was no longer a need for the insurance coverage. In addition, the original level premium was no longer sufficient to continue funding the policies at a guaranteed level to age 100. Robert did not want to pay the increased premiums. We worked with multiple providers to negotiate settlement offers through their auction process, resulting in a total gross offer for both policies of $975,000 or 60 percent of Robert's total death benefit.

3. Ted, a 59-year-old business owner, has experienced challenges with his family business. As a result, he was forced to file bankruptcy to discharge business loans for which he was responsible. He had a $1 million term policy which needed to be converted within the next several months. However, he could not afford to pay the premium for a permanent policy. After consulting with us, Ted decided to sell $750,000 of the term policy and retain $250,000 of term coverage. We worked with multiple providers to negotiate settlement offers, resulting in a gross offer of $295,000 plus reimbursement of the first quarter's premium. Remember, Ted was planning to walk away from this policy with nothing and ended up with a big pay day.

Keep in mind that the gross offers in all life settlements will be reduced by commissions and expenses related to the sale. Over the years, I have met many people that are paying premiums for policies they will probably not use. This is compounded by the complexity of life insurance products and the fact that most policies are not even being managed by a professional. Many policies are in the hands of an agent that came with a built-in “set it and forget it” approach. To determine if a life settlement may be the best potential course of action for your policy, there are several general criteria to consider at the outset:

- Individuals age 65 and older.
- A decline in health since your policy was issued.
- A life expectancy of 15 years or less.
- Life insurance policies with a death benefit of $250,000 or more.
- Owners can be an individual, trust, corporation or charity.

In a recent survey by the Life Insurance Settlement Association, 90 percent of seniors say they would have considered a life settlement if they knew it was an option rather than just letting their policy lapse. Check out podcast episode 15 of Recession-Proof Your Retirement to learn more details about life settlements.

Fundamental Philosophy:

The four most expensive words in the English language are THIS TIME IS DIFFERENT. Do you remember Black Monday in October of 1987? After that ominous day people said “You don’t understand. Never have the markets plunged almost 23 percent in one morning. This time is different.” Who would have ever imagined at that time the markets would end that year at an all-time high?

In 2008 when the markets experienced their worst decline in history, I remember my clients proclaiming “You don’t understand — never before had the financial markets been so volatile.”

It’s uncanny how investor behavior becomes a recurring story when the market temporarily retreats. When the S&P dropped 34 percent last March, millions of Americans sold out of their retirement accounts as the repetitive conversations continued — “Never before have we had a global pandemic in our lifetimes. This time is different.” By year’s end, just one month ago, the S&P not only recovered all of its temporary losses but finished 2020 up 16.3 percent.

I’ll say it one more time: To be successful over the long run, it’s all about time in the markets — not timing the markets!

I hope you found today’s speed dating course beneficial. I’d like to end with a thought that I think is more important than the investment philosophies and strategies I summarized above. There is a quote on the wall of my office that may pertain to our society today more than ever before. This Native American Proverb states: “No tree has branches so foolish as to fight amongst themselves.” It’s not time to see through each other — it is time to see each other through.


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Past performance does not guarantee future results. Diversification does not guarantee investment returns and does not eliminate the risk of loss. Indices are unmanaged and do not incur fees, one cannot directly invest in an index. The material contained in the herein is for informational purpose only and is not intended to provide specific advice or recommendations for any individual, nor does it take into account the particular investment objectives, financial situation or needs of individual investors. Consult your financial professional before making any investment decisions. Valmark Securities supervises all life settlements as a security transaction and it’s registered representatives act as brokers on the transaction and may receive a fee from the purchaser.

Once a policy is transferred, the policy owner has no control over subsequent transfers and may be required to disclosure additional information later. If a continued need for coverage exists, the policy owner should consider the availability, adequacy and cost of the comparable coverage. A life settlement transaction may require an extended period to complete and result in higher costs and fees due to their complexity. Policy owners considering the need for cash should consider other less costly alternatives.

A life settlement may affect the insured’s ability to obtain insurance in the future and the seller’s eligibility for certain public assistance programs. When an individual decides to sell their policy, they must provide complete access to their medical history, and other personal information.

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Forecasts Excerpted from Compass Points, Q4 2020
2021 Supply vs. Demand

**RDM INDUSTRIAL**

**4.30% Vacancy | -3,086 Sq. Ft. Absorption**

REDMOND: The Redmond industrial market experienced 3,086 square feet of negative net absorption in the fourth quarter of 2020 for a second straight loss in occupancy. The vacancy rate rose as a result, from 3.50 percent to 4.30 percent. Out of Redmond’s industrial sector of 6,937,927 sq. ft. total leasable space, there is now 71,075 sq. ft. available for lease. There are 88 buildings in the Redmond industrial market that we tally. Four buildings recorded positive absorption and two were negative in Q4.

Howard Friedman is a Partner and the managing Principal Broker for Compass Commercial. He also served as President of the Board of Directors of the Bethlehem Inn homeless shelter in Bend in 2019-2020, and is currently vice-chairman of the Board at MSBEP.

**BEND RETAIL**

**5.81% Vacancy | -87,377 Sq. Ft. Absorption**

Compass Commercial surveyed 218 retail buildings for the fourth quarter 2020 office report. The buildings in the sample totaled over 2,731 million square feet. Positive net absorption was 5,264 sq. ft. in Q3 versus 7,500 sq. ft. in Q2. Two buildings recorded positive net absorption in the fourth quarter and the vacancy rate rose slightly, moving from 7.50 percent in Q3 to 7.41 percent in Q4. There is now 202,417 sq. ft. available for lease, down from 204,963 sq. ft. in Q3. Two submarkets recorded positive net absorption in the period and one submarket was negative.

**CENTRAL 97:** The submarket gained 4,270 sq. ft. of net positive absorption in Q4, resulting in a 9.73 percent vacancy rate, down from 10.27 percent in the previous quarter.

**DOWNTOWN:** The submarket recorded positive net absorption of 9,275 sq. ft. and the vacancy rate fell from 9.97 percent to 9.37 percent. Ten buildings reported positive net absorption, and six were negative for a net loss of 6,969 SF. The vacancy rate rose from 3.14 percent to 4.16 percent as a result.

**WEST SIDE:** The submarket recorded positive net absorption of 10,098 sf. and the vacancy rate rose from 9.37 percent to 9.73 percent. Two submarkets recorded positive net absorption in Q4 2020.

**OLD MILL DISTRICT:** There was one vacancy of 1,940 sq. ft. in the quarter, moving the vacancy rate from 0.00 percent in Q3 to 0.73 percent at the end of the year.

**EAST SIDE:** The submarket lost 6,698 sq. ft. of negative absorption in Q4, raising the vacancy rate from 3.75 percent in Q3 to 4.91 percent in Q4. One building gained occupancy and three gained vacancy. There is now 28,378 sq. ft. available for lease.

**BEND INDUSTRIAL**

**2.30% Vacancy | 40,262 Sq. Ft. Absorption**

The industrial market was negative in Q3, with 1,421,859 sq. ft. of industrial space available, up from just 7,739 sq. ft. in Q3.

**OLD MILL DISTRICT:** There was one vacancy of 1,940 sq. ft. in the quarter, moving the vacancy rate from 0.00 percent in Q3 to 0.73 percent at the end of the year.

Howard Friedman is a Partner and the managing Principal Broker for Compass Commercial. He also served as President of the Board of Directors of the Bethlehem Inn homeless shelter in Bend in 2019-2020, and is currently vice-chairman of the Board at MSBEP.
Chambers of Commerce (Listed Alphabetically)

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</tr>
</thead>
</table>
| Bend Chamber of Commerce 777 NW Hall St., Inc., 200 Bend, OR 97703 | 541-382-3221 | 541-385-9528 | www.bendchamber.org admin@bendchamber.org | Kay Brooks | 12 | 7526 | 28,000 | 1,500 | Yes | The Bend Chamber works to help businesses, their employees & our community thrive. We do this by providing resources to businesses, connecting businesses &12.
| La Pine Chamber of Commerce & Visitors Center 8890 Huntington Rd. #29 Redmond, OR 97756 | 541-556-9771 | 541-556-4449 | www.lapine.org direct@lapine.org | Ann Gould | 5 | 1985 | 500 | 400 | City of La Pine requires a minimum listing fee $45 | Members: referral service, business advocacy, annual business directory, annual reunion fair, La Pine business map, listing & linking, community relations with the Chamber and City, Career & Business networking, economic development opportunities, tourism & travel industry networking, small business assistance, business development opportunities, business referral services.
| Sisters Chamber of Commerce 291 E Main Ave. Sisters, OR 97759 | 541-475-2150 | N/A | www.sisterschamber.com Director@MichaelHankinson.com | Jeri Buckmann | 5 | 1994 | 750 | 325 | Various | Business recruitment, retention, member recruitment, education and business leadership, networking opportunities, marketing and promotion opportunities, business assistance, member events, community events, tourism & travel industry networking, small business assistance, business development opportunities, business referral services.
| Prineville - Crook County Chamber of Commerce 191 N. Third St Prineville, OR 97754 | 541-447-4304 | 541-447-4557 | www.prinevillechamber.com info@prinevillechamber.com | Amanda Ludwig, Kim Daniels, Amy Hart | 5 | 1992 | 400 | 400 | Nonprofit organization | Networking opportunities with other businesses, visitor services, chamber directory, online directory, business referral service, business development, member services, website directory, chamber referral service, business advocacy, meeting facilitation.
| Redmond Chamber of Commerce & CVB 160 SW Seventh St Redmond, OR 97756 | 541-382-6195 | 541-382-6042 | www.redmondchamber.org info@redmondchamber.org | Eric Sands | 5 | 1910 | 440 | 304 | Required: $15 per year, membership directory, monthly newsletter, brochure display, online listings, member events, member services, member referrals, member mailings, member services.
| Sisters Chamber of Commerce 20 Y Max Ave. Box 435 Sisters, OR 97759 | 541-546-6251 | 541-546-6253 | www.sisterschamber.com info@sisterschamber.com | Jay Stige, Jeri Blackman | 3 | 1974 | 175 | 40 | Required $10 per year to maintain, membership directory, monthly newsletter, brochure display, online listings, member services, member referrals, member mailings.
| Sisters Area Chamber of Commerce 3253 Yaman Lane, Ste. 101 W Bend, OR 97701 Bend, OR 97707 | 541-585-1449 | N/A | www.sistersareachamber.com info@sistersareachamber.com | Kent Elliott | 1 | 1986 | 200 | 100 | None required | Business & Visitor Center, brochure & business card display, monthly newsletter, annual chamber sponsored events.

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541-388-5665 or email cbn@cascadebusnews.com.
Jefferson County has new homes to purchase and apartments to rent. Jefferson County has issued just over 200 Single Family Resident permits in the last two years. A hundred and five permits in the cities of Madras, Metolius and Culver. The downturn of 2008 left three subdivisions in Madras with undeveloped phases or a large inventory of ready-to-build properties. With the City Council, the Madras Redevelopment Commission and the Community Development Dept., the City of Madras have established fast tracked processes for reviews and permits. Along with builder and developer incentives with reduced fees or deferred fees to meet the various housing demands the community has been encountering.

For 2021, the three Single Family Home planned developments under construction, Strawberry Heights, Morning Crest and Willowbrook, are on track to have 60-plus completed homes over the next nine months. With 40 permitted lots in the queue. The mix of homes will be attractive to entry-level first-time home buyers, buyers trading up, buyers downsizing and for out-of-area commuters working in the Madras area.

The Yarrow subdivision (a 2007 Brooks Resource development) has over 50 ready-to-build lots remaining with views of the Cascade Range from Mt. Hood to Mt. Bachelor. The development replicated the City of Madras walking, running and cycling paved path within the subdivision and is incorporated in the city-wide path route. Schools, Madras Aquatic Center, Juniper Hills Park complex, COCC branch campus and the Madras East Hills Trail system are all available to enjoy within minutes of the front door.

With this year’s light winter, the Yarrow Apartments broke ground on the first two of five 24-apartment complexes on Yarrow Ridge. This is the first market rate multi-family development in Madras since the 1990’s. The three-story buildings will have one-, two- and three-bedroom apartments along with garage and storage units. Bordering Junipers Hills Park complex and the new Madras East Hills Trail system the location is center to great mountain bike riding, running, family time, ball games and high desert exploration. The second and third building phases of this development will incorporate townhomes and cottages. All having views of the Mt. Hood to Mt. Bachelor Cascade views.

The demand for home ownership and the supply of existing homes for sale have been out of balance in Madras for many years and with these new units coming on line it will enable commuters to Madras to live where they are employed and open first-time home ownership opportunities of existing homes of buyers trading up.

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We invite you to discover how the Sisters Area Chamber of Commerce is helping to support our businesses in Sisters Country. It is more important than ever to support your local Chamber of Commerce. To join, please contact tuire@sisterscountry.com
Sunriver Area Chamber of Commerce Advocates for the Entire Sunriver Community

by KRISTINE THOMAS — CBN Feature Writer

An avid fly fisherman, Sunriver Area Chamber of Commerce Executive Director Kent Elliott knows he must study the weather, seasons and water conditions to determine what fly to use to capture the attention of a wild trout or steelhead in the Deschutes River.

Elliott provides the same attention to detail in determining how to serve and support the individual needs of local businesses and organizations in the Sunriver area — from the Village at Sunriver to the Spring River Plaza to the Business Park.

“The Chamber believes in the importance of listening and learning to assist each business develop a plan or solution for their individual goals,” Elliott said. “Our role is to advocate for all of the Sunriver area because we believe by supporting Sunriver’s entirety, it benefits all the businesses, organizations, tourists and community members.”

Founded in 1988, the Sunriver Area Chamber of Commerce’s role is to foster a dynamic economic environment that allows each business owner to thrive. The Chamber’s services to its members include:

• Educational programs to keep the business community informed on key business functions such as marketing, accounting, technology and security,
• Business referrals made to Sunriver visitors and residents,
• Business-to-business networking opportunities,
• Engagement in community issues that impact the Sunriver economy and quality of life and
• Promoting local businesses on its website, Facebook, Instagram, Sunriver Magazine and weekly newsletter.

The Board of Directors guide the Chamber’s executive director and volunteers on the direction to follow in order to meet the various needs of the community and businesses. The 2021 Board of Directors are Dan Youmans, Aaron Schofield, Keith Kessaris, Thomas Samwel and Deschutes County Commissioner Patti Adair and board advisors John Salzer and Julia Thiesen.

Youmans, the board president, is looking forward to working with fellow Board of Directors and the executive director on the many significant challenges the business community faces during the pandemic and preparing for future plans for businesses’ growth.

“The Chamber has a great deal of business expertise, and our board and executive director are passionate about the Sunriver community,” Youmans said. “We have a lot of work ahead, but I can’t think of a better group of people to take on these challenges.”

An example of the Chamber’s collaboration is securing a $40,000 grant from Deschutes County to provide critical support to local businesses during the pandemic.

Elliott said the grant is being used to promote a shop local campaign for the retail businesses and restaurants. Elliott and Youmans host weekly Zoom meetings with Sunriver Owners Association Assistant General Manager Keith Kessaris, Central Oregon Visitors Association Communications Manager Katie Johnson, The Village at Sunriver Operations Manager Denease Schiffman, Board Advisor John Holland, First Interstate Bank Assistant Vice President and Branch Manager Aaron Schofield and the Marketing Department President Anne Marie Daggett.

Both Youmans and Elliott appreciate and rely on the feedback and brainstorming garnered from their group during their weekly meetings.

“We are working together to promote how Sunriver is a safe place for people to shop, eat, play and create memories,” Elliott said. “Our goal is to support local businesses and provide them with the tools they need to safely welcome community members and tourists.”

Youmans said the Chamber’s top priority is helping local businesses recover from the setbacks caused by the pandemic and ultimately succeed during this challenging time. The Buy Local campaign is designed to benefit businesses especially during the shoulder season in Sunriver.

“The Chamber will serve as a communications link between our businesses and the community so that people are well informed about how they can support local businesses, but in a safe way, following the COVID health protocols,” Youmans said.

Schofield has worked with the Chamber the last ten years and currently serves as its treasurer.

Continued on Page 25 ★
2020 is now a thing of the past chronologically, but, it will continue to resonate across the state until COVID is in the rear-view mirrors of our lives. And, because of the coronavirus — we have all changed. The pandemic, and the safety precautions we continue to take, will be in place for years to come. Why bring this up? Hmmmm…

One year ago, we did a brief economic forecast about how tourism drives the economy of La Pine. It was clear that we would have an increase in tourism that would ultimately support all of the local businesses in our community. A month later, COVID-19 was forcing closures. We feared that the COVID hangover would prevent us from opening our tourism up to all who wanted to come here.

What we discovered — after a two-month slowdown — was that by late May, people were heading over here to Newberry Country to escape the larger cities and find wide open spaces. We could not open in time to save several local restaurants and other small businesses, but we saw — month after month, through the end of summer and well into fall — that we had more tourists than ever before! Our hoteliers reported 85-95 percent occupancy and cannabis shops were seeing increases of 3-400 percent. Groceries flew out the door, gas stations were busy and the local Bi-Mart was doing the number one sales in the entire company.

2021 brings us hope with vaccinations, a return to school classrooms and a complete slowdown in the spread of COVID-19. Oregon’s newest City, La Pine, is in it to win it in 2021! We are flexible! And we are open!

La Pine is like the “Little Engine That Could”…

by T. MYERS

Sunriver Area Chamber

“Being a part of the Sunriver Chamber really connects you to the local business in your community. The Chamber is a huge resource for me as a branch manager at First Interstate in Sunriver,” Schofield said. “The partnership and continued support the Chamber provides for me and local businesses with resources and continuing educational courses is beneficial to my business and customers.”

Village Bike and Ski Owner Kevin Slane worked with the Chamber and the Central Oregon Trail Alliance to develop new mountain bike trails starting off Cardinal Landing Bridge. The Chamber supported receiving the U.S. Forest Service’s approval to build the new Sunriver mountain bike trails and a grant from Travel Oregon to help build the trails and construct new educational kiosks.

“The Chamber and Dan have been instrumental in helping us by lending their support and putting their efforts into a lot of small things that really helped us in big ways,” Slane said. “When the Chamber got involved, the fundraising for the trails really took off. I think the trails are a huge benefit to the community and tourists right now because they allow people to get outside in a safe place.”

Slane appreciates the Chamber writing letters of support, researching ways to access grant money and helping to secure funding.

“The Chamber also invited us to use their offices for meeting spaces for the South Deschutes County Chapter of the Central Oregon Trail Alliance before COVID, published articles about our work in the Sunriver Magazine, created a map of the new trail system and more,” Slane said. “All this work has helped increase our business and other businesses in the Village. Our shop is a place people park by and jump off to the trails.”

Slane encourages Sunriver area businesses to talk to Elliott, Youmans or a board member to learn the benefits of being a Chamber member. “Being a Chamber member has been hugely beneficial to us in a quantifiable way and has been a big part of our growth the last several years,” he added.

Youmans said the Chamber’s primary role is to help its member businesses thrive.

“We do that in multiple ways, including promoting our businesses both locally and to visitors, providing business education and training, and supporting public policies that encourage economic growth while preserving the quality of life that’s so special here in Central Oregon,” Youmans said.

“By joining our Chamber, businesses can lend their support and be part of our important work in ensuring the Sunriver area continues to be a place for businesses to thrive and for community members and tourists to enjoy all the Sunriver area has to offer.”

sunriverchamber.com
We’re In This Together

by KATY BROOKS, President/CEO — Bend Chamber of Commerce

From the first Stay Home/Save Lives announcement from the Governor’s office last March, there was a rallying cry that “we’re in this together” — and this is true. Many groups, nonprofits and chambers of commerce from across the region came together to provide assistance to our region’s businesses, their employees and families. At the Bend Chamber, we shifted gears quickly from our normal activities and established ourselves as a hub for information, funding, advocacy and personal protection equipment (PPE) for local businesses and their employees.

As the realization of the pandemic’s long-term impacts became clearer, businesses were desperately looking for information on getting emergency funding, finding guidelines for their business to operate safely and helping employees and their families get access to unemployment. Within days of the Governor’s executive order keeping us all home, the Bend Chamber, in collaboration with six other Central Oregon chambers stood up CentralOregonSOS.com. This site is still running and remains the one-stop-shop for information for employers in the region.

Since we could no longer hold events, the Bend Chamber used webinars to connect people with valuable information from the source. Our weekly COVID-19 Impact Webinar Series covered federal and state relief funding, our health care system’s response to the virus, new state guidelines and much more. Nearly 7,000 people attended our webinars in 2020, and we plan to continue to share updates and information on the pandemic and how it is impacting our community.

We also worked in partnership with the Redmond Chamber and spearheaded a Welcome Back Central Oregon campaign that helped businesses communicate to their customers that they were following prescribed safety guidelines for reopening. The team created a digital tool kit that included downloadable posters and signage, and social media messaging and images. Central Oregon Daily joined the partnership and developed a series of public service TV spots that reiterated the importance of hand washing, wearing masks and staying six feet apart when venturing out.

When the Stay Home/Save Lives order was lifted, the new state guidelines were still being formed. The Bend Chamber worked with the cities of Bend and Redmond to gather business feedback for the state on how new guidelines would impact businesses and suggestions on how to operate safely. We have continued to represent businesses to find ways for them to operate and reopen as new guidelines and risk levels changed over the last several months.

The Chamber became a distribution point of sanitizer, masks, gloves and other PPE for local businesses. As the pandemic wears on, we continue to seek out new supplies to provide to Bend companies, their employees and customers.

The need for financial assistance is urgent and the Chamber quickly set about finding partners to help get funding into the hands of struggling businesses. We did this in several ways. Early in the pandemic, we partnered with OSU-Cascades and a group of tech and marketing experts who developed a website called SOSBend.com that directly connected local businesses to their customers to purchase future goods and services.

Later in the spring, the Chamber partnered with the Oregon Community Foundation and their donors to provide $90,000 to dozens of small businesses to purchase PPE and prepare to reopen. In the fall, we were asked by the City of Bend and Deschutes County to distribute $1.3 million in financial grants to businesses in need. We did this in record time, but the need was nearly four times the amount we had to offer.

The Bend Chamber continues to advocate for businesses, including asking for more emergency funding, fixing the unemployment insurance system and making the case for changes in business operations that would allow for more customers without compromising safety. We have begun a collaborative effort to provide expertise and resources to businesses trying to survive. We are also participating in a region-wide effort with other Central Oregon chambers to communicate the importance of getting a vaccine. Our work has just begun. bendchamber.org


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DEADLINE TO SUBMIT YOUR FAMILY BUSINESS STORY IS FEBRUARY 10
Redmond: A Can-Do Community

by ERIC SANDE, Executive Director — Redmond Chamber of Commerce & CVB

Redmond is a diverse community familiar with dynamic growth and change. It is a “can-do” community and knows how to get things done. When faced with the pandemic, Redmond’s can-do spirit came powering through. With a population of just over 32,000, the characteristics of this smaller-sized town stepped up, and displays of neighbor helping neighbor were everywhere. Redmond’s diverse and booming economy experienced the pandemic in dramatically different ways, but everyone realizes they have a role to play in making sure Redmond and the community will pull through this together.

When the pandemic hit, area chambers in conjunction with city, regional and state authorities joined together to pool resources and to reach out. The Redmond Chamber, along with our Ambassadors and the City, started calling out to businesses to let them know we were here and to check in on their needs. Resources were gathered and distributed while the ever-developing and changing guidelines were compiled and made as readily available as possible. As the closures became tighter and longer, grant money started to come in and again the community team rallied to distribute them to businesses. These efforts are ongoing and will continue until the pandemic is behind us.

Redmond’s booming economy provided a dramatically different experience of the pandemic within the community. Many businesses reported their strongest year ever, having little to no negative impact. Some businesses reported modest earnings with an overall positive cash flow year. On the opposite side of the spectrum were those businesses forced to close and deemed non-essential. As you can imagine, the impact of shutting down and restricting the operation of business had a catastrophic impact.

In the true spirit of community, those experiencing positive cash flow realized they have the ability to support those in need. Hard-hit businesses like restaurants switched to takeout and modified outdoor dining, allowing them to keep their doors open. Buy Local campaigns by the Chamber and grass roots and social media, as well as neighbor-helping-neighbor, are making a difference. Businesses and individuals continue to do what they can, and recognize their long-term roll in keeping the community whole.

Redmond pulled together in 2020 and worked well under the pressure of this uncharted pandemic. The year ahead is full of uncertainty, but with Redmond’s “can-do” spirit, 2021 will be the best it can be.

visitredmondoregon.com
### Business Organizations (Listed Alphabetically)

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<td>Consulting services for social enterprises in strategy &amp; entrepreneurship training &amp; coaching for social change makers.</td>
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<td>Bend Chamber of Commerce Club</td>
<td>541-773-4527</td>
<td>N/A</td>
<td><a href="http://www.highdesertchamberand">www.highdesertchamberand</a> económica.org</td>
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<td>Helping people become better communicators &amp; leaders in their communities.</td>
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<td>Bend/THE CoWorking</td>
<td>541-395-2285</td>
<td>N/A</td>
<td><a href="http://www.bendthecoworking.com">www.bendthecoworking.com</a></td>
<td>Tim Birk</td>
<td>2</td>
<td>2010</td>
<td>Connecting with professionals in Central Oregon can create a local, world-class network. Community. HfC is $12 of almost outdoor culture, lots of outdoor spaces. Project of the Tech Alliance of Central Oregon.</td>
</tr>
<tr>
<td>Central Oregon Association of Realtors</td>
<td>541-582-0127</td>
<td>541-583-5030</td>
<td><a href="http://www.coaoregon.com">www.coaoregon.com</a></td>
<td>Cassi Coston</td>
<td>7</td>
<td>1975</td>
<td>Leadership of National Association of Realtors. Trade associations providing a wide variety of services to Realtors as well as enforce National code of ethics, advocate for private property rights, promote professionalism in education &amp; mutual services.</td>
</tr>
<tr>
<td>Central Oregon Intergovernmental Council</td>
<td>541-340-8143</td>
<td>541-025-3465</td>
<td><a href="http://www.coic.org">www.coic.org</a></td>
<td>Tammy Bazy</td>
<td>111</td>
<td>1872</td>
<td>Provides education, employment, economic development, loans &amp; transportation services.</td>
</tr>
</tbody>
</table>
| Central Oregon Visitors Association | 541-880-8534 | 541-583-5047 | www.visitcentraloregon.com | Matt  
Thurston | 5 | 1971 | Non-profit membership-based, regional tourist destination marketing management organization. Programs include marketing, advertising, public relations, education, marketing training, industry training, marketing research, partnerships, etc. A project of the Tech Alliance of Central Oregon. |
| Central Oregon Chapter of the American Society for the Arts | 541-625-7963 | N/A | www.cascadesocietyofthearts.org | Joey Starbuck | 1 | 2007 | To build a community of fine artists through the exposure, education & research that result in collaborative arts engagement. |
| Central Oregon Economic Development Commission | 541-581-1508 | 541-583-1545 | www.cascadesocietyofthearts.org | Mary Wainner, Tim Wyck | 6 | 1972 | To build a community of fine artists through the exposure, education & research that result in collaborative arts engagement. |
| Central Oregon College of Education | 541-780-3228 | N/A | www.coconateachers.org | Sandy Brustolin, Barbara Winter | 3 | 1982 | Promotes economic vitality by enhancing the opportunities, income & lifestyle of downtown Bend. |
| Central Oregon Community Foundation | 541-581-3759 | 541-583-7053 | www.cascadesocietyofthearts.org | Kent Cogswell | 5 | 1984 | Central Oregon Community Foundation is a community foundation that makes a difference in the lives of individuals, families & communities through philanthropic giving. |
| Central Oregon Cultural Coalition | 541-381-8930 | 541-384-7190 | www.coccoalition.org | Roger Lee | 14 | 1983 | Founded in 1991, EDCO is a nonprofit corporation, supported by private & public members & media outlets, whose mission is to create a cultural center in Bend & serve Central Oregon by recruiting new employers to move to the region, helping entrepreneurs start new, scalable businesses & partnering with local food & wine companies to grow & expand their operations. |
| Central Oregon Economic Development Commission (EDCO) | 541-381-8930 | 541-384-7190 | www.coccoalition.org | Roger Lee | 14 | 1983 | Founded in 1991, EDCO is a nonprofit corporation, supported by private & public members & media outlets, whose mission is to create a cultural center in Bend & serve Central Oregon by recruiting new employers to move to the region, helping entrepreneurs start new, scalable businesses & partnering with local food & wine companies to grow & expand their operations. |
| Central Oregon Visitors Association | 541-880-8534 | 541-583-5047 | www.visitcentraloregon.com | Matt  
Thurston | 5 | 1971 | Non-profit membership-based, regional tourist destination marketing management organization. Programs include marketing, advertising, public relations, education, marketing training, industry training, marketing research, partnerships, etc. A project of the Tech Alliance of Central Oregon. |
| Central Oregon Cultural Coalition | 541-780-3228 | N/A | www.coconateachers.org | Sandy Brustolin, Barbara Winter | 3 | 1982 | Promotes economic vitality by enhancing the opportunities, income & lifestyle of downtown Bend. |
| Central Oregon Economic Development Commission | 541-581-1508 | 541-583-1545 | www.cascadesocietyofthearts.org | Mary Wainner, Tim Wyck | 6 | 1972 | To build a community of fine artists through the exposure, education & research that result in collaborative arts engagement. |
| Central Oregon College of Education | 541-780-3228 | N/A | www.coconateachers.org | Sandy Brustolin, Barbara Winter | 3 | 1982 | Promotes economic vitality by enhancing the opportunities, income & lifestyle of downtown Bend. |
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| Cascade Board of REALTORS | 541-410-1894 | N/A | www.cascadesocietyofthearts.org | Kent Cogswell | 5 | 1984 | Central Oregon Community Foundation is a community foundation that makes a difference in the lives of individuals, families & communities through philanthropic giving. |
| Central Oregon Cultural Coalition | 541-780-3228 | N/A | www.coconateachers.org | Sandy Brustolin, Barbara Winter | 3 | 1982 | Promotes economic vitality by enhancing the opportunities, income & lifestyle of downtown Bend. |
| Central Oregon College of Education | 541-581-1508 | 541-583-1545 | www.cascadesocietyofthearts.org | Mary Wainner, Tim Wyck | 6 | 1972 | To build a community of fine artists through the exposure, education & research that result in collaborative arts engagement. |
| Central Oregon Cultural Coalition | 541-780-3228 | N/A | www.coconateachers.org | Sandy Brustolin, Barbara Winter | 3 | 1982 | Promotes economic vitality by enhancing the opportunities, income & lifestyle of downtown Bend. |
| Central Oregon College of Education | 541-780-3228 | N/A | www.coconateachers.org | Sandy Brustolin, Barbara Winter | 3 | 1982 | Promotes economic vitality by enhancing the opportunities, income & lifestyle of downtown Bend. |
| Central Oregon Cultural Coalition | 541-780-3228 | N/A | www.coconateachers.org | Sandy Brustolin, Barbara Winter | 3 | 1982 | Promotes economic vitality by enhancing the opportunities, income & lifestyle of downtown Bend. |
| Central Oregon College of Education | 541-780-3228 | N/A | www.coconateachers.org | Sandy Brustolin, Barbara Winter | 3 | 1982 | Promotes economic vitality by enhancing the opportunities, income & lifestyle of downtown Bend. |
| Central Oregon College of Education | 541-780-3228 | N/A | www.coconateachers.org | Sandy Brustolin, Barbara Winter | 3 | 1982 | Promotes economic vitality by enhancing the opportunities, income & lifestyle of downtown Bend. |
| Central Oregon Cultural Coalition | 541-780-3228 | N/A | www.coconateachers.org | Sandy Brustolin, Barbara Winter | 3 | 1982 | Promotes economic vitality by enhancing the opportunities, income & lifestyle of downtown Bend. |
## Business Organizations

**Company / Address** | **Phone** | **Fax** | **WebSite/Email** | **Contact** | **Staff** | **CO Year Est.** | **Services**
---|---|---|---|---|---|---|---
League of Women Voters of Deschutes County | 541-280-2997 | N/A | [leodeschutes@gmail.com](mailto:leodeschutes@gmail.com) | Kim Smith, Geri Hauser | 0 | 1961 | Voter registration & outreach, ballot measure & candidate forums, community education events. A non-partisan political organization encouraging informed & active participation in government. Influences public policy through education & advocacy.

**Continued from previous page**

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<tr>
<th>Company / Address</th>
<th>Phone</th>
<th>Fax</th>
<th>WebSite/Email</th>
<th>Contact</th>
<th>Staff</th>
<th>CO Year Est.</th>
<th>Services</th>
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</thead>
</table>
| **Cascades Area Roundtable, Inc.** | 541-778-9333 | N/A | [www.cascadesarea.org](http://www.cascadesarea.org) | L. Schumacher | 0 | 1976 | Connecting Central Oregon business leaders & other key decision-makers.
| **Chamber of Commerce, Redmond, OR** | 541-484-0409 | N/A | [www.redmondchamber.com](http://www.redmondchamber.com) | Susan Smith | 0 | 1948 | In collaboration with EDCO, REDI helps manufacturing & technology-based companies locate or expand in Redmond. REDI provides assistance with economic & labor force, financial incentives & loans, the permitting process & workforce training.
| **Disabled American Veterans (DAV) Post 88** | 541-410-2572 | N/A | [veteransservices.org](http://veteransservices.org) | Dr. Jon Bullock, Angela Bouchard | 0 | 1987 | Creating a network of information/knowledge in the service of our members & to be an independent advocate & resource offering the Redmond community. Founded in 1945 by former DAV post 88 Crab-Claw event.
| **Soroptimist International of Bend** | 541-678-5203 | N/A | [sibend.org](http://sibend.org) | Judy Milbury, Shari Anderson | 0 | 1943 | SI Bend is the longest continuously running women’s service organization in Bend. Our mission is to improve the lives of women & girls.
| **Visit Bend** | 541-382-8048 | 541-382-8568 | [www.visitbend.com](http://www.visitbend.com) | Kevney Dugan | 7 | 1998 | Promotes & services Bend area as year-round convention & visitor center. Offers meeting rooms for business, banquets, weddings, lodging, attractions & convention publications, coordination of tourism industry partnerships, creation in public relations.

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CBN has made every effort to ensure that all information is accurate and up-to-date. We cannot, however, guarantee it. Please contact us immediately if you know that certain information is not correct or you would like to be added to a list, 541-388-5665 or email cbn@cascadebusnews.com.
<table>
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<tr>
<th>Company / Address</th>
<th>Phone</th>
<th>Fax</th>
<th>WebSite/Email</th>
<th>Contact</th>
<th>Staff</th>
<th>CO Year Est.</th>
<th>Coach</th>
<th>Certification</th>
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<tr>
<td>Bend Counseling &amp; Biofeedback, Inc. 202 G Street N.E., Ste. B22 Bend, OR 97702</td>
<td>541-385-7949</td>
<td>N/A</td>
<td><a href="http://www.bendbiofeedback.com">www.bendbiofeedback.com</a></td>
<td>Jim Wine</td>
<td>7</td>
<td>2006</td>
<td>Randy Wine, MS, LPC</td>
<td>LPC (Licensed Professional Counselor)</td>
<td>LPC (Licensed Professional Counselor)</td>
</tr>
<tr>
<td>Clear Lake Coaching 350 NE 36th Ave., Ste. A Bend, OR 97701</td>
<td>541-339-9803</td>
<td>N/A</td>
<td><a href="http://www.clearlakecoaching.com">www.clearlakecoaching.com</a></td>
<td>Karen Grady</td>
<td>1</td>
<td>2010</td>
<td>Karen Grady, MA, LPC</td>
<td>LPC (Licensed Professional Counselor)</td>
<td>LPC (Licensed Professional Counselor)</td>
</tr>
<tr>
<td>Coaching Works Now, LLC 360 SW Market St. #131 Bend, OR 97702</td>
<td>541-388-3167</td>
<td>N/A</td>
<td><a href="http://www.coachingworksnw.com">www.coachingworksnw.com</a></td>
<td>Lisa Krake</td>
<td>1</td>
<td>2008</td>
<td>Lisa Krake, BS, M.A.C.</td>
<td>LPC (Licensed Professional Counselor)</td>
<td>LPC (Licensed Professional Counselor)</td>
</tr>
<tr>
<td>College of the Siskiyou SW College Way, Ste. 201 Klamath, OR 97601</td>
<td>541-388-5068</td>
<td>541-388-5047</td>
<td><a href="http://www.coastalcoaching.info">www.coastalcoaching.info</a></td>
<td>N/A</td>
<td>12</td>
<td>2003</td>
<td>Jennifer Crews, MA, CCC</td>
<td>Certified Behavioral Coach</td>
<td>Academic &amp; Life coaching for college students, professionals, educators &amp; individuals</td>
</tr>
<tr>
<td>Coaches for Change 390 SW Columbia St., Ste. 120 Bend, OR 97701</td>
<td>541-318-0045</td>
<td>N/A</td>
<td><a href="http://www.coachesforchange.com">www.coachesforchange.com</a></td>
<td>Mary Ellen Deckelmann</td>
<td>1</td>
<td>1995</td>
<td>Mary Ellen Deckelmann</td>
<td>Master Certified Coach</td>
<td>Master Certified Coach, MCC (Most Sought After Certification in the World</td>
</tr>
<tr>
<td>College Excel Inc. 700 SW Industrial Way, Ste. 360 Bend, OR 97702</td>
<td>541-385-8887</td>
<td>480-247-5521</td>
<td><a href="http://www.collegeexcel.com">www.collegeexcel.com</a></td>
<td>Alice Smith</td>
<td>3</td>
<td>2005</td>
<td>Matthew Jensen</td>
<td>CPC, LPC</td>
<td>CPC, LPC</td>
</tr>
<tr>
<td>Clear Lens Coaching 1458 NW College Way, Ste. 201 Bend, OR 97702</td>
<td>541-318-0045</td>
<td>N/A</td>
<td><a href="http://www.clearlenscoaching.com">www.clearlenscoaching.com</a></td>
<td>Matthew Jensen</td>
<td>4</td>
<td>2001</td>
<td>Moe Carrick</td>
<td>CPC, LCSW</td>
<td>CPC, LCSW</td>
</tr>
<tr>
<td>Cornerstone Counseling 360 SW Market St. #131 Bend, OR 97702</td>
<td>541-385-7949</td>
<td>N/A</td>
<td><a href="http://www.junipermountaincounseling.com">www.junipermountaincounseling.com</a></td>
<td>Jim Mockaitis</td>
<td>7</td>
<td>2006</td>
<td>Jim Mockaitis</td>
<td>Master Certified Coach</td>
<td>Master Certified Coach, MCC (Most Sought After Certification in the World)</td>
</tr>
<tr>
<td>Elevation View &amp; Associates, LLC PO Box 1450, Bend, OR 97702</td>
<td>541-385-8807</td>
<td>N/A</td>
<td><a href="http://www.ElevationView.com">www.ElevationView.com</a></td>
<td>Ami Golden Eagle</td>
<td>1</td>
<td>1988</td>
<td>Mary Ellen Deckelmann</td>
<td>Master Certified Coach</td>
<td>Master Certified Coach, MCC (Most Sought After Certification in the World)</td>
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<tr>
<td>Mary Ellen Deckelmann Coaching Bend, OR 97703</td>
<td>541-318-0045</td>
<td>N/A</td>
<td><a href="http://www.maryellencoach.com">www.maryellencoach.com</a></td>
<td>Mary Ellen Deckelmann</td>
<td>1</td>
<td>1995</td>
<td>Mary Ellen Deckelmann</td>
<td>Master Certified Coach, MCC (Most Sought After Certification in the World)</td>
<td></td>
</tr>
<tr>
<td>Momentum, Inc. 540 SW College Way, Ste. 282 Bend, OR 97702</td>
<td>541-385-7949</td>
<td>N/A</td>
<td><a href="http://www.momentuminternational.com">www.momentuminternational.com</a></td>
<td>Mary Ellen Deckelmann</td>
<td>1</td>
<td>1995</td>
<td>Mary Ellen Deckelmann</td>
<td>Master Certified Coach, MCC (Most Sought After Certification in the World)</td>
<td></td>
</tr>
<tr>
<td>New Horizons Coaching &amp; Counseling 1055 NW College Way, Ste. B Bend, OR 97707</td>
<td>541-385-7949</td>
<td>N/A</td>
<td><a href="http://www.newhorizonscoaching.com">www.newhorizonscoaching.com</a></td>
<td>Mary Ellen Deckelmann</td>
<td>1</td>
<td>1995</td>
<td>Mary Ellen Deckelmann</td>
<td>Master Certified Coach, MCC (Most Sought After Certification in the World)</td>
<td></td>
</tr>
<tr>
<td>Northwest Consulting, Inc. 300 NE Industrial Way, Ste. D22 Bend, OR 97702</td>
<td>541-385-7949</td>
<td>N/A</td>
<td><a href="http://www.northwestconsulting.com">www.northwestconsulting.com</a></td>
<td>Max Carr, J.D.</td>
<td>4</td>
<td>2001</td>
<td>Max Carr, J.D.</td>
<td>Master Certified Coach, MCC (Most Sought After Certification in the World)</td>
<td></td>
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<tr>
<td>OmegaCounseling.com 390 SW Columbia St., Ste. 120 Bend, OR 97701</td>
<td>541-385-7949</td>
<td>N/A</td>
<td><a href="http://www.maryellencoach.com">www.maryellencoach.com</a></td>
<td>All Cameron</td>
<td>1</td>
<td>2015</td>
<td>All Cameron</td>
<td>Master Certified Coach, MCC (Most Sought After Certification in the World)</td>
<td></td>
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</table>
**2021: A Brand New Year in Coaching**

by ANN GOLDEN EGLÉ, MCC

The exciting news for coaches across the board during this last most intriguing year is that we grew, became more creative, demanded more of ourselves and elevated our skills to new heights. As our clients’ challenges grew, so did our desire to stay ahead of them.

My particular field of coaching centers upon developing phenomenally successful leaders and key executives. Both categories were hit hard from all sides with unanticipated challenges last year. Professionally, they had to stop being stationed at your desk, dressed to impress and looking into a screen. Zoom meetings. We have all experienced Zoom fatigue. Through the years I have graduated to a brand new year, with a renewed sense of optimism and confidence, and knowing that we can conquer any challenge that comes our way. This is the result leaders, executives, business owners and even coaches gained through mastering the challenges of 2020.

Now we have graduated to a brand new year, with a renewed sense of optimism and confidence, and knowing that we can conquer any challenge that comes our way. This is the result leaders, executives, business owners and even coaches gained through mastering the challenges of 2020.

So, what is next? What new coaching trends will we see in 2021?

**Virtual Coaching.** The whole industry is talking about increased virtual coaching. I know, you are tired of ‘virtual’ anything; however, it is the path forward in much of the coaching world. Most are talking about increased Zoom meetings. We have all experienced Zoom fatigue. Through the years I have found a laser-focused, purposeful telephone session is far superior to being stationed at your desk, dressed to impress and looking into a screen.

Clients have the freedom to phone in from any office, living room, park, mountaintop or environment that is private and comfortable in order to focus solely upon themselves without any distractions. This is how they think best during these socially distancing times. If they are looking into a computer screen, they are looking at me. How does that benefit them? It is more powerful for them to be in their own worlds focused on their issue of the day and hearing themselves answer the tough questions rather than looking directly at me for the answers.

**Niche Coaching.** The reality is that most people are seeking out a solution to a specific problem and seek a coach who is aligned with that problem. The responsibility here is primarily on the prospective coach being honest with the potential client about their expertise, experiences, track record, style and credentials. For example, coaching niches may be as diverse as team, personal, spiritual, relationship, career, health, wellbeing, nutritional or my specialty of leadership and executive development. So, if a client needs marital relationship coaching, I am not a candidate. There are far more skilled coaches in that field. It benefits you, as the potential client, to specifically know the type of support you are after when interviewing prospective coaches.

**Outcome Coaching.** Clients are seeking out coaches who can help them gain the results they want and fast! However, ‘fast’ is not the recipe for attaining lasting and successful results through coaching. Realistic expectations must be explained by the coach, understood by the client and agreed upon by the client. With the specified outcome the key focus in mind, results come over time. In order to provide the answers clients are looking for, coaches need to ensure they are focusing their energy on outcome-led coaching. It is important to remember that clients are paying for the transformation that can be brought to their lives as a result of working with a particular coach. All communications should be focused on what the client will gain by the end of the program so that they can clearly align their investment with the solution to their problem.

It is a brand new year, filled with possibilities for change and attaining the goals you envision. Last year taught us that things can change rapidly. You mastered those changes and will continue to master others that lay before you this year. To do this I implore you to seek out the coach, consultant, mentor, therapist, minister or another advisor best suited for you. You no longer have to do it all on your own. And in many cases, you may not be equipped to find the best solutions to your challenges on your own. Wise leaders, executives and individuals know when to ask for help. My best to you for a phenomenally successful 2021.

Executive and Leadership Coach Ann Golden Eglé, MCC, has steered successful individuals to greater levels of success since 1998. Ann is President of Golden Visions & Associates, LLC, can be reached at 541-385-8887, ann@gvasuccess.com or GVAsuccess.com. Subscribe to Ann’s internationally acclaimed ‘Success Thoughts’ e-zine on her website.
The 4 Lies We Tell Ourselves about Hard Conversations at Work

by MOE CARRICK

In my work with clients lately, four themes have come up again and again. They all have to do with having hard conversations at work — things like giving people feedback and speaking our truth. And I feel you. Talking about tough things at work — or at home — is hard. But guess what?
The alternative is to keep your misery, judgement, fear, resentment and insecurity tucked down deep, where it will rot and fester until one day it leaks out and boom: you will resent, hate or leave someone. What’s really going on here is that you don’t want to be rejected, hurt or left behind. We fear disconnection more than we fear just about anything.

For each story, I’ll show you how it’s a lie, give you suggestions for getting real with yourself and then I’ll tell you what to do about it. As I go through each story, ask yourself, “When was the last time I told myself this story?” and “How can I talk about the stuff that I don’t even know how to share?” Let me help.

Let’s break down the four most common lies we tell ourselves about having hard conversations at work. Each lie stems from a story we tell ourselves. It’s a false story, though, because something more is going on beneath our awareness.

1. The First Story: “I am afraid to give [person] feedback because I don’t want to hurt/offend them.”

- **The Lie:** Most of us make up a story that our colleagues can’t handle our truth and will crumble underneath the message we want to convey. Get real, Johnny. Human beings are incredibly resilient, especially when we feel someone is telling us important feedback about the impact we have on them. What’s really going on here is that you don’t want to be rejected, hurt or left behind. We fear disconnection more than we fear just about anything.
- **Your Reality Check:** Remind yourself that the story you’re making up — that you will resent, hate or leave someone because of your feedback — is likely not true. Admit to yourself that it feels scary to tell them the truth because you care. Be honest with yourself that you have something at stake: you want to be in this relationship with them at work or home. There is no guarantee that sharing your feedback will help, but I can promise you that staying silent will hurt both of you. Get grounded in why you want to share the feedback.

- **What You Can Do:**
  - Set the stage for your feedback: “Because I care about you, I have some feedback. Would you like it?”
  - Be clear: “When you [their action] I felt [emotion].”
  - “The story I am making up is [the story you’ve made up]. Is that accurate?”
  - Listen to their response. It will either be, “Oh my gosh, no, that is not true, here is what is.” OR, “You know what, that is true. Let’s talk about it.”
  - Either way, you are better off knowing what is real.

- **What You Can Do:**
  - Be honest with your internal experience: say, “The story I am making up is [the story you’ve made up]. Is that accurate?”

- **What You Can Do:**
  - Follow the steps from the first story to have an authentic and vulnerable conversation with your boss.

2. The Second Story: “I’m afraid of the repercussions if I were to tell my boss what I really think, so I don’t bother.”

- **The Lie:** Imagine your worst fear. What evidence do you have that it is likely to happen? What are you really believing here? Do you actually think you will get fired for telling your boss the truth? Now, it’s one thing if there’s a track record of people in power mistreating those beneath them who speak truth. These cases are rare, though. More often than not, it’s the same base fear as the first story: you value the relationship and don’t want to break it. Of course, if you are preparing to sling judgmental accusations like a scene from The Office, that could be hard for your boss to hear. But telling them the truth when they really need it to be effective? That is priceless.

- **Your Reality Check:** Stop making sh*t up. Ask yourself, is this really likely? Which is more risky, speaking your truth or continuing to stifle yourself and complain about your boss to other people? Is this side-talk helping? Okay, time to get brave.

- **What You Can Do:**
  - Get grounded in the truth and in your courage.
  - Follow steps from the first story to have an authentic and vulnerable conversation with your boss.

3. The Third Story: “How can I have hard conversations when there is not a base of trust with someone?”

- **The Lie:** It is false to believe that trust is a zero-sum game. Our cup is not full or empty when it comes to trust but instead, constantly evolving in layers. If you lack trust, a vulnerable and hard conversation will add a layer. It’ll build trust, so start now.

- **Your Reality Check:** Remember that vulnerability is the fastest way to build trust. That’s right, the fastest. Give a little, get a lot. Lead the way. Be vulnerable first, don’t wait around for them. How do you do that? By leaning into the uncertainty, risk and emotional exposure you feel.

- **What You Can Do:**
  - Follow steps from the first story to have an authentic and vulnerable conversation with your boss.

4. The Fourth Story: “They should know better.”

- **The Lie:** Judging people, you think that they should know better. Consider it for a moment. If they knew better, or understood the implications, don’t you think they would be doing something differently?

- **Your Reality Check:** Don’t be arrogant. Imagine that they actually have not been given the truth before, or have not understood and they don’t actually know better? Imagine that they are doing the best they can. Would that change how you feel? Be more generous — you can do that.

- **What You Can Do:**
  - When you feel yourself reacting in indignation, take a few breaths.
  - Imagine it from their perspective.
  - Follow what to do on the outside from numbers 1, 2 and 3.

Are you starting to see the theme? Beneath each of the common complaints we make about our relationships at work there is a larger narrative. A more generous, honest way of communicating. A world where these techniques and reframes are pervasive, would be an easier world to live in for all of us.

Start having those tough conversations. Be awkward and be kind. It’s okay if you do it imperfectly — you will feel lighter, more connected and more energized by walking through them, I promise.

Moe Carrick and her team wake up every day trying to help workplaces work for the human beings in them.

MoeCarrick.com
A business associate asked me a key performance indicator for a project she was working on with a client. While I could have given her a simple answer along the lines of, “The benchmark is 30 percent,” I realized that without knowing the details of the whole project, one “good” number plugged in with a lot of bad numbers was potentially harmful.

We have come to expect quick solutions from big data, but we cannot forget where that data comes from — a lot of little data. While averages and benchmarks can be helpful, every business and project have many variables too find the best solutions, we need to look at all the inputs for that specific project. Sometimes we give our best guess for one or two variables, but if all the pieces of the puzzle are guesses, you have the classic garbage in - garbage out and averages, you have the classic guess for one or two variables, but if all the pieces of the puzzle are guesses

To put it another way, sometimes we look at benchmarks and averages to find a solution, instead of building a solution and then using the benchmarks to compare our performance to the standards and evaluate our solution. Sometimes when we are making guesses in an attempt to measure the quality of an investment, this can be harmful, but if you build a process, project or product with average inputs, the best-case scenario is average results. Is your goal to be average?

I understand we all are busy; we want those quick solutions, but quality truly does take time. Slow down and do the hard work. Whatever you are trying to measure, the work, yes, I can do it for them. But it would take days, and I would charge $10,000 to develop the program with an ongoing fee to audit the program each month and tweak as necessary.” She has not unfriend me, yet…

The point is, do the work that you are uniquely qualified to do, or pay someone else to do it right. Don't follow the path of least resistance and use averages from big data as if they provide infallible solutions rather than guidelines. Benchmarks and key performance indicators are wonderful tools used appropriately!
Jericho Road has recently selected new Board Members Margaret King and Steve Thorp. King is a six-year resident of Redmond and retired teacher of 28 year who currently works as a Home Care worker in the surrounding areas. King and her sons enjoy the outdoor adventures of Central Oregon. She volunteers with Jericho Road and other groups such as St. Vincent De Paul and Camp Sunrise, helping the homeless and children in our area. Thorp is a 15-year resident of Redmond. He is a retired attorney, having practiced over 25 years in Northern California as a bankruptcy specialist and civil litigator. Along with his wife, Kimberly Rogers, Thorp is active in Community Presbyterian Church as a deacon and volunteer. He and Kimberly also volunteer with Jericho Road, Redmond Winter Shelter, Friends of Redmond and other groups involved with the Redmond community. Thorp is excited to join the Jericho Road team as a board member, and he looks forward to helping continue its good work with the homeless community.

UScellular announces it has named Sarah Pearson as area vice president/general manager (AVP/GM) for its Northwest Region. This is a new role for the company to lead both sales and operations for corporate owned and agent retail locations in California, Oregon and Washington. Pearson joined UScellular in 2002 as a retail sales consultant. Since then, she has held roles of increasing responsibility including sales manager, store manager and area sales manager. She was most recently director of sales for the business channel in the Northwest Region. Pearson has a bachelor’s degree in communication and business from the University of Iowa in Iowa City, Iowa. She and her husband have three children and enjoy traveling together.

Grandma’s House welcomes Eliza Allie Wilson as their new program manager. Wilson has lived in Central Oregon for the past 17 years. She has spent her career working with a variety of homeless youth in the field. Wilson has been with J Bar J Youth Services for the past five years. Having experienced homelessness as a child, Wilson became a client of J Bar J’s Cascade Youth & Family Center LOFT program, when she was a teen. Her experience as an advocate for homeless services started while she was living at The LOFT and has given her the opportunity to speak locally, in state and nationally on her experience about her experience as a homeless youth. Wilson’s lived experience gives her a unique perspective in her work as program manager at Grandma’s House of Central Oregon.

Throughout her career, Wilson has worked with adults, veterans, families and youth who are experiencing homelessness. She particularly loves working with young people because of their resilience and potential. She believes our young people can and will achieve their dreams and fulfill their potential if they are given the support and resources to succeed. Wilson serves as board member on the Homeless Leadership Coalition and as Chair of the Coordinated Entry Committee. Wilson loves to take long road trips with her family and enjoys spending time with her three children and traveling together.

J Bar J Youth Services, has achieved national accreditation through the New York-based Council on Accreditation (COA). Organizations pursue accreditation to demonstrate the implementation of best practice standards in the field of human services. COA accreditation is an objective, independent and reliable validation of an agency’s performance. The COA accreditation process involves a detailed review and analysis of an organization’s administration, management and service delivery functions against national standards of best practice. The standards driving accreditation ensure that services are well-coordinated, culturally competent, evidence-based, outcomes-oriented and provided by a skilled and supported workforce. Accreditation through COA is an acknowledgement of the organization’s strengths, and an opportunity for continuous evaluation and improvement based on continuous systems review and evaluation of metrics.

Healthy Beginnings has elected a new board member to help serve the Central Oregon community. Kristie Schmitt of Compass Commercial joins the board that works to ensure young children enter kindergarten ready to thrive through their no-cost health screenings. She brings with her a wealth of knowledge and energy to the team, through both her work and her recent graduation from Leadership Bend.

Cascade Youth & Family Center (CYFC) welcomes Megan Knoaster as their Basic Center Manager. This program offers crisis intervention and family reconciliation services to youth and their families as a means of addressing and preventing youth homelessness.

Growing up in Central Pennsylvania, Knoaster developed her passion for working with youth in the community early on by leading youth sports teams, picking up high school athletes and volunteering with community after school programs. She graduated with her masters in social work from the Boston University School of Social Work in 2013. During her time at Boston University, she received specialized education and training in trauma informed care and adverse childhood experiences (ACEs).

Knoaster holds her license in clinical social work (LCSW) in Massachusetts and Oregon, and comes to Cascade Youth & Family Center with extensive experience working on behalf of youth mental health, wellness and healing through grant writing, program management and direct care for crisis intervention, suicide prevention, substance use prevention and intervention as well as clinical mental health counseling. She utilizes a strengths based approach in supporting youth in recovery and is dedicated to providing a safe space for youth to fully engage in their healing processes and own self-determination when navigating life’s challenges.

Outside of work, Knoaster tunes into her yoga practice and enjoys spending time with her dog, Roo, exploring the natural beauty Oregon has to offer.

Volunteers in Medicine (VIM) welcomes Dennis Purcell and Tyler Fix, DMD, MA as new board members. After graduating from law school in 1975, Purcell moved to Eugene and began working as an attorney. He helped found a firm in Eugene where he practiced until 2015, primarily representing physicians. Purcell and his wife were part time Bend residents since 2009. In 2015 they moved to Bend full time to be more involved in their children’s and grandchildren’s Oregon activities. As a native Oreganian, he spent a good deal of time in Central Oregon attracted to the outdoors, especially skiing and golf. At the end of 2019 he retired. Through his work he knew several physicians who volunteered their time for VIM.

After volunteering as a dental provider in Bend for three years with VIM, Fix was given privileges to serve at the Oregon Health and Science University (OHSU) Dental Clinic. Fix joined the Board of Directors in October 2020. He works as a private practice dentist four days a week with PureCare Dental of Bend. When caring for VIM patients, he aims to humanize and personalize their dental experiences with an open ear, an open mouth and an open heart. In his free time he enjoys playing tennis, skiing, hiking and giving back to the community. Fix serves as a courtesy faculty member at OSU-Cascades to guide students applying for pre-health professionals to doctorate programs; as a chairman of Professional Development on the Alumni Council at Midwestern University in Arizona and as a commissioner on the New Dentist Council for the Oregon Dental Association.

The Family Access Network (FAN) announces Emily Woodworth and Jen Enna have accepted staff positions, while Tasha McFarland is a new board member with the FAN Foundation.

After many years of volunteering for FAN, McFarland accepted a position on the FAN Foundation Board. McFarland and her husband, Matthew, moved to Central Oregon in 2000 to work at Hoodoo Ski Area. All four of their children have attended Bend-La Pine Schools, with one since graduating from Mountain View High School and heading off to college. A graduate of the University of Oregon and an avid Ducks fan, McFarland’s proud of, and grateful for, her 25 years volunteering with the FAN Foundation.

Jen Enna, a member of the Board of Directors since 2014, adds a new Court Appointed Special Advocate (CASA) volunteer. These experiences cemented her strong conviction in the importance of the services provided by the Family Access Network and FAN advocates. In her free time, she likes to ski with her family.

Woodworth accepted the position of development specialist with FAN in December of 2020. Growing up in Sisters, Woodworth developed a love of the outdoors and small-town life. After earning her bachelor’s degree in communications at Pacific University in Forest Grove, she braved the wilds of Los Angeles to earn her master of fine arts in Writing at California Institute of the Arts. She graduated in May of 2020, and with the COVID–19 pandemic in full swing, she moved home.

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In her free time, you can find Enna outside (trail running, skiing, gardening, mushroom hunting, etc.) or spending time with her husband, her teenage kiddos and her three dogs.

BendFilm welcomes new marketing and creative content coordinator Ambriehl Turrentine. Turrentine has spent her life immersed in a variety of art forms and fell in love with film during her time at the University of Missouri. Prior to joining BendFilm, Turrentine enjoyed work with Destiny City Film Festival, True/False Film Festival and the Academy of Motion Picture Arts and Sciences. Her volunteer experience includes programming for a number of festivals nationwide and in 2020, leading discussions — at The Grand Berry Theater in her hometown of Fort Worth, Texas — focusing on Blackness on film from the silent era to now. In her free time, Turrentine enjoys diving directly into the histories of music and film by reading, tuning in to Turner Classic Movies and expanding her collections of vinyl records and decades-old LIFE magazines. Turrentine’s passions and experience have made her a resourceful communicator, educator and storyteller — all of which directly influence her work.

The Indigo Bride Wins Two of Oregon Bride’s Best Of Awards for 2020

The Indigo Bride won Best Wedding Planner-Outside of Portland and Best Overall Vendor-Outside of Portland. These awards are based on votes casted by past clients, guests and other wedding professionals.

Due to the pandemic, Oregon Bride’s Annual Awards were set up as a virtual event this year for wedding/event vendors around the state to enjoy safely from the comfort of their homes and offices.

After being voted as a finalist in Oregon Bride’s Best Wedding Planner-Outide of Portland category in the years of 2018 and 2019, Bree Denman and her team were thrilled to have won this prestigious award for in 2020. With all the challenges faced in the wedding industry this year due to unprecedented times, this award meant more than ever. The Indigo Bride team was also ecstatic to win the award of Best Overall Vendor-Outside of Portland along with the great company, the Seattle- and Portland-based wedding planning firm, Bridal Bliss.

When we asked the founder why she is so excited about receiving these awards, Denman stated, “With all of the challenges we faced this year, this is one moment that we get to celebrate! These awards also mean that we have values of respect, honesty and transparency, inclusivity and our creativity and thoughtfulness, are being recognized by our couples and our fellow vendors, which is incredible praise for our entire community!”

The Indigo Bride was founded by Bree Denman in 2017. This growing creative wedding planning and design company now consists of multiple wedding planners and assistant coordinators. Their passion is to create personalized events that leave their couples and their guests with lasting memories and extraordinary experiences. They also strive to cultivate an atmosphere that allows their couples, along with their families to relax and enjoy their very special wedding day.

Ambriehl Turrentine

SELCO Community Credit Union to Award 20 High School Seniors More Than $50,000 in College Scholarships

SELCO Community Credit Union is once again inviting deserving high school seniors to apply for a share of more than $50,000 as part of SELCO’s annual scholarship program. SELCO will award $2,500 scholarships to 19 high school seniors planning to attend an accredited two- or four-year college or university.

In addition, for the first time SELCO will award the $5,000 Richard Metzler Opportunity Scholarship to a graduating senior who has demonstrated excellence in education, leadership or civic responsibility despite adversity or lack of resources. The scholarship was created in honor of Richard Metzler, who recently retired from the SELCO board after four decades and who served more than a quarter of a century in leadership positions at the national level of the credit union movement.

As part of the application, scholarship hopefuls are asked to submit an essay that answers the question: “If you could invent one invention, what would it be and why?”

SELCO’s Scholarship Committee will review each application and funds will be awarded by the end of June. The Richard Metzler Opportunity Scholarship winner will be selected from the same pool applicants.

Prospective students are asked to apply online at selco.org/scholarships by March 31. For more information, contact SELCO at scholarship@selco. org or call 541-686-5382.

SELCO.org 800-445-4483

Businesses Serving Community

FAMILY ACCESS NETWORK

The Family Access Network (FAN) received a $10,000 grant from the Roundhouse Foundation in support of FAN services. These funds will help FAN advocates in Deschutes, Crook and Jefferson counties connect disadvantaged children and their families to vital resources like rent assistance, clothing, food, healthcare and much more.

The Roundhouse Foundation supports creative projects and organizations through art, environmental conservation, social services, community leadership and education. They provide general and project support to organizations that bring creative ideas and connections to the community of Sisters, rural Oregon in general and select international locations. The Roundhouse Foundation supports programs that prepare youth for a life of leadership, several of which are using innovative teaching techniques through art, environmental conservation, social services, community education and set her sights on helping her community. When she saw an opportunity open with FAN, Woodworth realized how her extensive experience in writing and administration could contribute to aiding her beloved community. In her free time, Woodworth is still an active writer, filmmaker and fiction editor, and she still loves her long walks in the Deschutes National Forest.

Enna accepted the position of donor relations, events and marketing coordinator. After spending several years in various mountain towns, Enna and her husband moved to Bend in 2011 and have called Central Oregon home since then. Drawn to the nonprofit sector since a young age, Enna got her master’s degree in nonprofit management from Regis University and has been involved with various nonprofit organizations including animal welfare, community arts organizations and youth development programs. Most recently, Enna took a hiatus from the nonprofit sector and expanded her management, sales and marketing skills in the outdoor industry working at a local outdoor lifestyle retailer. The pull back to nonprofit work intensified when COVID-19 started to impact Central Oregon and her desire for service-driven work drew her to FAN.

...that her family could contribute to aiding her beloved community.
Hydro Flask, an award-winning leader in high-performance, insulated stainless steel flasks and soft goods innovation and a Helen of Troy Limited (NASDAQ: HELE) brand, is honored to announce the recipients of its 2021 Parks for All grant. The brand will donate more than $400,000 in grants to 15 nonprofit organizations focused on building, maintaining, restoring and providing better access to public parks and green spaces globally — in counting to a total contribution of over $1.9 million since the program's inception.

Hydro Flask launched its charitable program Parks for All in January 2017 to support the development, maintenance and accessibility of public green spaces in the U.S. and beyond. To date, Parks For All has supported 14,000 pounds of trash picked up, 34 miles of trails maintained, 5,000 volunteers engaged, and 36 hours experiencing the physical, mental and social benefits of time outside. Through Parks For All, Hydro Flask also works alongside grantees in on-the-ground activities, digital and advocacy initiatives and social media campaigns promoting healthier, happier lives outdoors.

"Hydro Flask is proud to celebrate the significant work of our Parks For All grantees that ensures parks — from urban parks to national parks and beyond — are accessible and welcoming for all. "This past year we've seen a lot of social discourse around inequities. It's important to understand these inequities have been and continue to be persistent in the outdoors. The exclusion of Black, Indigenous and other People of Color from outdoor spaces, as well as the inequitable resources for parks in communities of color, illustrate how vital it is that we work to eliminate barriers and ensure they have access to outdoor parks, playgrounds, trails and other public lands," said Teiwes.

"Together with our grantees, we're working to close the digital divide in the outdoors and make green spaces more equitable, accessible and welcoming for all."

Over the course of just four years, Parks For All programs have accomplished the following:

- 5,000 volunteers engaged
- 34 miles of trails maintained
- 14,000 pounds of trash picked up
- 350 workshops and trainings held

Additionally, Hydro Flask is committed to improving equity in outdoor access through Parks For All. One of the program priorities is directing a portion of funding to Black, Indigenous, People of Color and Latinx-led organizations, as well as those that assist underprivileged youth and other historically marginalized communities. To date, these groups represent over 30 percent of Parks For All program participants.

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Through the 2021 grants, Parks For All is donating $263,991 to six U.S. national grantees, including:

- Appalachian Trail Conservancy*: Ladder of Engagement: Developing the Next Generation of Conservationists ($30,000)
- Groundwork USA Inc: Community Connections: Engaging New Audiences on Public Lands ($48,991)
- National Park Foundation*: Building Sustainable Infrastructure through Water Refill Station Installation in America's National Parks ($50,000)
- Outdoor Foundation*: National Thrive Outside Day ($50,000)
- The Giving Grove, Inc.: Little Orchards, Big Impact: Creating Sustainable Urban Green Spaces ($50,000)
- The Trust for Public Land*: Creating Equitable Communities for All through Parks and Nature ($25,000)
- Germany: Clean River Project e.V. ($25,000)
- National Forest Foundation (Alaska) ($10,000)
- The Giving Grove, Inc.: Little Orchards, Big Impact: Creating Sustainable Urban Green Spaces ($50,000)
- The Trust for Public Land*: Creating Equitable Communities for All through Parks and Nature ($25,000)
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- Germany: Clean River Project e.V. ($25,000)
- National Forest Foundation (Alaska) ($10,000)
- The Giving Grove, Inc.: Little Orchards, Big Impact: Creating Sustainable Urban Green Spaces ($50,000)

In addition to the nationally focused grants, Parks For All is also contributing over $75,000 in regionally focused grants to six nonprofits including:

- Florida National Parks Association, Inc (Florida) ($15,000)
- Girl Scouts of Western Washington (Washington state) ($15,000)
- Los Angeles Audubon Society (California) ($15,000)
- National Forest Foundation (California) ($10,000)
- Stewards of the Coast and Redwoods (California) ($15,000)
- Girl Scouts of Western Washington (Washington state) ($15,000)

Internationally, the Parks For All program is awarding $65,000 in grants to three organizations:

- Canada: The Alpine Club of Canada ($15,000)
- U.K. Surfers Against Sewage Ltd ($25,000)
- Germany: Clean River Project e.V. ($25,000)

"* denotes repeat grantee beneficiaries

"This year has shown how essential access to green spaces is to our health and wellbeing, but youth of color are vastly underrepresented in the use and stewardship of our nation’s public lands," said Stephen Burrington, executive director for Groundwork USA. "Thanks to the generous support of Hydro Flask’s Parks for All initiative, youth from cities across the Groundwork network will get to explore their local parks in new ways — many for the first time — and help their communities build lasting connections to these public spaces."

"Hydro Flask’s support helps improve the visitor experience through investments in sustainable infrastructure," said Stefanie Mathew, senior vice president of corporate partnerships at the National Park Foundation. "Thanks to Hydro Flask’s grant, park visitors can more easily stay hydrated and reduce their footprint while exploring the wonder of national parks."

HydroFlask.com/parks-for-all

Caring Connections volunteers provide companionship and social contact to older adults through weekly phone calls. The special relationship that can develop between a client and a volunteer may last well beyond this time of social and physical distancing. Greater social interaction is known to help older adults to maintain healthy, independent living. All Caring Connections volunteers are trained and background checked.

The program is designed to support seniors 60+ who may be living alone or have limited family support or limited connection with people on a day-to-day basis. The program offers isolated seniors a great way to make new friends during the pandemic. The program serves older adults in Deschutes, Jefferson and Crook counties.

If you are a senior interested in joining our Caring Connections program or know an older adult who would be a good fit for connecting to a volunteer weekly, please visit councilonaging.org/find-help/caring-connections to learn more about the program or call us at 541-678-5483. councilonaging.org

PHOTO | COURTESY OF COUNCIL ON AGING

LONELINESS DOESN'T HAVE TO BE A SIDE EFFECT OF COVID-19

PHOTO | COURTESY OF HYDRO FLASK

COUNCIL ON AGING

Caring Connections Program

PHOTO | COURTESY OF COUNCIL ON AGING

COUNCIL ON AGING ANNOUNCES CARING CONNECTIONS

PHOTO | COURTESY OF HYDRO FLASK

HYDRO FLASK ANOUNCES 2021 PARKS FOR ALL GIVING PROGRAM GRANT RECIPIENTS

BOOSTING PARKS FOR ALL CONTRIBUTIONS OVER $1.9 MILLION

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COUNCIL ON AGING OF CENTRAL OREGON ANNOUNCES CARING CONNECTIONS

THE COUNCIL ON AGING OF CENTRAL OREGON HAS ANNOUNCED THE LAUNCH OF CARING CONNECTIONS, A NEW PROGRAM THAT CONNECTS VOLUNTEERS WITH ISOLATED SENIORS IN THE TRICOUNTY VIA WEEKLY PHONE CALLS. THROUGH THE CARING CONNECTIONS PROGRAM, A SIMPLE WEEKLY PHONE CALL CAN MEAN THE WORLD TO SENIORS WHO DO NOT HAVE REGULAR CONTACT WITH FRIENDS OR FAMILY.

SENIORS ARE AT THE HIGHEST RISK OF DEVELOPING MORE SERIOUS ILLNESS FROM COVID-19 AND ARE BEING ASKED TO BE THE MOST VIGILANT ABOUT SOCIAL DISTANCING. BUT LONELINESS DOESN'T HAVE TO BE A SIDE EFFECT OF COVID-19. "

"THE NEW CARING CONNECTIONS PROGRAM OFFERS TWO DIRECT BENEFITS TO ISOLATED SENIORS," STATES COUNCIL ON AGING EXECUTIVE DIRECTOR SUSAN ROTELLA. "THE PROGRAM OFFERS ISOLATED SENIORS A MEANINGFUL AND CONSISTENT CONNECTION WITH A LOCAL COMMUNITY MEMBER AND DOUBLES AS A SAFETY CHECK ON THEIR WELL-BEING, PROVIDING PEACE OF MIND TO PARTICIPANTS AND THEIR FAMILIES."
Healthy Communities

Healthcare Heroes Honored with Awards Totaling $16,500
HVAC Contractor & Partners Award Outstanding Healthcare Workers with Free AC Systems

Healthcare workers account for about one in ten COVID-19 infections in Oregon. They’re the most likely to get exposed, and that puts their families, roommates and loved ones at risk too. To acknowledge frontline healthcare workers, GreenSavers and partners awarded free ENERGY STAR certified American Standard Silver 16 Low Profile Air Conditioners, valued at $5,500 each, to three healthcare workers who have gone above and beyond in the fight against COVID-19.

“As if dealing with COVID weren’t enough, it was that much harder for healthcare workers who lost sleep because of the heat and smoke last summer,” says Robert Hamerly, principal at GreenSavers. “We wanted to do our part to help them be at their best.”

Out of 25 nominated healthcare professionals, GreenSavers chose three winners:

• Julie O’Neil, registered nurse at St. Charles Health System
• Beth Steen, circulating nurse at St. Charles Health System
• Joel Madrone, licensed practical nurse at Sunnyside Medical Center

In addition to considering the recipient afford a central AC system without the award?

Financial needs: Could the recipient afford a central AC system without the award?

Building needs: Does the recipient’s home already have central air conditioning?

Disadvantaged populations: Part of a historically disadvantaged population?

Watch the inspiring interview with winner Joel Madrone and his wife Alisha, who have a combined 34 years of healthcare experience, at greensavers.com/articles/healthcare-heroes.

Based in Portland and Bend, Oregon, GreenSavers is a mission-driven contractor specializing in home energy efficiency (HVAC, insulation, windows). For the last five years in a row, GreenSavers won the Home Performance with ENERGY STAR Contractor of the Year Award from the U.S. Department of Energy and U.S. Environmental Protection Agency.

greensavers.com

NeighborImpact Seeks Representative Payee Clients

NeighborImpact’s Rep Payee program helps those who cannot pay their bills due to cognitive or physical challenges by ensuring that their finances are used to meet their basic needs. NeighborImpact’s Representative Payee functions as a fiduciary for individuals with income derived from Social Security who lack the ability to manage their own funds. The Representative Payee pays all of the clients’ bills on their behalf, including obligations such as housing, utilities, food, medical expenses, personal care and clothing.

The program was established in partnership with the State of Oregon under the Oregon Money Management Program (OMMP) to meet an under-served demand in the region. Despite Social Security functioning at limited capacity due to COVID-19 restrictions, NeighborImpact’s Representative Payee has dramatically increased its clients served in the months since COVID hit the region. The program is available to serve new clients and encourages interested parties to visit neighborimpact.org/get-help/help-with-finances/representative-payee/ for more information or to apply for the program.

neighborimpact.org

THE IMPACT OF GENEROUS HEARTS

What a difference $1 million dollars makes! Thanks to a generous grant from the Tykeson Family Foundation, contributions to our capital campaign will be matched dollar-for-dollar between now and June 30, 2021.

❤ Double the bed capacity to serve more people.
❤ Double the amenities for family members.
❤ Double the impact of your gift!

Help us help those who deserve the best possible end-of-life care at our beautiful new Hospice House. Coming this Fall in Bend and serving all Central Oregonians.

Watch our video and learn more at partnersbend.org/campaign or call (541) 706-1335 or email NewHospiceHouse@partnersbend.org

NEW 13-BED HOSPICE HOUSE COMING THIS FALL!

“My siblings and I had a very positive experience with hospice care when our parents were at the end of their lives. We also know how valuable a Hospice House is as a support to both families and medical providers in the care of loved ones.”

- Amy Tykeson Foundation Trustee and former Bend resident

Partners In Care
Job seekers statewide can browse available listings based on location, wage range and experience level. The goal of Impact Oregon is to reach Oregon’s top 5000 companies, helping others who may not even be aware that this field exists.

“The developmental disabilities field has never had a centralized place where people can learn about careers and find opportunities,” said Lilia Teninty, director of the 2020 Case for Inclusion Report, there is a nine percent vacancy rate nationally, with a 43 percent turnover rate of direct support professionals. By 2026, the industry will need almost 50 percent more DSPs than are needed today.

ImpactOregon is a project of the Office of Developmental Disabilities Services but focuses on jobs available from independent provider agencies that provide direct support to more than 30,000 Oregonians with intellectual and developmental disabilities. Nationally, and in Oregon, there is a critical shortage of direct support professionals who support people with intellectual and developmental disabilities. According to the 2020 Case for Inclusion Report, there is a nine percent vacancy rate nationally, with a 43 percent turnover rate of direct support professionals. By 2026, the industry will need almost 50 percent more DSPs than are needed today.

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Ozone therapy to the use of ozone as a disinfectant. According to Dr. Sunnen, "Ozone has unique disinfectant properties. As a gas, it has a penetration capacity that liquids do not possess. In view of the fact that, SARS-CoV-2, MERS, and previous SARS strains persist on fomites (surfaces) for up to several days, it is suggested that ozone technology be applied to the decontamination of medical and other environments."

Hart added, "There are several benefits to using ozone in disinfecting applications like this, including that whereas sprays only reach the surfaces touched, the airborne nature of ozone gets every crevasse and corner including undersides. "An ozone generator also never needs to be refilled with solutions, and it doesn’t need to be manually operated—simply set the timer and press the button and after the prescribed period of time, the disinfection is complete. "And it has the added advantage that because of its short half, it returns to its natural form of oxygen in ambient air in a relatively rapid space of time."

Hart is now working towards FDA approval for his disinfecting chamber, with the federal agency potential issuing fast-track Emergency Use Authorizations (EUAs) for such applications that can help tackle the pandemic fallout. He will also have a sample product at the cleaning industry ISSA trade association's largest upcoming expo to gain wider exposure and has the potential to create larger disinfecting units for PPE gear such as suits and the production capacity to scale up manufacturing to meet demand.

Morrow added, "We are very grateful to David for donating this machine for our use. Our students are using masks sometimes five days at a time between the campus and lab setting clinical sites where there are physical interactions with patients. "The N95 masks, which we will be using for the foreseeable future, are in limited supply and we need to conserve them as much as possible so the ability to rapidly sanitize and re-use them is a real boon for us."

About David Hart
David Hart is a 30-year veteran in the professional cleaning and restoration industry. He is the inventor of the RamAir line of HVAC duct cleaning equipment and the OzoGen 16g high-output ozone generator — industry-leading products that are in use in every major city of the United States and 21 foreign countries. Hart also holds a position on the board of the Restoration Industry Association (RIA).

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