

## Bend-based Stickerlishious Partners with Lady Gaga's Born This Way Foundation



STICKERLISHIOUS OF BEND, WHICH RECENTLY PARTNERED WITH LADY GAGA'S BORN THIS WAY FOUNDATION, OFFERS A COLLECTION OF STICKERS, CARDS AND GIFT ITEMS DESIGNED TO SPREAD POSITIVITY | PHOTO COURTESY OF ANN LAFLAMME-ALLAN

by RONNI WILDE — CBN Reporter

Stickerlishious, a Bend-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 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

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

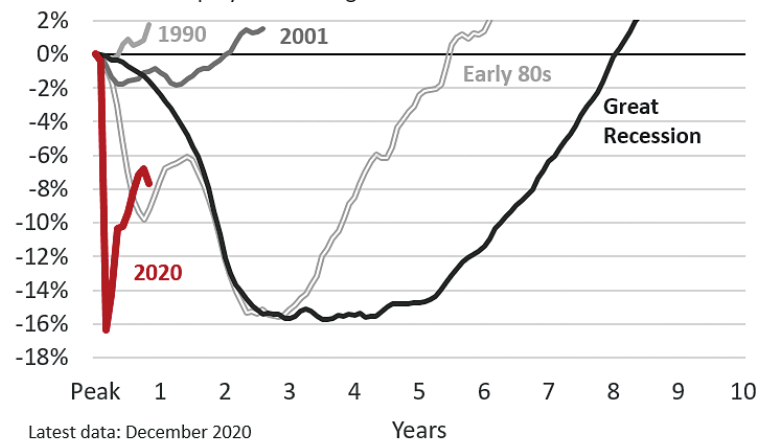
by JOSH LEHNER, Economist — Oregon Office of Economic Analysis

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.

### Central Oregon Recessions

Employment Change from Pre-Recession Peak



Latest data: December 2020

Source: Oregon Employment Department, Oregon Office of Economic Analysis

GRAPH | COURTESY OF OREGON OFFICE OF ECONOMIC ANALYSIS

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

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

### The Move Signals Progress in Redevelopment of Bend Central District

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



MAP | COURTESY OF NAI CASCADE COMMERCIAL REAL ESTATE SERVICES

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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 5,670 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.

Continued on Page 38 ▶

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](https://oregon.gov/ohcs/housing-assistance/Pages/landlord-compensation-fund.aspx)

Deschutes Historical Museum Offers Historic Property Research Webinar in February

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](https://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

Continued on Page 38 ▶

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

Continued on Page 10 ▶

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



(L-R) BROCK MONGER AND JOSH FARRESTER ON THE DAY THEIR PARTNERSHIP BECAME OFFICIAL | PHOTO COURTESY OF JOSH FARRESTER

Continued on Page 38 ▶

New Jobs Website Launches for Growing Developmental Disabilities Field

The Office of Developmental Disabilities Services launched a website, [ImpactOregon.careers](https://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.

Continued on Page 38 ▶

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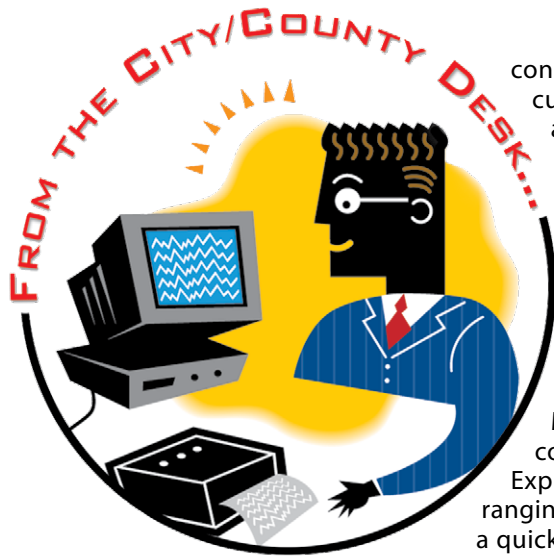
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## BEND

◆ The City of Bend announced the launch of a new public interactive mapping tool, the Community Development Data Explorer (The Explorer).

The Explorer can be used to perform common search functions such as finding property zoning, getting information on land use applications and accessing permit and licensing information for any tax lot within Bend city limits.

"Over the years we have heard from the community that the existing Bend Oregon Online Mapping (BOOM) system was difficult to navigate. With the transition to the new Online Permit Center, our staff were able to

connect the City's historical and current land use data to 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](http://bendoregon.gov/maps).

◆ On January 22, the Oregon Land Conservation and Development Commission (LCDC) unanimously approved the City of Bend's 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.

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The image shows a bright, modern kitchen with white subway tile walls and dark blue cabinets. Four windows are visible, each covered with light green honeycomb cellular shades. The countertops are white, and a central island has a thick marble top. On the island, there's a small wooden stand holding a bowl of green apples. The lighting is warm, coming from pendant lights above the island.

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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 grass-roots developments 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 the 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 but 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.

"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

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 whirled saws and rolled lumber to bring prosperity to their families and the old mill town community.

"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."

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## Les Schwab

Continued from page 1



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NORTH PARKING LOT LOOKING SW

RENDERINGS OF THE NEW LES SCHWAB STORE | RENDERINGS COURTESY OF NAI CASCADE COMMERCIAL REAL ESTATE SERVICES

heart of the BCD, at the gateway to downtown,” says Ramage. “It was imperative to Les Schwab that they keep their new flagship store within that core.” The acquisition of the new site was named the 2020 Commercial Transaction of the Year by Central Oregon Association of Realtors as part of its ENCOAR Awards. The relocation moves the auto-dependent retail sales and service facility from the gateway site near the railroad underpass on Franklin Avenue to the Third Street corridor and southern periphery of the BCD. The new 2.4-acre property encompasses a city block between NE Third and NE Fourth streets, south of NE Clay Avenue and north of NE Burnside Avenue, not far from Bend Senior High School.

In making the decision to move the store, Ramage says the No. 1 goal of Les Schwab was community first. “It really speaks to who Les Schwab is as a company. They’ve always been first and foremost about the community. The three stores in Bend all sponsor or contribute to numerous school, community and cultural activities. They wanted this store to stay within the area where it has been since the 1950s, but also to give their customers the experience that they deserve with a new, updated flagship store.”

The design of the new store will be the same as that used with other Les Schwab facilities built in recent years. “We are excited to move to the new location so that customers have easier access. The layout and new store design bring things closer together,” says Dale Thompson, Les Schwab chief marketing officer. “We have found the new design to work efficiently in other stores. The customer area will be new and centralized, 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.”

One of the primary goals with the move, Ramage says, is to kickstart redevelopment within the Bend Central District. “That’s ultimately what the city officials looked for. For the residents within the BCD, there weren’t proper sidewalks within that city block. But now the sidewalk areas will all be widened and brought up to code and landscaped. The connectivity for pedestrians and people in that neighborhood who utilize those streets all the time is going to be much safer and much nicer.”

The move brings two-fold opportunity for improvement in the region: In addition to the new store site, 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 visibility for future buildings and signage. The zoning of the site is mixed use, so that it can be utilized for residential, retail and food and 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 myriad 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 IronHorse 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. “The challenge was that auto-dependent uses are not allowed within the BCD. Even though there was pre-existing use, the land-use process took a considerable amount of time. The transaction took a little over 21 months to complete.” To facilitate the process, a proposal was submitted to amend the City of Bend Development Code to allow auto-dependent retail sales and service on the new property, and prohibit them from the site of the existing Les Schwab Tire Center. “The proposal stated that by maintaining the tire center within the BCD, residents in the BCD with vehicles will have access to product sales and services in close proximity to residences and places of employment, allowing for shorter trips to get the work done and the ability to have it done while at work without having to leave the area while the vehicle is being serviced,” he says.

“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.”

[naicascade.com](https://naicascade.com) • [bcdinitiative.org](https://bcdinitiative.org) • [brookresources.com](https://brookresources.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 as additional supply 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

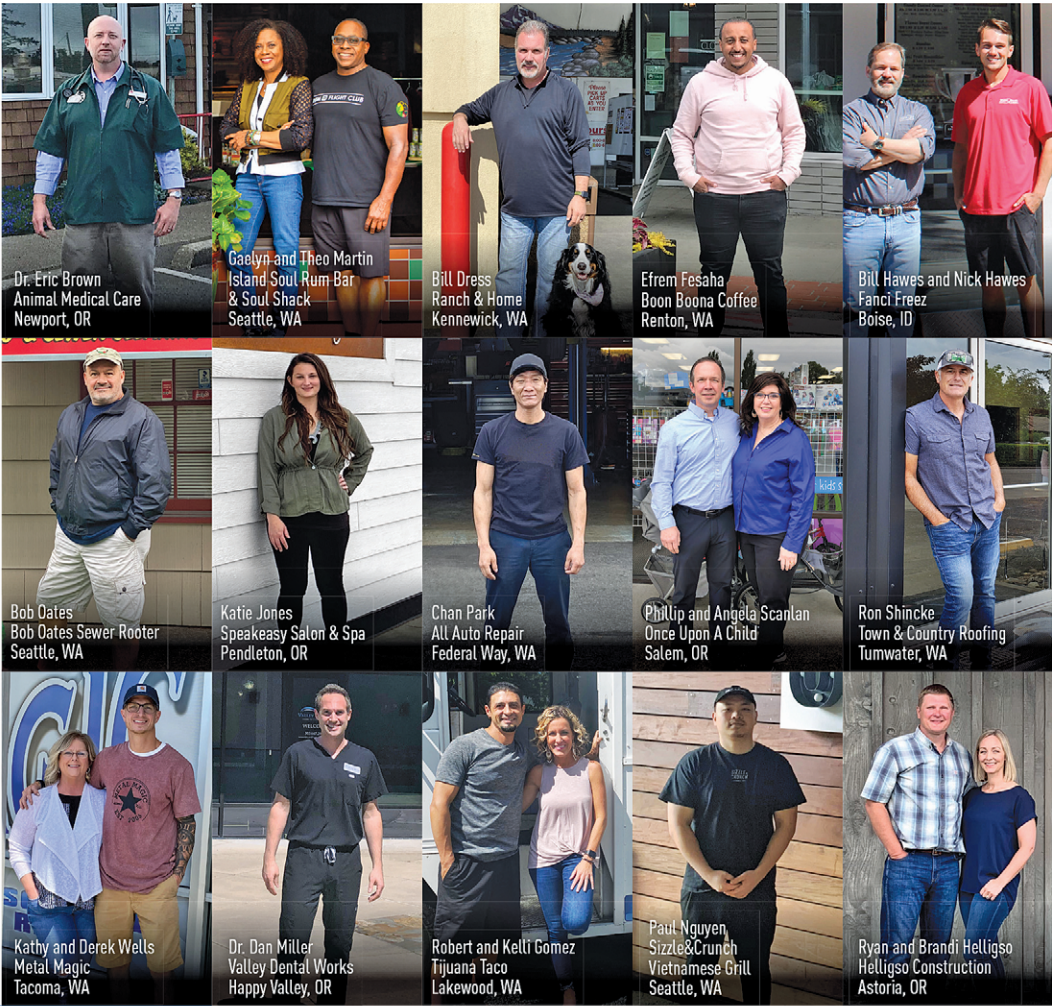
take place on January 25. Additional information is available on the Ochoco Irrigation District website at [ochocoid.org/resources/dry-year-water-leasing-program](http://ochocoid.org/resources/dry-year-water-leasing-program).

“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](http://deschutesriver.org) • [ochocoid.org](http://ochocoid.org)



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# Summit Bank Reports 2020 & 4th Quarter Earnings

We 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 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 29.1 percent from 1.07 in 2019.
- 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 FYE.
- 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 (inclusive of PPP loans) as of December 31, 2020, were \$572.6 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 for the year of 14.3 percent. The 2020 fiscal year marked Summit’s eighth consecutive year producing a return on equity in excess of 10 percent.

Summit’s capital offering combined with strong retained earnings have added significant strength to the Bank’s capital position, with total shareholders’ equity increasing by \$16.3 million to \$63.1 million, an increase of 34.8 percent. Liquidity remains very strong with cash and short term investments

as of fiscal year end 2020 at \$160.9 million or 28.1 percent of total net loans. The Bank continues to hold very low levels of non-performing assets with total non-performing assets at December 31, 2020 representing just 0.26 percent of total assets, down from 0.90 percent as of September 30, 2020, and a slight increase from 0.18 percent as of December 31, 2019. Summit Bank, with offices in Eugene/Springfield, Central Oregon and the Portland Metropolitan area, specializes in providing high-level service to professionals and medium-sized businesses and their owners. Summit was recognized in 2020 as the Top Small Business Administration (SBA) Community Bank Lender in the State of Oregon. Summit Bank is quoted on the NASDAQ Over-the-Counter Bulletin Board as SBKO. QUARTERLY FINANCIAL REPORT – DECEMBER 2020 [sbko.bank](http://sbko.bank)

(in thousands except per share data)

	Unaudited As of Dec. 31, 2020	Unaudited As of Dec. 31, 2019
<b>Summary Statements of Condition</b>		
Cash and short term investments	\$ 160,851	\$ 48,373
Securities	12,979	6,795
Loans:		
Commercial	202,183	131,977
Commercial real estate	329,674	272,600
Other	51,352	40,827
Loan loss reserve and unearned income	(10,602)	(7,956)
Total net loans	572,607	437,449
Property and other assets	14,575	14,457
Reposessed property	124	314
Total assets	\$ 761,136	\$ 507,388
Deposits:		
Noninterest-bearing demand	\$ 162,696	\$ 91,982
Interest-bearing demand	470,618	312,365
Certificates of deposit	23,823	47,119
Total deposits	657,136	451,467
Other liabilities	40,866	9,086
Shareholders' equity	63,134	46,835
Total liabilities and shareholders' equity	\$ 761,136	\$ 507,388
Book value per share	\$ 10.48	\$ 9.02

	Unaudited For the twelve months ending Dec. 31, 2020	Unaudited For the twelve months ending Dec. 31, 2019	Unaudited For the three months ending Dec. 31, 2020	Unaudited For the three months ending Dec. 31, 2019
<b>Summary Statements of Income</b>				
Interest income	\$ 29,751	\$ 26,888	\$ 8,792	\$ 7,237
Interest expense	(1,337)	(3,124)	(222)	(662)
Net interest income	28,414	23,764	8,570	6,575
Provision for loan losses	(3,782)	(3,009)	(501)	(871)
Noninterest income	1,709	1,801	845	264
Noninterest expense	(15,677)	(15,053)	(4,199)	(4,309)
Net income before income taxes	10,664	7,504	4,715	1,659
Provision for income taxes	(2,731)	(1,888)	(1,225)	(284)
Net income	\$ 7,933	\$ 5,616	\$ 3,491	\$ 1,375
Net income per share, basic	\$ 1.39	\$ 1.09	\$ 0.60	\$ 0.26
Net income per share, fully diluted	\$ 1.38	\$ 1.07	\$ 0.59	\$ 0.26

# 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 in all 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, Mosaic, Sultana, Summit  
ABV: 6.8% IBU: 65  
**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  
5% ABV 30 IBU  
**Available: Summer**

**Pop Demand Hazy IPA** is the culmination of years of Sunriver Brewing experimenting with this modern interpretation of IPA. Pop has a lush, pillowy body and a complex, fruit forward hop character. Big juicy notes of mango, melon, berries, and limeade abound in this hazy brew.  
Hops: Mosaic, Azacca, Cashmere  
6.5% ABV 40 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 cellars to create such a delicate beer. We’re really 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 Haze 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 brews 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 tiki-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](http://sunriverbrewingcompany.com)



# Inventive Bend Boss Creates Rapid Mask Disinfecting Chamber

## Guarantee Cleaning Owner's Ozone-Based Innovation Boosts COCC Medical Dept.

by SIMON MATHER — CBN Feature Writer

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 on is 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



OZOGEN | PHOTO COURTESY OF GUARANTEE CLEANING SERVICES, INC.

Continued on Page 39 ►



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Stickerlishious

Continued from page 1

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 pursuing 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



STICKERLISHIOUS OF BEND, WHICH RECENTLY PARTNERED WITH LADY GAGA’S BORN THIS WAY FOUNDATION, OFFERS A COLLECTION OF STICKERS, CARDS AND GIFT ITEMS DESIGNED TO SPREAD POSITIVITY | PHOTOS COURTESY OF ANN LAFLAMME-ALLAN

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 Shi@#y 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.” stickerlishious.com • bornthisway.foundation



ASI Wealth Management

Continued from page 3

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



PHOTOS | COURTESY OF ASI WEALTH MANAGEMENT

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 and related jobs in 2020.

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 organizations shifted to work-from-home mode and realize they may have more space than they'll need moving forward. Industrial space remains tighter, but thanks to more inventory being built (by our calculations over 1.1 million square feet in the past 36 months), there are more options



today than were available three years ago. And on inflation, that played out for the most part as well with record lumber prices, climbing costs for steel, aluminum and other commodities, and even some local manufacturers seeing as much as a 25 percent increase in wages for entry-level workers. We've spoken with very few businesses that saw the cost of inputs decrease in the last year.

That was then, this is now. What does it all mean for the year ahead? If you take nothing else away from reading this, know that **2021 will be a recovery year**. Believe it or not, the national economic forecasters EDCO follows see higher rates of growth in most sectors for the U.S. this year than in 2022 or 2023. But not all sectors nor all businesses will experience the recovery equally.

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 years in 2021!) in terms of completed projects — 19 to be exact. These are what we call "done deals" — businesses that relocated or expanded to the region, startups that raised capital or otherwise hit a major milestone and existing traded-sector companies that

Continued on Page 16 ▶

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# Economic Recovery Kicks into Gear in 2021

by MICHAEL MEYERS — Business Oregon

The COVID-19 recession of 2020 began in March and reached its worst depth in April. A two-month recession? Yes, this recession has been unlike any other in U.S. history. The recovery out of this recession has also been unlike any 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.

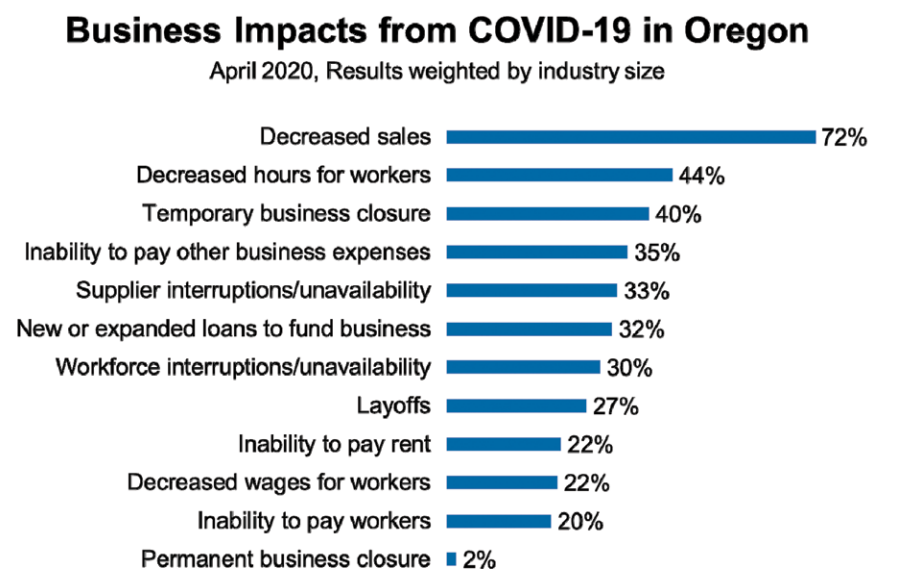


The shutdowns caused by COVID-19 in March led to the highest unemployment rate and largest loss of jobs since the Great Depression. The unemployment rate in Oregon was 14.9 percent in April, 3 percentage points higher than peak unemployment in the Great Recession in 2009. Total employment in Oregon declined 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 per individual. 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 \$350 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 only 13 days. The 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 reliably moved together, 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 Travel Oregon and 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.



Source: Business Oregon, Travel Oregon, and Oregon Small Business Development Center Network, COVID-19 Oregon Business Impacts.

Figure 1

Nearly three-quarters of businesses in Oregon experienced decreased sales due to COVID-19 in April (Figure 1). An astonishing 40 percent of Oregon businesses temporarily closed while 27 percent of businesses laid off workers. Worst of all, 2 percent of businesses reported permanently closing, a number that has undoubtedly increased since April. To give a sense of scale, 2 percent equals nearly 2,250 firms in Oregon.

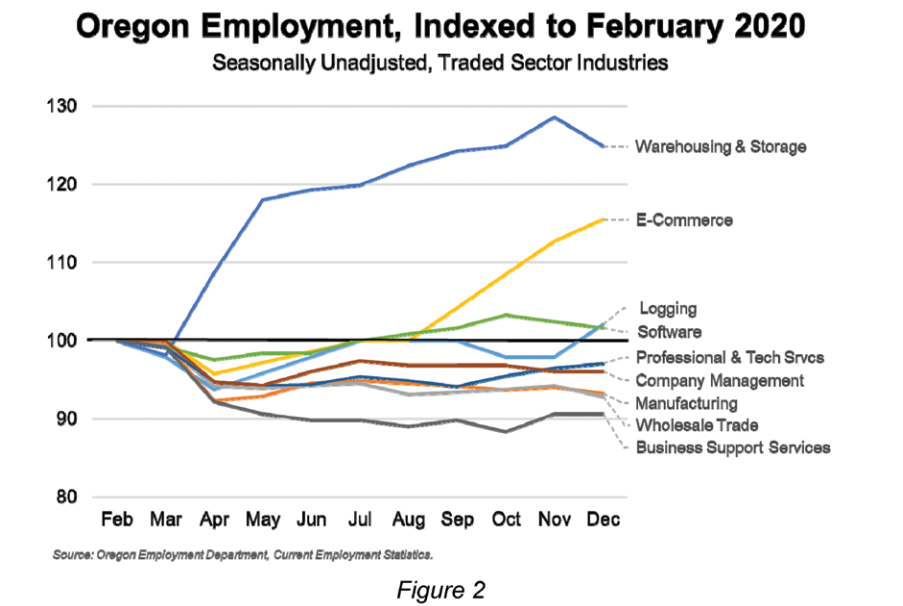
## Recovery

Oregon's unemployment rate in December 2020 was 6.4 percent, 8.5 percentage points lower than April. Total nonfarm employment has regained 104,100 of the 285,200 jobs lost since last February. COVID-19 vaccines are finally being delivered and administered around the state. COVID-19 cases and hospitalizations are on the decline after peaking over the holiday season. While we still need to be vigilant about wearing masks and social distancing, it's hard not to look forward to an accelerated economic recovery in 2021.

Two industries that were hit particularly hard by COVID-19 — accommodation and food services; and arts, entertainment and recreation — will see more jobs return and businesses open when remaining restrictions are finally lifted sometime in 2021. These industries comprise the industry supersector "leisure and hospitality" that includes restaurants, bars, hotels, performing arts, theaters, spectator sports and fitness/recreation centers, amongst others. Many of the 104,100 jobs recovered since last April have come from accommodation and food services, as some COVID-19 restrictions were scaled back. Retail trade and health care have also recovered large numbers of jobs lost since April. Combined, these three industries account for 75 percent of jobs regained since April. Despite the partial recovery, accommodation and food services is still down 64,400 jobs since February 2020, a loss of 34 percent.

There is no doubt accommodation and food services was the industry hardest hit in this recession due to COVID-19 restrictions, but all of those jobs should come back eventually. Unfortunately, it may take a little longer to regain all these jobs than what might normally occur due to impacts in tourism, a key part of demand for this industry in parts of the state, including Central Oregon. Negative perceptions of Portland due to protests, vandalism and violence in 2020 could hinder the recovery of some jobs in leisure and hospitality. A Travel Portland survey in December showed more people nationwide now view Portland as an unappealing travel destination, rather than appealing. This was a big shift from 2019 when Portland was overwhelmingly viewed as an appealing vacation destination. This potential negative impact to tourism may not manifest in other parts of the state like Central Oregon, but we don't know for sure. As of the December economic forecast from the Oregon Office of Economic Analysis, all jobs lost in leisure and hospitality in Oregon are forecasted to be regained by the end of 2024.

Job losses in this recession, though, were not limited to local service-sector industries like leisure and hospitality. Significant job losses also occurred in traded-sector industries like manufacturing, wholesale trade and professional and business services. Traded-sector industries are those that sell their goods and services outside the regional economy or Oregon. Traded-sector industries are the engine of any economy, as they bring in new dollars from outside the local economy, allowing for growth. They are responsible for the majority of growth, innovation and productivity that occurs in an economy, which leads to higher wages, incomes and living standards. Enhancing the competitiveness of Oregon's traded-sector is at the heart of Business Oregon's mission.



Source: Oregon Employment Department, Current Employment Statistics.

Figure 2

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.



# 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.

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 for 2020,” McDonald said, “and just yesterday we applied for the second round that will get us through to summer, when hopefully we have the vaccine widely spread. We anticipate we may have the best summer ever in 2021 (if that happens).”

Utilizing the online ordering app, ChowNow, was also a boon for business. Chef Betsy stated, “They charge a flat fee, and they are so much faster in their delivery than DoorDash which is important since our food needs to stay fresh to the customer. Our takeout business is now 20-50 percent of our total sales through ChowNow.” Alcohol sales have increased noticeably at the restaurant as well, both when they had a record-breaking summer in 2020 when indoor dining was available, and now with the five outdoor tables that they serve. “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 toll on their employees, however, has been evident. At the peak of the summer season in 2019, McDonald said they employed 21 staff and now they are down to five, four of them are part time with one full-time manager, along with the three owners. Most of the other employees have been able to get unemployment compensation, while some have been rotated in for shifts when needed. “We have had to be financially responsible to survive or we would not have been able to continue,” said McDonald.

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,” Dioguardi continued, “since we had a takeout program already, and we didn’t have to start from square one.” Like The Lemon Tree, Dioguardi points to alcohol sales as helping to save his business when indoor dining was allowed, citing the lower pour cost of liquor compared to food cost.

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 for indoor dining,” he said, “and although the tent rental is expensive, people are dining and drinking again, and it is nice to feel the energy. Our biggest problem now is convincing our employees to come back to work as the extra stimulus money has let people sit at home (rather than return to work).”

And unlike the Portland area, it appears that very few food or beverage establishments have shut their doors in Central Oregon. “I can only think of



Baltazar’s,” said Dioguardi, “but the next 90 days, we’ll see.”

Rosie Westlund, co-owner of Wild Rose Northern Thai Eats in downtown Bend, helped develop their takeout system early in the pandemic since they were not able to offer outside dining. Their efficient method affords diners the ability to call ahead and pull up to one of several parking spots reserved specifically for the restaurant’s takeout procedure, where an employee comes to your car, verifies your phone number and brings the order to you, placing it through your car window. “Thai food in general is easy to package and reheat later,” Westlund said. “Our biggest difficulty (during the pandemic) is everyone wants to order and get their food at the same time. On busy weekends, we are sometimes booked by 6pm for pick up through 8pm. Our kitchen is small and we can only do a certain amount of volume. Lunches are very mellow, but people need to remember to call ahead for dinners.” Westlund added that they have seen around a 20 percent average growth annually since they opened in 2013. But this past year, sales have been flat due to the lack of being able to space out diners more for indoor seating. “We feel fortunate that we are doing as well as it can be.”

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.*

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# A Tourism Outlook for 2021

by JULIA THEISEN, 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 approximately \$1.75B over a nine-and-a-half-month period.

Sectors of the tourism industry that were most severely impacted include urban areas, the cruise, airline and restaurant industries. International 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 outdoors. 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 more 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 remain the main factor in American'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 this 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. We're 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 and culture that the region offers.

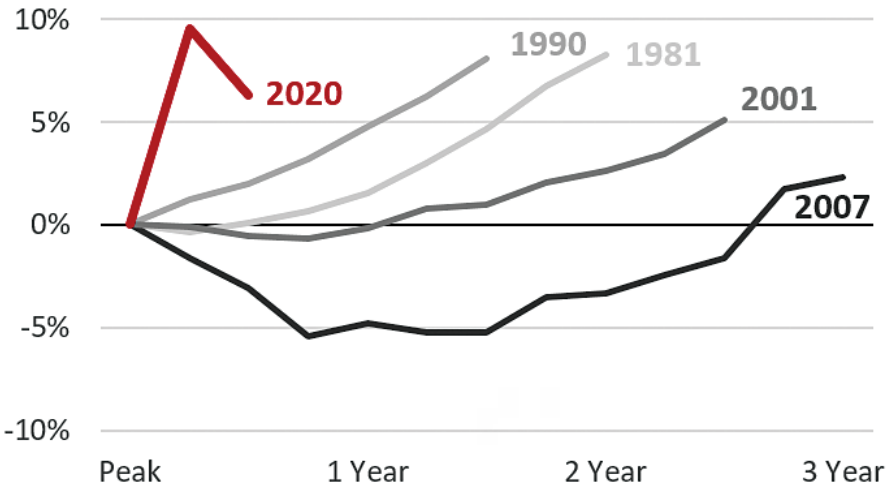
[visitcentraloregon.com](http://visitcentraloregon.com)

## Oregon Office of Economic Analysis

Continued from page 1

### Total Oregon Personal Income

Percent Change from Pre-Recession Peak



Quarterly data. Latest data 2020q3 | Source: BEA, 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 rates, and the number of video lottery retailers that are open and reporting 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 pent-up demand to resume 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 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 Central Oregon's double-digit increase in home sales in 2020 does not mean population growth increased by double-digits.

In fact, the latest population estimates from Portland State indicate that through mid-2020, population growth continued to slow across Central Oregon.

While not the conventional wisdom of today, this pattern does make sense. Most migrants follow job opportunities. As the business cycle matured in recent years, job growth slowed and so too did migration. Then the pandemic hit, leading to layoffs and the shelter in place phase of the cycle. Hardly anyone moved last spring or early summer. Since then, however, indications are migration has picked back up. Population growth in the latter half of 2020 will show up in the 2021 population estimates released late this year.

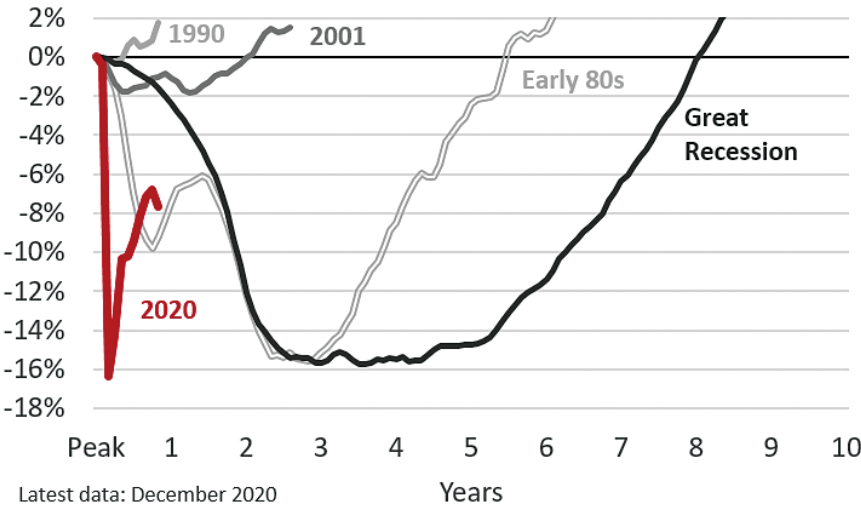
That said, home sales overstate population growth as the differences between the types of homebuyers matter considerably. Some local residents sold and moved away. In the big picture, new buyers are simply replacing them. Similarly, local move-up buyers, or renters shifting into ownership represent home sales but no population growth. Likewise an increase in second homes impacts the housing 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 bullishness 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.

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

### Central Oregon Recessions

Employment Change from Pre-Recession Peak



Latest data: December 2020

Source: Oregon Employment Department, Oregon Office of Economic Analysis

GRAPHS | COURTESY OF OREGON OFFICE OF ECONOMIC ANALYSIS



# 2021 Economic Outlook

by KATY HAINES, Principal Broker & JENN LIMOGES, CCIM, Partner, Broker — NAI Cascade Commercial Real Estate

Forecasting during these politically and socially turbulent times make the proverbial crystal ball murky at best. But the following trends, identified by NAI Cascade Commercial Real Estate and their clients and colleagues, are shooting some light across the Commercial Real Estate bow. The following represents the key trends they have identified for our 2021 Central Oregon Commercial Real Estate Economic Outlook.



Katy Haines



Jenn Limoges

1. The Central Oregon MSAs experiencing a “Zoom Boom.” A “Zoom Town,” the latest pandemic-related lexicon, defines the explosive 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 relief will be funded into the future is creating plenty 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 boon.

**Zoom Boom.** March of 2020 was the month the U.S. stood still. As we all headed to work 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 mid-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 larger 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 development 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 (bcdinitiative.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)

**Taxes.** With the new administration seeking additional avenues to fund initiatives, investors are wary of what the new tax implications will be. Biden’s tax plan asks that, “those making more than \$1 million to pay the same rate on investment income as they do on their wages,” as quoted by Bloombergtax.com. This particular change is estimated to double the federal capital gains tax rate for those earning more than one million dollars. Biden also proposed eliminating the 1031 “like-kind” exchange for investors with annual incomes greater than \$400,000 to fund a child-care and elderly-care spending platform per, an article in *TheRealDeal*, *New York Real Estate News*. (bit.ly/36n8Ctq)

**Recession?** While Central Oregon continues to perform at pre-pandemic numbers, there are those who show concern about a pandemic-related recession. Office vacancy in Bend is up six percent since Q4 of 2019. Nationally, 54 percent of tenants received rent relief in 2020. Also taking a heavy hit is the hospitality market. Hotels in major cities faced months with no revenue and are anticipating a 50 percent vacancy rate in 2021, forcing adaptive reuse of the space to include affordable and senior housing. Central Oregon continues to defy the odds. The pandemic spurred the renaissance of the road trip and license plates from across the U.S. can be spotted in downtown Bend on any day of the week.

The industrial asset class has consistently been a top performer in Central Oregon and nationwide. The first two months following the pandemic saw as much growth in e-commerce as in the previous ten years. “Soaring demand has prompted e-commerce retailers and third-party logistic companies to make aggressive real estate plays in every major U.S. Market,” as quoted by *Bisnow*. As demand for space continues to grow, so to do leasing rates. As an example, Redmond industrial units have seen a 20 percent increase in lease rates over the past year.

There are countless unknowns at play in 2021: Will we see the end of the pandemic this year? Will we return to the office and schools? What implications will the change in administration bring? But in one area, the forecast remains clear... Central Oregon is the place to be.

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# 2021 Commercial Real Estate Outlook

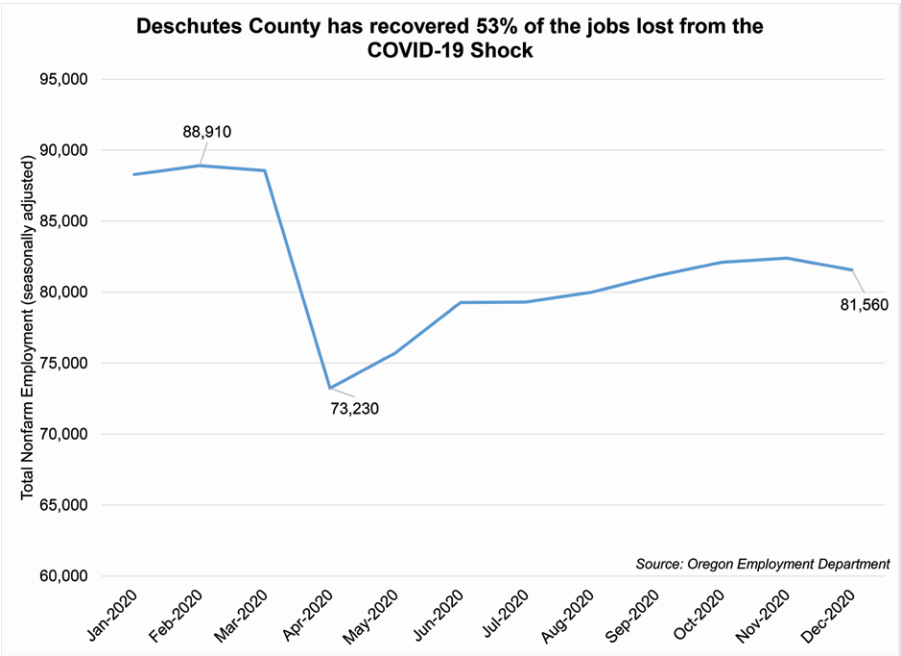
by **BRUCE BARRETT** — Windermere/Central Oregon Real Estate

The question on the table is, “What is the 2021 outlook for commercial real estate in Central Oregon?” The answer can be found by understanding the factors affecting local small business. Just like the story *Alice in Wonderland*, when Alice went down the rabbit hole, it is a tale of two parallel worlds. Some businesses are prospering and some are considering their demise. Small business is the economic engine of Central Oregon and the prospects for commercial property rise and fall on the fortunes of small business.



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, “The Transient 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 price 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.

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**EDCO**  
*Continued from page 11*

built new space, added machinery & equipment or increased their headcount with EDCO’s help. This eclipsed our past quarterly high-water mark of 15 set first in 2013 and matched again in 2017. In fact, we did not reach 19 done deals on an annual basis until 2012. We, and our regional economy, have come a long way over the years.

Combined, EDCO’s projects in three full quarters of COVID-19 have brought more than \$300 million in new, taxable investments to the region and more than 450 well-paying jobs. For the future, our pipeline is filling, rather

than draining, with a diverse group of companies in a variety of industries region-wide for the year ahead and beyond. We are optimistic for some exciting announcements in 2021 resulting from behind-the-scenes work over the past three years.

Short of a new pandemic threat unrelated to COVID-19 or some major political/social upheaval, there are good reasons to be hopeful from a macroeconomic standpoint in 2021. From a microeconomic standpoint, more specifically on a business-by-business level, there are already winners and losers from the pandemic and that contrast will play out in more stark ways in the months ahead.

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# My Three Most Intriguing Investment Strategies from 2020

by DAVID ROSELL — Rosell Wealth Management

It was one year ago that I recorded my inaugural podcast episode of *Recession-Proof Your Retirement* and what a year it was! At that time, our economy was booming and nothing in the horizon was going to slow it down...or so we thought. In this first recording, I shared how the word *recession* has become taboo in current times and although no one likes to think about markets heading south, I went on to explain that economic recessions have occurred all throughout the history and always will. I asked listeners what the chance was that we were heading into our next recession. My answer surprised many as I stated there was 100 percent chance 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 just being introduced into our vernacular as the first two 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 2011. 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 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.

- 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 IRA's 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 rising premiums?
- 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.

Continued on Page 20 ►



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Economic Recovery

Continued from page 12

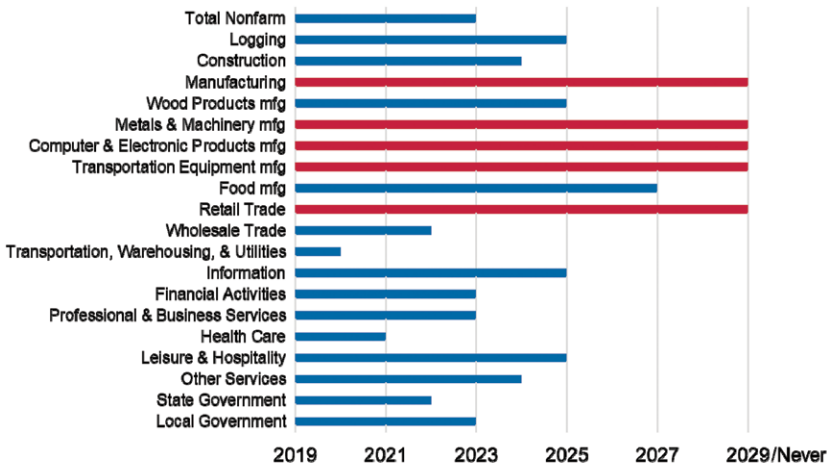
We must do all we can to help our traded-sector industries retain and grow the quality, accessible and innovative jobs they provide that drive our economy.

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 and 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 incomes 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

December 2020 OEA Economic Forecast



Source: Oregon Office of Economic Analysis, Oregon Economic and Revenue Forecast, December 2020.

Figure 3

Forecast Risks and 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, 7.3 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. It's those businesses and industries with the highest percentages of workers able to work remotely (information, professional and business services and financial activities) that presents a risk to our economic recovery.

A downside risk is to commercial real estate if businesses in these industries and others decide to not 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?

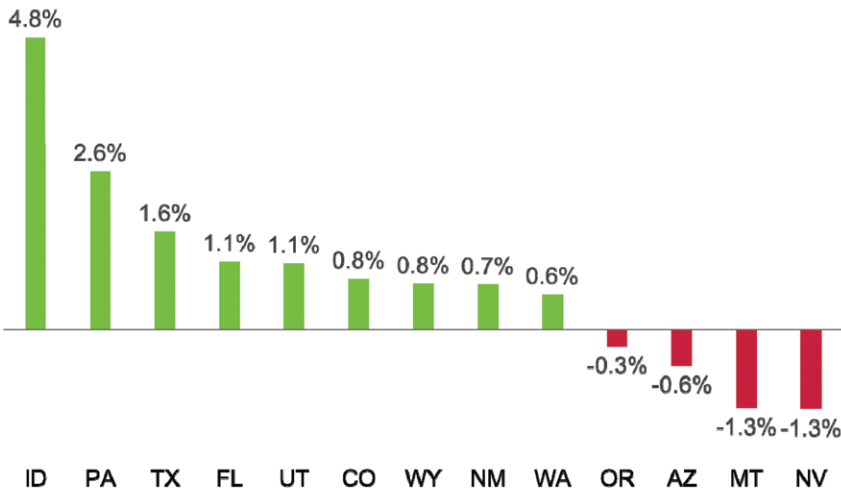
For years, Oregon has been seen as a lower-cost state to move to for Californians. They have set up businesses in Oregon, and helped strengthen our competitive workforce and industry groups in Oregon. They represent the largest share of in-migrants to Oregon every year. They've driven growth in real 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). The decline was small, 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 immigration, 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.

Growth in Share of California Outmigration

2014-2019, Compound Annual Growth Rate, Select States



Source: U.S. Census Bureau, 2014-2019 American Community Survey 1-Year Estimates.

Figure 4

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.

oregon4biz.com



# Leading Edge Flight Academy of Bend Reflects on 2020 with Gratitude

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.”



(L-R) ROBERT MOSCARITOLO, ANDREW REISCHAUER AND ALEX CAMERON | PHOTOS BY GLYEB EWING, DIRECTOR OF MARKETING FOR LEADING EDGE FLIGHT ACADEMY



DON HOULIHAN, ONE OF LEADING EDGE'S FIXED WING INSTRUCTORS

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](http://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.

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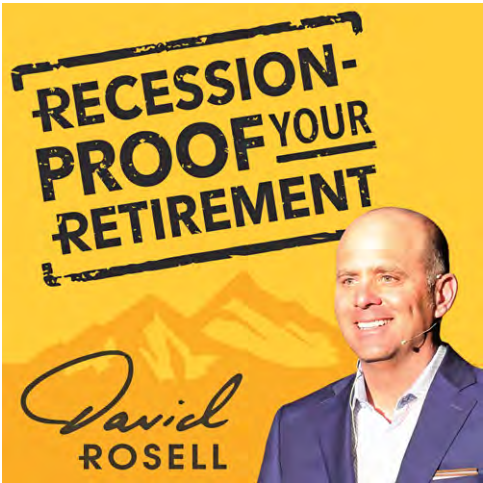




Investment Strategies

Continued from page 17

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 that your life insurance policies are also 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. The policy is put up for sale for more than the policy's cash surrender value and less than its death benefit.



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 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 either 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's insurance company notified her that her premiums would be increasing significantly 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—instead, they come 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:  
It's not about timing the markets but time in the markets.

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 have the largest financial firms in all financial sectors declare bankruptcy or no longer exist. This time is different." So many people abruptly exited the markets at that time due to fear. Today the markets are up over 450 percent from lows in March of 2009 and continue to hit all-time highs.

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 term, 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 maybe 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.

*David Rosell is President of Rosell Wealth Management in Bend. RosellWealthManagement.com. He is the creator of Recession-Proof Your Retirement Podcast and author of Failure is Not an Option — Creating Certainty in the Uncertainty of Retirement and Keep Climbing — A Millennial's Guide to Financial Planning. Find the podcast on Apple and Google Podcasts, Spotify and Backyard Bend. Find David's books on Audible and iBooks as well as Amazon.com*

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*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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# Forecast Excerpted from Compass Points, Q4 2020

## 2021 Supply vs. Demand

by **HOWARD FRIEDMAN, CCIM** — **Compass Commercial Real Estate**

Bend's office market will probably not see much new development in 2021, as more vacancies pop up throughout the city due to companies downsizing to meet the new demand of at-home workers. Several new retail projects will pop up in Bend in 2021.

The Westside Yard on Century Drive is a LEED Silver mixed-use development comprised of 20,654 sq. ft. of commercial space on the ground floor. Pioneer Marketplace at the corner of Olney Avenue and Wall Street will feature 6,000 sq. ft. of retail and restaurants. Additionally, the 3rd Street Marketplace is a 7,000 sq. ft. development with four retail spaces and is expected to include a new Starbucks.

The industrial market should remain steady with increased multi-family and affordable housing projects continuing into the new year along with new home construction projects.

And in Redmond, industrial will continue to be the mainstay employer of the area renowned for its bioscience, aviation and aerospace businesses, building products manufacturing and food and beverage production.

### WHAT'S THE FORECAST?

Our crystal ball is taking a hiatus this year, but our hope is that with COVID vaccines becoming available to the general population by late spring, summer may prove to be the start of an economic recovery in Central Oregon. We have every reason to believe that our area will continue to grow and prosper, especially now in the new 'work from anywhere' climate. We have seen an influx of city dwellers land in our neck of the woods, and those new residents will need goods and services to maintain their newly found lifestyle we all have become accustomed to.

### BEND OFFICE

▼ **7.41% Vacancy**    ▲ **2,546 Sq. Ft. Absorption**

Compass Commercial surveyed 218 buildings for the fourth quarter 2020 office report. The buildings in the sample totaled over 2.73 million square feet. Positive net absorption of 2,546 sq. ft. was recorded during the quarter and the vacancy rate dropped 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.

**DOWNTOWN:** 240 sq. ft. of net leasing was gained, lowering the vacancy rate from 5.75 percent in Q3 to 5.70 percent in the last quarter of 2020, reversing a negative trend that, not surprisingly, started in Q2. Two buildings recorded negative results and one was positive in the quarter. There is currently 27,954 sq. ft. of available office space in the downtown area compared to 28,194 sq. ft. in Q3.

**HWY 97/THIRD ST.:** In the Hwy 97 corridor, three buildings added occupancy 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 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. Currently there is 146,012 sq. ft. available on the west side, down from 155,287 sq. ft. in Q3.

### BEND RETAIL

▲ **5.81% Vacancy**    ▼ **-88,377 Sq. Ft. Absorption**

CompassCommercial surveyed 259 retail buildings totaling over 4.5 million square feet for the fourth quarter of 2020. The citywide vacancy rate rose for the fourth quarter in a row from 3.38 percent at the end of Q3 to 5.81 percent at the end of Q4, mainly due to one large vacancy noted in the North 97 submarket. An increase of 88,377 sq. ft. of vacancy was recorded. There is now 261,827 sq. ft. of retail space now available citywide, up from 152,798 sq. ft. in Q3.

**SOUTH 97:** 12,300 sq. ft. of negative net absorption was recorded in Q4. Two buildings lost occupancy in Q4 and the submarket finished at 9.27 percent vacancy, up from 7.73 percent in the previous quarter.

**CENTRAL 97:** 11,418 sq. ft. of negative net absorption was recorded from three



new vacancies in Q4. The vacancy rate moved from 2.63 percent in Q3 to 4.37 percent in Q4.

**NORTH 97:** 60,291 sq. ft. of net absorption was lost with two vacancies recorded. Most notably, JCPenney's 2020 bankruptcy forced the national chain to close many of its stores, including Bend's 58,000-SF location at the Cascade Village Shopping Center. The vacancy rate now stands at 7.26 percent, up from 2.23 percent in Q3, with 87,120 sq. ft. now available in the submarket.

**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.

**WEST SIDE:** The submarket gained 4,270 sq. ft. of net positive absorption in Q4, but the vacancy rate rose to 4.47 percent up from 1.44 percent in Q3 due to the addition of the new Westside Yard to the survey. Two buildings were positive and two were negative, with 24,121 sq. ft. now 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.

**DOWNTOWN:** No movement was recorded in Q4, but an additional 1,919 sq. ft. is available at Putnam Pointe due to Village Interiors taking up new residence on Wall Street. Currently, there is 14,636 sq. ft. available in the downtown area, with an unchanged vacancy rate of 3.37 percent.

### BEND INDUSTRIAL

▼ **2.30% Vacancy**    ▲ **40,262 Sq. Ft. Absorption**

Compass Commercial surveyed 320 buildings for the fourth quarter 2020 industrial report, totaling 4,609,320 square feet. The industrial market gained 40,262 sq. ft. of net positive absorption in Q4 and the vacancy rate fell from 3.47 percent in Q3 to 2.30 percent in Q4. There is now 108,105 sq. ft. of industrial space available for lease in Bend, compared to 159,853 sq. ft. in Q3. All four submarkets recorded positive net absorption in Q4 2020.

**SOUTHEAST:** The southeast submarket recorded 10,098 sq. ft. of positive net absorption, and the vacancy rate is now 3.49 percent, down from 4.76 percent in Q3. Two buildings added occupancy and one added a vacancy in the quarter. There is now 58,768 sq. ft. available for lease, compared with 80,352 sq. ft. in Q3 in the submarket. One building was removed from the survey due to it being sold to an owner/user, and one new building was added in the Carmen Loop area.

**NORTHEAST:** In the northeast submarket, 24,499 sq. ft. of net positive absorption was recorded. Two buildings reported positive absorption and one was negative. The vacancy rate now stands at just 0.26 percent, down from 1.41 percent in Q3 with only 5,500 sq. ft. available in the 2.1 million sq. ft. northeast submarket.

**CENTRAL:** The central submarket also gained ground, with just one space of 3,955 sq. ft. leasing up in the quarter, resulting in positive net absorption for Q4. The vacancy rate now stands at 2.70 percent after being 3.54 percent in Q3. There is now 12,681 sq. ft. available in the 38-building central submarket.

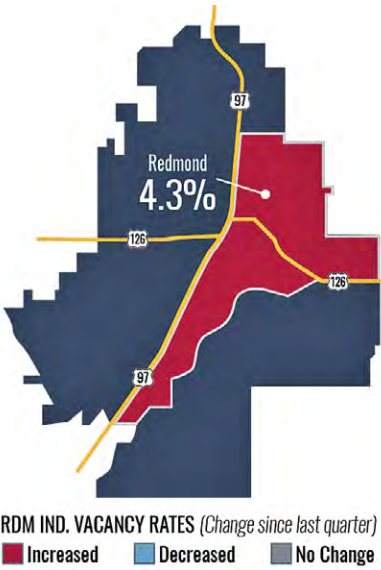
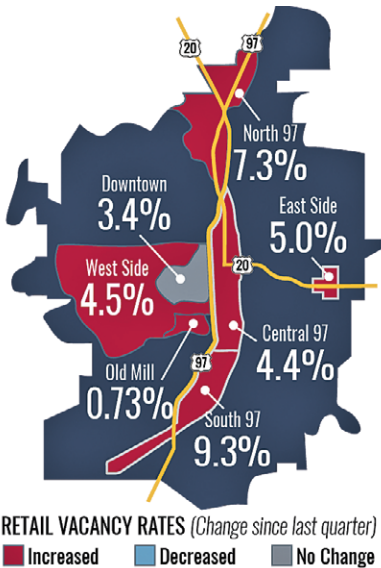
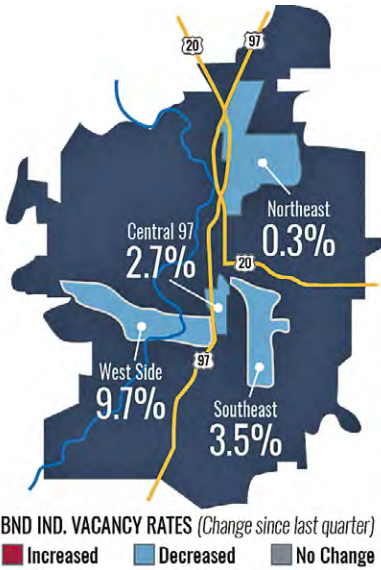
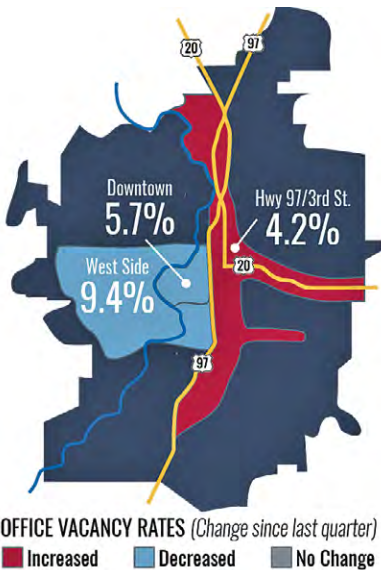
**WEST SIDE:** The west side submarket gained 1,710 sq. ft. of positive net absorption in Q4, resulting in a 9.73 percent vacancy rate, down from 10.27 percent in the third quarter. There is now 31,156 sq. ft. of space available in the 320,106 sq. ft. west side submarket. One lease took place in the quarter.

### 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 1,663,927 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 MBSEF.





Business Organizations • Chambers of Commerce • Coaches & Consultants  
SPECIAL SECTION

Chambers of Commerce *(Listed Alphabetically)*

Company / Address	Phone	Fax	WebSite/Email	Contact	Staff	CO Year Est.	Number of Members	Number of Businesses	Business License	Services
Bend Chamber of Commerce 777 NW Wall St., Ste. 200 Bend, OR 97703	541-382-3221	541-385-9929	www.bendchamber.org admin@bendchamber.org	Katy Brooks	12	1926	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, convening business & thought leaders to solve problems & advocating for business & Central Oregon at the local, regional & state level. The Chamber's 501c3 arm called BendNEXT provides networking & training for the full spectrum of career paths, from young professionals to business leaders & beyond.
La Pine Chamber of Commerce & Visitors Center 51429 Huntington Rd. PO Box 616 La Pine, OR 97739	541-536-9771	541-536-8410	www.lapine.org director@lapine.org	Ann Gawith	3	1985	300	600	City of La Pine requires a business license, \$45.	Member referral service, business advocacy, annual business directory, annual Business Fair, La Pine business map, dining & lodging guides. Breakfast with the Chamber third Friday every month & After Hours events, business education opportunities, business listing on Chamber website, Greater La Pine Tourism Center.
Madras-JC Chamber 274 SW Fourth St. Madras, OR 97741	541-475-2350	N/A	www.madraschamber.com Director@MadrasChamber.com	Joe Krenowicz	3	1964	350	325	Varies	Business recruitment/retention, member recommendation, brochure & business card display, newcomers & relocation packets, networking opportunities, marketing & promotion opportunities, business advocate, business assistance, meeting facilitation, information resources, chamber directory, electronic newsletter, website listings.
Prineville - Crook County Chamber of Commerce 185 NE Tenth St. Prineville, OR 97754	541-447-6304	541-447-6537	www.prinevillechamber.com info@prinevillechamber.com	Amanda Luelling, Kim Daniels, Amy Hurt	3	1952	400	400	Nonprofit organization	Networking opportunities with other businesses, website directory, brochure display business referral services, representation before government, economic development assistance, information about community events, relocation, vacation packets, tourist assistance. Membership organization, networking opportunities, marketing opportunities, online directory, business referral service, economic development, visitor information center, business retention & expansion, liaison between business & government.
Redmond Chamber of Commerce & CVB 446 SW Seventh St. Redmond, OR 97756	541-923-5191	541-923-6442	www.visitredmondoregon.com info@visitredmondoregon.com	Eric Sande	5	1910	840	804	Required/\$45 & up-based on employee count	Membership directory, monthly newsletter, brochure display, member address labels, referral service, new business/location ribbon cuttings. Coffee Clatters, visitor/relocation packet & website links, post job openings, Convention Visitors Bureau.
Sisters Chamber of Commerce 291 E Main Ave. PO Box 430 Sisters, OR 97759	541-549-0251	541-549-4253	www.sisterscountry.com jeni@sisterscountry.com	Judy Trego, Jeri Buckmann	3	1974	370	400	Required/\$100 per year & misc. fees	Business featured on Sisters map, brochures, business cards displayed at visitor center, publications, marketing & promotion, monthly newsletter, referral service, monthly after hours socials & annual chamber sponsored events.
Sunriver Area Chamber of Commerce 56825 Venture Lane, Ste.110 PO Box 3246 Sunriver, OR 97707	541-593-8149	N/A	www.sunriverchamber.com info@sunriverchamber.com	Kent Elliott	1	1986	200	300	None required	Business & Visitor Center, brochure & business card display, weekly newsletter, annual chamber sponsored events, business profile in website, membership directory, seasonal business promotions, member benefits program. Sponsor & distributor of the <i>Sunriver Magazine</i> .

CBN has made every effort to ensure that all information is accurate and up-to-date. We cannot, however, guarantee it. Please contact us immediately if you know that certain information is not correct or you would like to be added to a list, 541-388-5665 or email [cbn@cascadebusnews.com](mailto:cbn@cascadebusnews.com).



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# La Pine Oregon

## Chamber of Commerce & Visitor Center



# Madras-JC Chamber of Commerce

by **JOE KRENOWICZ, Executive Director — Madras-JC Chamber of Commerce**

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.



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.

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

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 Trails 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



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Sisters Area Chamber of Commerce  
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# 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 Kessar, Thomas Samwel and Deschutes County Commissioner Patti Adair and board advisors John Salzer and Julia Theisen.

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 Kessar, 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.

Sunriver Area Chamber of Commerce

56825 Venture Lane, Suite 110

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Executive Director Kent Elliott

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Continued on Page 25 ►

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# La Pine is like the “Little Engine That Could”...

by T. MYERS

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? Hmmm...

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.

Schools, medical, special districts like park and rec or fire, felt COVID in the worst ways. Not being able to be face-to-face hurt many programs. Money spent on making customer areas safe were not in small businesses' budget, and were costly. Grocery stores adapted sooner than anyone, and led the community through the rest of the year.

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!

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

## Sunriver Area Chamber

Continued from page 24

“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](http://sunriverchamber.com)

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# 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](http://bendchamber.org)

## Are You Part of a Family Business? Tell Your Story in the February 17 Edition.



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# 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 gets 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.



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.

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Business Organizations • Chambers of Commerce • Coaches & Consultants  
SPECIAL SECTION

Business Organizations *(Listed Alphabetically)*

Company / Address	Phone	Fax	WebSite/Email	Contact	Staff	CO Year Est.	Services
3EStrategies 932 SE Douglas St. Bend, OR 97702	541-617-9013	N/A	www.3estrategies.org info@3estrategies.org	Cylvia Hayes	1	1999	Consulting services for social enterprises & residency & empowerment training & coaching for social change makers.
Bend Chamber Toastmasters Club 16 NW Kansas Ave. Bend, OR 97701	541-771-6927	N/A	www.bendchamber.toastmastersclubs.org timwilsonbend@gmail.com	Tim Wilson, Ryan Roberts	1	2003	Helping people become better communicators & leaders in their communities.
Bend Outdoor Worx (BOW) 1950 NW Jack Lake Ct. Bend, OR 97703	541-948-0578	N/A	www.bendoutdoorworx.com gbracelin@gmail.com	Gary Bracelin	1	2014	Outdoor product accelerator for emerging outdoor brands.
BendTECH Coworking 1001 Emlay Dr., Ste. 100 Bend, OR 97702	541-393-2395	N/A	www.bendtech.com Coworking@bendtech.com	Tim Riefke	2	2010	Connecting tech professionals in Central Oregon & create a local, world-class start-up community. Offers 3,000 sq. ft. of indoor/outdoor cafe, bar, patio & event space. Project of the Tech Alliance of Central Oregon.
Central Oregon Association of Realtors 2112 NE Fourth St. Bend, OR 97701	541-382-6027	541-383-3020	www.coar.com info@coar.com	Casie Conlon	7	1973	Local level of National Association of Realtors: Trade association providing a wide variety of services to Realtors as well as enforce Realtors code of ethics, advocate for private property rights, promote professionalism & education & mediation services.
Central Oregon Intergovernmental Council 334 NE Hawthorne Ave. Bend, OR 97701	541-548-8163	541-923-3416	www.coic.org coic@coic.org	Tammy Baney	111	1972	Provide education, employment, economic development, loans & transportation services.
Central Oregon Visitors Association 57100 Beaver Dr., #130 PO Box 4489 Sunriver, OR 97707	800-800-8334	541-385-9487	www.visitcentraloregon.com info@visitcentraloregon.com	Julia Theisen	9	1971	Non-profit membership-based, regional tourism destination marketing management organization. Programs include marketing, advertising, public relations, the official CO Visitors Guide, vacation planning, conventions/meetings, Regional Housing Bureau, website visitor information, regional visitor information center. Responsible for advertising, marketing, promotion & public relations programs to position Central Oregon as a nationally competitive, year-round visitor destination.
City Club of Central Oregon 70 SW Century Dr., Ste. 100, Pmb 359 Bend, OR 97702	541-633-7163	N/A	www.cityclubco.org info@cityclubco.org	Joey Drucker	1	2007	To build a concious & civic-minded community through dialog, education & research that results in responsible civic engagement.
COBA Central Oregon Builders Association 1051 NE Fourth St. Bend, OR 97701	541-389-1058	541-389-1545	www.coba.org timk@coba.org	Mandy Weidman, Tim Knopp	6	1972	Local Independent Builders Association, providing a wide variety of services to industry members: promoting ethics, standards & professionalism. Advocate for affordable housing.
COCC's Small Business Development Center 1027 NW Trenton Ave. Bend, OR 97703	541-383-7290	541-383-7503	bizcenter.org/centers/central-oregon-sbdc sbdc@cocc.edu	Ken Betschart	10	1984	Confidential business advising at no cost, plus affordable workshops & training. Business planning assistance for all stages of business.
ConnectW PO Box 1242 Bend, OR 97709	541-410-1894	N/A	www.connectw.org info@connectw.org	Kathy Crager	0	1986	Creating community by connecting & empowering women in business & in life. ConnectW has provided networking opportunities for hundreds of Central Oregon women in their quest for growth, development & collaboration. Connect with us to learn more! Connectw.org.
Downtown Bend Business Association 916 NW Wall St., Gasoline Alley Bend, OR 97703	541-788-3628	N/A	www.DowntownBend.org downtownbend@gmail.com	Mindy Aisling, Barbara Simms	3	1982	Promotes economic vitality by enhancing the experience, image & lifestyle of downtown Bend.
Economic Development For Central Oregon (EDCO) 705 SW Bonnett Way, Ste. 1000 Bend, OR 97702	541-388-3236	541-388-6705	www.edcoinfo.com info@edcoinfo.com	Roger Lee	14	1981	Founded in 1981, EDCO is a nonprofit corporation, supported by private & public members & stakeholders, whose mission is to create middle-class jobs in Central Oregon by recruiting new employers to move to the region, helping entrepreneurs start new, scalable businesses & partnering with local traded-sector companies to grow & expand their operations.
FoundersPad PO Box 1196 Bend, OR 97709	N/A	N/A	www.founderspad.com luann@founderspad.com	Luann Abrams	2	2010	FoundersPad is an early-stage venture fund with a deep mentorship program.
High Desert Design Council, Inc. PO Box 2094 Bend, OR 97709	541-548-4599	N/A	www.thehdcc.org	N/A	0	2008	The HDDC is a nonprofit business association founded to cultivate the growth & success of members within Central Oregon's professional applied & decorative arts community. This collective includes artisans, tradespeople, designers, architects, builders & other ancillary service providers committed to rigorous business ethics, design excellence & integrity & relevant sustainability practices.
Human Resources Association of CO (chapter of SHRM) PO Box 8375 Bend, OR 97708	541-693-4282	N/A	www.hrcentraloregon.org hrcentraloregon@gmail.com	Patti Ribb, Karen Turner	0	1980	Local chapter of national association: education, networking & information on latest in human resource management.

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Business Organizations *(Listed Alphabetically)*

Company / Address	Phone	Fax	WebSite/Email	Contact	Staff	CO Year Est.	Services
League of Women Voters of Deschutes County 1912 NE Cobble Creek Ave. Bend, OR 97701	541-280-2947	N/A	www.lwvdeschutes.org lwvdeschutes@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.
Looking Forward 21782 Horse Butte Trail Bend, OR 97701	541-788-7137	N/A	www.lookingforwardoregon.org jim.schell5@gmail.com	Jim Schell	0	2014	Making Central Oregon a better place to live.
Opportunity Knocks 302 SW Century Dr., #405374 Bend, OR 97702	541-678-3706	N/A	www.opp-knocks.org info@opp-knocks.org	Michele O'Hara	2	1996	Peer mentorship for business owners, entrepreneurs & leaders.
Oregon Outdoor Alliance PO Box 1913 Bend, OR 97709	503-962-0250	N/A	www.oregonoutdooralliance.org admin@oregonoutdooralliance.org	Serena Dietrich	1	2014	Connecting & cultivating the outdoor industry in Oregon.
Redmond Area Toastmasters Club 925 NW Seventh St., Behind Les Schwab Tires Redmond, OR 97756	541-480-4019	N/A	8523.toastmastersclubs.org r2manydees@hotmail.com	Steve Smith	0	2001	Discover the power of effective communication/public speaking.
Redmond Economic Development, Inc. 411 SW Ninth St., Ste. 203 Redmond, OR 97756	541-923-5223	N/A	www.rediinfo.com redi@rediinfo.com	Jon Stark, Mary Knight	0	1988	In collaboration with EDCO, REDI helps manufacturing & technology-based companies locate or expand in Redmond. REDI provides assistance with extensive local data, facility location, financial incentives & loans, the permitting process & workforce training.
Redmond Executive Association (REA) PO Box 1930 Redmond, OR 97756	541-410-2572	N/A	redmondexec.org angelaboothroyd2016@gmail.com	Dr. Jon Bullock, Angela Boothroyd	0	1987	Creating a network of information beneficial to the success of our members & to be an independent advocate on issues affecting the Redmond community. Founders of Redmond's Annual REA Crab Crack - all you can eat crab feed event, held the first Saturday of February in downtown Redmond.
SCORE Central Oregon PO Box 6416 Bend, OR 97708	541-316-0662	N/A	www.ScoreCentralOregon.org www.ScoreCentralOregon.org	Robert Cone	0	2003	Volunteer, nonprofit association dedicated to educating entrepreneurs & helping small businesses start, grow & succeed nationwide.
Soroptimist International of Bend PO Box 1843 Bend, OR 97709	541-678-5203	N/A	www.sibend.org tjmcleary1@hotmail.com	Judy McLeary, 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 750 NW Lava Rd., Ste. 160 Bend, OR 97703	541-382-8048	541-382-8568	www.visitbend.com info@visitbend.com	Kevney Dugan	7	1990	Promotes & services Bend area as yyear round convention & visitor center. Offers tourist info website & packets, maps, dining, lodging, attractions & convention publications, coordination of tourism industry partnerships, media & public relations.

CBN has made every effort to ensure that all information is accurate and up-to-date. We cannot, however, guarantee it. Please contact us immediately if you know that certain information is not correct or you would like to be added to a list, 541-388-5665 or email [cbn@cascadebusnews.com](mailto:cbn@cascadebusnews.com).



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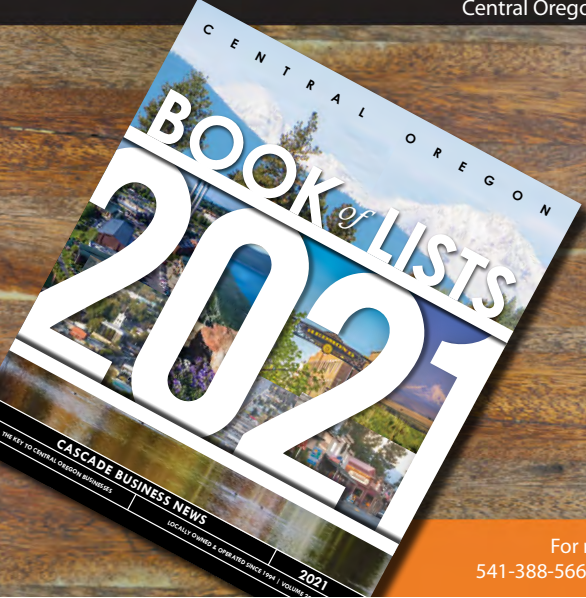
Coaches & Counselors *(Listed Alphabetically)*

Company / Address	Phone	Fax	WebSite/Email	Contact	Staff	CO Year Est.	Coach	Certification	Services
Bend Counseling & Biofeedback, Inc. 296 SW Columbia St., Ste. D-2 Bend, OR 97702	541-550-7940	541-550-7941	www.bendcounseling.com info@bendcounseling.com	Jill Wild, Randy Wild	7	2006	Randy Wild, MS, LPC; Sarah Hockett, MA, LPC, NCC; Chesley Strowd, MS, LPC, NCC	LPC (Licensed Professional Counselor); NCC (National Certified Counselor)	Psychotherapy, biofeedback, neurofeedback. Therapists: Randy Wild, MS, LPC, Sarah Hockett, MA, LPC, Chesley Strowd, MS, LPC
Clear Lens Coaching 115 NW Greeley Ave. Bend, OR 97701	541-318-0045	N/A	www.clearlenscoaching.com krayna@clearlenscoaching.com	Krayna Castel- baum	1	2010	Krayna Castelbaum, MHS, CP	Transformational Coaching, Psychodrama	An alternative to traditional therapy & coaching for couples & individuals. Monthly Poetry Playshops & other events focused on creative expression using poetry, creative writing & visual arts.
Coaching What's Next, LLC SW Touchmark Way Bend, OR 97702	541-633-0090	N/A	www.coachingwhatsnext.com lesliekoc@gmail.com	N/A	1	2006	Leslie Koc, MBA, CRC, ACC	International Coach Federation, Corporate Coach University; Certified Retirement Coach, Retirement Coaches Association, 2young2retire Certified, Facilitator; Retirement Success Profile & Life Options assessments	Group & individual retirement redefinition coaching. Spousal Caregiver coaching
College Excel Inc 1458 NW College Way, Ste. 201 Bend, OR 97701	541-388-3043	541-388-3047	www.collegeexcel.com info@collegeexcel.com	N/A	12	2003	Jeannie Crowell, MA, CMC	Certified Behavioral Coaches	Academic & life coaching for college stu- dents, parent education, college accredited courses & tutoring.
Crestcom 5917 SW Mt. Bachelor Dr. Powell Butte, OR 97753	541-480-7783	N/A	www.crestcomleadership.com cale.pearson@crestcom.com	Cale Pearson	2	2016	Cale Pearson & Alicia Smith	13 years of executive level experience serving as president & national director of sales for international trucking company.	Leadership & management training. Our year long training encompasses four hours once a month for 12 consecutive months. After each public session we meet with each company to build accountability into your organization through action plans developed based on that months modules. We serve group sizes from 1-100 or more. Crestcom Sales Academy-Two day intensive sales training that will get your sales team more engaged & learn how to close bigger deals while providing world class customer service.
ExecuFeed 320 SW Century Dr., Ste. 405 Bend, OR 97702	503-522-1150	N/A	www.execufeed.com feedback@execufeed.com	Matthew Jensen	3	2005	Matthew Jensen	Marshall Goldsmith Stakeholder Centered Coaching (MGSCC).	Organizational effectiveness, leadership development, executive coaching, corporate off-site retreats.
Forward Motion Coaching & Consulting 300 SE Reed Market Rd., Ste. 280 Bend, OR 97702	541-390-5373	480-247-5521	www.laynehood.com Layne.Hood@gmail.com	N/A	1	2001	Layne Hood, CPC, LCSW	CPC, LCSW	Coaching people who are ready to grow from where they are into who they can become. Adults & adolescents. Individuals, couples & groups. Growth in the areas of health, wealth, relationships & happiness. Special program for Emotion- al Fitness Conditioning.
Golden Visions & Associates, LLC (GV&A) PO Box 1696 Bend, OR 97709	541-385-8887	N/A	www.GVAsuccess.com Ann@GVAsuccess.com	Ann Golden Eglé	1	1998	Ann Golden Eglé, MCC	Master Certified Coach, MCC (Only around '642' MCC's worldwide, '11' in Oregon); Emotional Intelligence (EI) Assessments Certification; Professional Coactive Coach (CPC); Professional Certified Coach (PCC)	Master level coaching for successful leaders, executives & elite professionals to flourish into higher levels of professional & personal success. Celebrating 21 years of practice in Central Oregon & boasting 100% client satisfaction ratings, GV&A offers a 'free' weekly 'Success Thoughts'. Sign up on her website. Member of the International Coach Federation.
Jennifer Starr, MCC, Radiant Star Enterprises 1961 NE Lotus Dr. Bend, OR 97701	206-852-5285	N/A	www.coachwithsoul.com jennifer@coachwithsoul.com	Jennifer Starr	1	2011	Jennifer Starr, MCC	Master Certified Coach (MCC) since 2010, Certified Mentor Coach (CMC) since 2009, Expressive Arts Practitioner 2012, Certified Coach since 2001, bachelor of arts in art & psychology.	Transformative coaching for individuals, entrepreneurs & leaders; coach trainer & mentor; focus on authentic presence, life vision/purpose, transformative leadership, live balance, creativity & joy.
Juniper Mountain Counseling & Wellness 1569 SW Nancy Way Bend, OR 97702	541-617-0377	N/A	www.junipermountaincounseling.com info@junipermountaincounseling.com	Jim Mockaitis	19	2015	Jim Mockaitis, Robin Droege, Eveline Briedwell, Scott Radzik, Todd Krake, Wendy Heath-Wirtz	N/A	Counseling services.
Mary Ellen Deckelmann Coaching Bend, OR 97703	541-312-3393	N/A	www.maryellencoach.com contactme@maryellencoach.com	Mary Ellen Deckelmann	1	1995	Mary Ellen Deckelmann, MA, ABS	MA, ABS in Organizational & Executive Leadership, Relationship, Life, Mindfulness & Meditation Coaching. Master Practitioner NLP, Meditation, Non-Violent Communica- tion & Compassion Coaching	Leaders, Teams, Individuals & Couples. Supporting my clients in learning skills & capacities to enhance their capacity to create Relationships & live more fulfilled lives. Supporting Leaders to increase their capacity to lead without reacting - with a more wholistic view.
Moementum, Inc. 390 SW Columbia St., Ste. 120 Bend, OR 97701	541-382-0778	N/A	www.moementum.com mcarrick@moementum.com	Moe Carrick	4	2001	Moe Carrick, Jim Morris & others.	Corporate Coaching University International, International Coaching Association, MCC (in process)	Professional one-on-one & team coaching for senior leaders for culture transforma- tion, performance, execution, legacy, strate- gic redesign, people impact & other issues.
SageCoach Bend, OR 97702	541-318-5748	N/A	www.sagecoach.com andrea@sagecoach.com	Andrea Sigetich	1	1997	Andrea Sigetich	Master Certified Coach (MCC) since 2003, MS in Human Resource Management	Coaching for leaders & entrepreneurs; de- veloping leadership genius in organizations.
Spark Your Mindset LLC 811 NW Georgia Ave. Bend, OR 97703	541-280-7156	N/A	www.sparkyourmindset.com ali@sparkyourmindset.com	Ali Cammelletti	1	2013	Ali Cammelletti	N/A	Leadership & sales coaching.
The Jim Mazziotti Company 805 SW Industrial Way, Ste. 4 Bend, OR 97702	541-480-8835	866-624-6117	www.TheChallengeStory.com soarwithexit@gmail.com	Jim Mazziotti	1	2013	Leadership, Business	Founding partner with the John Maxwell Organization.	Keynotes, workshops, mastermind events. Author of The Challenge: How 144 Letters Changed My Life, The Life Of My Son & Will Change Your Life Too.

CBN has made every effort to ensure that all information is accurate and up-to-date. We cannot, however, guarantee it. Please contact us immediately if you know that certain information is not correct or you would like to be added to a list, 541-388-5665 or email [cbn@cascadebusnews.com](mailto:cbn@cascadebusnews.com).

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# 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 stay inspiring for their teams, innovative in how they created new workspaces and modes of communication along with being diligent in staying up with the firehose of constantly changing data, closures and enforcements.

At the same time, leaders and executives are human and continually discovering new ways to deal with their individual stressors and fears. No longer could they relieve their silent anxiety through a racquetball game or good sweat at the gym. They could not release pressure through enjoying a few beers at a pub with colleagues or social dinners out. Even home dinner parties were no longer a safe endeavor for release.

Profound leaders had to act quickly to adjust to their new realities, as did we coaches. As businesses were struggling, my phone rang off the hook. Leaders looking for help in fostering their people to new heights were desperate for new tools, strategies and techniques.

Having been a Master Certified Coach for the past 20 years with the backing of the International Coach Federation, I had plenty of tools to explore, stemming from my own experience and the ICF code of ethics. Intense focus, curiosity, honesty and creativity were employed to create success after success.

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 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.

**Coach/Client Matchmaking.** I also call this a chemistry match. One of the best outcomes from 2020 is going to be a greater emphasis on coaches' matchmaking the right clients according to their personalities along with their fields of expertise. Effective coaching for change will most likely delve into deeply private, personal and confidential areas of a professional and personal client's life.

To be successful it is imperative for the coach and client to be well matched. After an initial interview (on both sides, the client interviewing the coach and vice versa), both the client and coach will equally determine whether they should work together or not. This is clearly a win-win for both sides. For example, after the first few minutes of interviewing a prospective client I, along with most professionals, know whether this is the right client for me. Honesty upfront saves clients large fees and months of unproductive work down the line.

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.*

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# 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 have a stress-related illness.
- You're yelling at your colleague.
- You can't take it any longer and quit.

But, how, Moe? 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.

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 understanding the lie help me build stronger relationships?"

- 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. It drives us to keep our feedback silent even when it would help.
  - **Your Reality Check:** Remind yourself that the story you're making up — that they will resent, hate or leave you 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



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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]. I wanted you to know because I am sure you did not mean to have that impact."

**Examples:**

- "When you were late for our meeting, I felt disrespected."
- "When you shared the team's contributions but forgot to include me on the slide, I felt unseen."
- "When you missed our 1:1 meeting three times in a row, I felt nervous and made up the story that you don't want to meet with me because I am about to be fired."
- "When you interrupted me in the group meeting I felt like my opinion didn't matter."
- Remind them that you appreciate them listening and support their on-going growth.

- 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 planning 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:**
    - Be honest with your internal experience: say, "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.
  - Examples:**
    - "The story I am making up is that when you didn't assign me to tackle that project it is because you think I am incompetent?"
    - "The story I am making up is that you think I am overwhelmed because you keep asking if I need help."
    - "The story I am making up is that because you gave Mary that promotion, I am going nowhere here in our company."
- 4. The Fourth Story:** "They should know better."
  - **The Lie:** Just think about this one. 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*



# The Danger of Data

by LAURA LEMCO, Certified Valuation Analyst — Capstone Valuations

A business associate asked me about 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 each project have many variables. To 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 and averages, you have the classic **garbage in - garbage out**.

To put it another way, sometimes we look to 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. There are some instances when knowing the averages can be helpful, 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 are all busy; we want those quick solutions, but quality truly does take time. Slow down and do the hard work. Whatever you are trying to

figure out, you are probably working on that project because you have unique knowledge and qualifications to do it. Use big data for guidelines but rely on your unique attributes to come up with something better. Define each variable in the process of providing that great product or service. Then figure out the parameters that each variable needs to become your best solution.

So, what was my answer to my business associate? “That is complicated. It depends on how much the client is selling, charging, their costs and customer participation. The truth is, that type of program can be an awesome win-win for the customer and the business if done right. But it is a dangerous, complicated game. It takes work to build the right program, sell enough to make it work and then maintain it over time. I cannot give you one piece of the puzzle without knowing all the components. If the business client is unable or unwilling to do 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 unfriended 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 tool when used appropriately!

CapstoneValuations.com

## Business Consultants

*(This list is for companies that offer business advice on various issues, but are not specific to any other industry category. Listed Alphabetically)*

Company / Address	Phone	Fax	WebSite/Email	Contact	Staff	CO Year Est.	Services
Ascend Financial Solutions LLC 1295 NW Promontory Dr. Bend, OR 97703	541-410-3875	N/A	www.ascend-financial.com belinda.afs@gmail.com	Belinda Britt Adler	1	2018	Financial consulting, business lending & bookkeeping.
AV Designs Now 20795 Arago Circle Bend, OR 97703	541-241-6222	N/A	www.avdesignsnow.com tony@avdesignsnow.com	Tony Sprando	10	2018	Audio visual design company for commercial & residential spaces. Creating architectural drawings, scope documentation & specifying equipment, plus providing on-site project management support for general contractors, architects, designers & end-users. We get our standards from these primary sources, as a member of the American Institute of Architects (aia.org), Audiovisual & Integrated Experience Association (avixa.org). Based in Bend, Oregon & consider local customers first, though we have customers all over the globe, through our website.
Brand Ally LLC 320 SW Century Dr., Ste. 405 & 225 Bend, OR 97702	541-728-8422	N/A	www.brandallyus info@brandallyus	Scott Lambert	3	2018	Provides brand & marketing expertise with a specialized set of consultancy packages.
Business Quality Management Services LLC 740 NE Third St., Ste. 3, #270 Bend, OR 97701	909-214-4418	N/A	bqmsllc.com Service@bqmsllc.com	Harry Lane	1	2013	Business Quality Management Services (ISO9001*AS9100) since 1993
Capstone Valuations 698 NW York Dr. Bend, OR 97703	541-382-5099	541-388-1056	www.CapstoneValuations.com Laura@CapstoneCPAs.com	Mitch Viner, Laura Lemco	2	2020	Business appraisals, calculations of value, valuation consulting.
Cascadian Group, LLC 1001 SW Emkay Dr., Ste. 100 Bend, OR 97702	503-313-2334	N/A	www.cascadiangroup.info jason.moyer@cascadiangroup.us	Jay Riker, Alexis Martin, Jason Moyer	3	2006	Venture development, executive management, M&A support, corporate strategy, business analysis, financial performance, operations management, sales/marketing management.
CLASSY KEYS Computer Services, Inc. 20149 Lora Ln. Bend, OR 97702	541-317-1242	541-312-5280	www.ClassyKeys.com evelyn@classykeys.com	Evelyn Whitaker	3	1987	Intuit advanced certified QuickBooks ProAdvisor providing QB consulting, bookkeeping & customization solutions.
Eric Meade-Purposeful Consulting 1775 NW Steidl Rd. Bend, OR 97703	541-948-0578	N/A	www.ericmeadeconsulting.com eric@ericmeadeconsulting.com	Eric Meade	1	2014	Strategic planning, financial controls, due diligence, M&A prep & execution, strategic planning implementation & leadership development. Focusing on building profitability in business & balance in life. Ideal clients-manufacturing & service businesses that want to scale up & grow. Focus is on margins, pricing, cashflow & financial forecasting as it relates to meeting planning goals or exit strategy goals.
ExecuFeed 320 SW Century Dr., Ste. 405 Bend, OR 97702	503-522-1150	N/A	www.execufeed.com feedback@execufeed.com	Matthew Jensen	3	2005	Organizational effectiveness, leadership development, executive coaching, corporate off-site retreats.
FoundersPad PO Box 1196 Bend, OR 97709	N/A	N/A	www.founderspad.com luann@founderspad.com	Luann Abrams	2	2010	FoundersPad is an early-stage venture fund with a deep mentorship program.
Guardian CFO 720 SE Business Way, Ste. 200 Bend, OR 97702	541-330-0690	N/A	www.guardiancfo.com admin@guardiancfo.com	Paul Colburn	4	2001	Bookkeeping, organizational review, Quickbooks consulting, process review, audit support, sale or purchase of business, CFO Services.
Guardian Group 1900 NE Third St., Ste. 106 #40 Bend, OR 97701	800-380-8913	N/A	www.guardiangroup.org contact@guardiangroup.org	Jeff Keith, Amanda Gow	5	2010	Mission is to prevent & disrupt the sex trafficking of women & children while enabling partners to identify victims & predators in the United States.
Haaga & Associates 20468 Powder Mountain Ct. Bend, OR 97702	503-803-0012	N/A	d.haaga@comcast.net	Douglas Haaga	3	1987	Financial intermediary & management consultant to closely held businesses including restructuring, refinancing, accounting & administrative organization, M&A, planning, special projects & interim management.
LBoyd Consulting, LLC 354 NE Greenwood Ave., Ste. 111 Bend, OR 97701	541-383-4520	541-647-2269	www.LBoydConsulting.com Lori@LBoydConsulting.com	Lori R. Waterhouse	1	1991	Accounting & management advisory services, computerized accounting & consulting, accounting software sales, training & support.
Moementum, Inc. 390 SW Columbia St., Ste. 120 Bend, OR 97702	541-382-0778	N/A	www.moementum.com mcarrick@moementum.com	Jim Morris, Becky Smallwood Moe Carrick	4	2001	Culture assessment & design, executive/leader development, team integration, facilitation, coaching, training, speaking, strategy planning, Leadership training, Ford strategy & facilitation & certified daring way facilitator.
Rafilson & Associates 2966 NW Wild Meadow Dr. Bend, OR 97703	773-255-9532	N/A	www.rafilson.com fredrafilson@gmail.com	Fred M. Rafilson	2	2014	Industrial & organizational psychology, personnel assessment, educational research & business operations. Personnel selection; expert witness services; evaluation of adverse impact & fairness in personnel selection programs; development, validation & administration of employment examinations for both private & public sector organizations & agencies; development, validation & administration of police, corrections & fire service entrance, physical ability & promotional examinations exclusively in the State of Oregon; educational research analyzing & explaining education data to inform policy discussions or to evaluate the effectiveness of a program.
SIMPLIFY! PO Box 443 Camp Sherman, OR 97730	541-595-1857	N/A	www.simplifynw.com info@simplifynw.com	Bethanne Kronick	5	2002	Productivity strategist, trainer, speaker, author & coach. Offers classes & workshops for businesses/corporations on topics related to focus, email & electronic information management, Microsoft Outlook, organizing & productivity & presentation skills. Presents breakout sessions & pre-conference workshops at meetings & conferences. Member of National Speakers Association (NSA) & National Association of Productivity & Organizing Professionals (NAPO). CSP (Certified Speaking Professional — the highest international recognition for professional speakers, achieved by less than 12% of the 5,000+ speakers worldwide).
Start Something.. 501 NW Riverfront Bend, OR 97701	541-389-5599	Same as phone	www.pamstevenson.com pam@pamstevenson.com	Pam Stevenson	1	2000	Start-up strategist & pitch coach: pitching to investors, slide decks, executive summaries, business plans, CEO mentoring.
TIGERS Success Series 19464 Summerwalk Pl. Bend, OR 97702	541-385-7465	N/A	www.corevalues.com info@corevalues.com	Dianne Crampton	2	1987	Services Business team culture facilitation, group development, assessment, training & licensing services. We train your employees to use our proprietary resources & methods to build agile & collaborative work culture & high performance teams for sustainable business growth with measurable ROI.



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**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.



Margaret King



Steve Thorp

**Cascade Youth & Family Center (CYFC)** welcomes **Megan Knoster** 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, Knoster developed her passion for working with youth in the community early on by leading youth soccer camps, mentoring 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).

Knoster 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 recognizing their resiliency 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, Knoster tunes into her yoga practice and enjoys spending time with her dog, Roo, exploring the natural beauty Oregon has to offer.



Megan Knoster



Sarah Pearson

**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 2000 as a retail wireless 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 reside in Medford, Oregon.

The new role of AVP/GM allows UScellular to tailor its support and offerings to the needs of individual communities while managing its overall business, driving an exceptional customer experience and moving faster in a competitive wireless industry.

**Grandma's House** welcomes **Eliza Allee 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 services providers in Central Oregon and 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 government and nationally about her experience as a homeless youth. Wilson's lived experience gives her a unique perspective in her work as program manager of Grandmas 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 escape multigenerational poverty 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 cook for family and enjoys a good book, especially historical fiction. She and her husband have three children and enjoy traveling together.



Eliza Allee Wilson

**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 international 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 organizations strengths, and an opportunity for continuous evaluation and improvement based on continuous systems review and evaluation of metrics.



Kristie Schmitt

**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.



Dennis Purcell



Tyler Fix

**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 near their three children and two grandchildren and to enjoy Central Oregon activities. As a native Oregonian,

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 the privilege of joining VIM's 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 mind 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 as pre-health professionals to doctorate programs; as a chairman of Professional Development on the Alumni Council at Midwestern University in Arizona and as a councilman on the New Dentist Council for the Oregon Dental Association.

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 Oregon public school education. She finished her master of business administration in 2006 with the Concordia University program in Bend. Aside from raising her children, her experience as a community volunteer has been her most rewarding. She has been a classroom volunteer, served on her elementary school's site council, attendance area review committee and the District's Budget Committee, which she chaired for six years. McFarland has also volunteered with her schools' PTSOs and booster club, Scouts BSA, Girl Scouts, Oregon Battle of the Books, Bethlehem Inn, her church and is 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 woods and small-town life. After earning her bachelor of arts in creative writing 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



Emily Woodworth



Jen Enna



Tasha McFarland



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Who's Who  
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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.

In her free time, you can find Enna outside (trail running, skiing, gardening, mushroom hunting, etc.) or spending time with her husband, her teenage kiddo 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-Outside of Portland category in the years of 2018 and 2019, Bree Denman and her team were thrilled to have won this prestigious award for 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 our core 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 from 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



(L-R) VICTORIA LICCIARDELLO, BREE DENMAN AND ALISHA REICKS-STURGILL | PHOTO COURTESY OF INDIGO BRIDE

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.

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

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 30 years as a director and supervisor of special education in Springfield Public Schools.

"Since starting the annual SELCO Scholarship

program 30 years ago, the goal has been the same: to make education more accessible," said Craig Carpenter, SELCO's senior vice president of Lending & Business Solutions. "We couldn't think of a better way to thank Richard for his service as a SELCO volunteer board member than by doubling down our commitment to bridging the funding gap for a deserving scholar."

The application process for the SELCO scholarship program will open on February 1 and remain open through March 31.

To qualify for a SELCO Scholarship, applicants must be:

- SELCO members or immediate family members of a SELCO member. A SELCO membership is just \$5 and open to anyone who lives or works in one of the 27 Oregon counties SELCO serves.
- Graduating seniors from a four-year accredited

high school with a cumulative GPA of 3.5 or higher.

- Planning to attend an accredited two- or four-year college or university.

As part of the application, scholarship hopefuls are asked to submit an essay that answers the question: "If you could uninvent 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](http://selco.org/scholarships) by March 31. For more information, contact SELCO at [scholarships@selco.org](mailto:scholarships@selco.org) or call 541-686-5382.

[selco.org](http://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 to pave the path for sustainability in our community and the world. With a passion for enriching lives in Central Oregon, the Roundhouse Foundation celebrates art and creativity.



# Hydro Flask Announces 2021 Parks for All Giving Program Grant Recipients

Boosting Parks for All Contributions over \$1.9 Million

Hydro Flask, an award-winning leader in high-performance, insulated stainless steel flasks and soft good innovations 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 — amounting 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 122 nonprofits, given over \$1.9 million in cash grants and donated nearly 60,000 bottles. 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 — get the resources they need, and also help everyone enjoy the benefits of the outdoors,” said Indigo Teiwes, associate director, Corporate Responsibility. “Since 2017, Parks for All has supported more than 41,000 people spending 375,000 hours experiencing the physical, mental and social benefits of time outside.”

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 projects that expand park access for these and other historically marginalized communities. To date, these groups represent over 30 percent of Parks For All program participants.

“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, illustrates just 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 diversity gap in the outdoors and make green spaces more equitable, accessible and welcoming for all.”

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)



PHOTO | COURTESY OF HYDRO FLASK

- 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)

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 (Alaska) (\$10,000)
- Stewards of the Coast and Redwoods (California) (\$15,000)
- Vamos Outdoors Project (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)
- UK: 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 greenspaces 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](https://hydroflask.com/parks-for-all)

## 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 tri-county 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.

“Our new Caring Connections program offers two direct benefits to isolated seniors,” states Council on Aging Executive Director Susan Rotella. “The program provides seniors with 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.”

CaringConnections 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



PHOTO | COURTESY OF COUNCIL ON AGING

a good fit for connecting to a volunteer weekly, please visit [councilonaging.org/find-help/caring-connections](https://councilonaging.org/find-help/caring-connections) to learn more about the program or call us at 541-678-5483. [councilonaging.org](https://councilonaging.org)



# 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 service of patient-facing healthcare workers — such as physicians, nurses, emergency responders and supporting staff — the GreenSavers Awards Committee also considered:

- *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](https://greensavers.com/articles/healthcare-heroes).

Based in Portland and Bend, Oregon, GreenSavers is a mission-driven contractor



ALISHA AND JOEL MADRONE | PHOTO COURTESY OF GREENSAVERS

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](https://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/](https://neighborimpact.org/get-help/help-with-finances/representative-payee/) for more information or to apply for the program.

[neighborimpact.org](https://neighborimpact.org)



NEW 12-BED HOSPICE HOUSE COMING THIS FALL!

## 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!

"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

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](https://partnersbend.org/campaign) or call (541) 706-1335 or email [NewHospiceHouse@partnersbend.org](mailto:NewHospiceHouse@partnersbend.org)



Partners In Care



# New Jobs Website

Continued from page 3

Job seekers statewide can browse available listings based on location, wage range and experience level. The goal of Impact Oregon is to reach Oregonians passionate about 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 state’s Office of Developmental Disabilities Services. “We need people who are passionate about issues of equity, social justice and excited to support people with disabilities to achieve their goals in this field.”

ImpactOregon.careers 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 to 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.

ImpactOregon.careers is one way that the Office of Developmental Disabilities Services is addressing this demand for workers.

Providers have struggled with a worker shortage, particularly in the area of direct support professionals who provide essential care and supports to Oregonians with developmental disabilities.

ALSO is a nonprofit agency providing residential and employment services to people with disabilities in central Oregon and Portland.

“ALSO has started posting our Portland-area jobs to ImpactOregon.careers with success, and will be posting all DSP and Job Coach openings in Central Oregon going forward,” said Brett Turner, CEO of ALSO. “We look forward to raising the awareness of our field and the many opportunities for personal and professional growth that exist.”

The Oregon Department of Human Services’ Office of Developmental Disabilities Services provides leadership to support persons with intellectual and developmental disabilities to live as full participants in their communities. Oregon is recognized nationally as an innovative leader in developing community-based services for individuals with I/DD. Oregon’s system has the benefit of a strong advocacy community, one that has a long history and firm commitment to supporting people with I/DD to live as independently as possible in their communities.

oregon.gov

# Step & Spine

Continued from page 3

school football team, has assumed the role of clinic director.

“We had the pleasure of creating and running the clinic, but after 13 years, it became harder and harder to be a standalone clinic,” says Monger, PT, DPT, ATC. “Josh joined us in 2015. My dream of dreams was to figure out a way to partner up with a strong clinic. I’ve known the owner of Step & Spine since 2006, we are friendly on the professional level, so in early 2020, I reached out to him to let him know my thoughts of wanting to transition out of private practice. It was a great opportunity for both parties.”

During the transition, Monger has split his time between the Bend and Madras Step & Spine clinics as a staff physical therapist. Ultimately, he will be

on staff solely at the Bend clinic. Step & Spine also has offices in Redmond, Eagle Crest and Sisters.

“The transition is going excellently,” Monger says. “Josh has taken on the leadership role and is doing a great job. He’s a local guy, so is very mindful of the needs of the community. He’s been able to keep the team that was with Apex, which they are all happy about. The Step & Spine culture is a perfect complement to how we ran the business; it’s a very good culture fit.”

“As a team here at Step & Spine Madras, our goal is to excel at providing for the rehabilitation needs of Jefferson County, and we will look for additional opportunities to further impact the health and wellness of the community as a whole,” says Farrester. “We feel like we can over-deliver on both recovery and lifestyle interventions to get people back to doing what they love.”

stepandspine.com

# Deschutes Historical Museum

Continued from page 3

other fascinating information about the property you are investigating.

**Saturday, February 27:**

Where to Go Next — Explore the records available online through the county assessor’s office and touch on other useful resources: newspapers, maps, Earth Point and DOGAMI Lidar Viewer.

For more information, call the museum at 541-389-1813 or email at info@deschuteshistory.org.

deschuteshistory.org

## RECENT TRANSACTIONS

Continued from Page 3

- Jenn Limoges** of **NAI Cascade Commercial Real Estate Services** represented the seller in the disposition of a 27-unit, multifamily new construction in Sisters. This project will provide workforce housing with the 24-unit Phase II closing in 2021. This transaction required excellent long-term planning and collaboration between the developer and the city to align garden-style apartments with the seamless Sisters aesthetic.
- Compass Commercial Real Estate Services** brokers **Ron Ross, CCIM, Terry O’Neil, CCIM** and **Dan Kemp, CCIM** represented the seller, **Erdmann, Steve C Et Al**, in the sale of a 2,030 SF multifamily property on 0.21 acres. The property located at 928 NE Hidden Valley Drive in Bend sold for \$459,000.
- Cal EarthCare Landscaping** has signed a 36 month lease of 1,800 +/- SF of industrial space at 20784 Carmen Loop in Bend. **Dan Steelhammer**, Broker of **Fratzke Commercial Real Estate Advisors, Inc.** represented the Landlord.
- Walt Ramage** and **Jeff Reed** of **NAI Cascade Commercial Real Estate Services** represented the seller of the Dutch Bros on the south end of Hwy 97 in Redmond which closed at \$1,600,000.
- Compass Commercial Real Estate Services** broker **Terry O’Neil, CCIM** represented the landlord, **D&S Hollywood, LLC**, in the lease of a 3,616 SF office suite located at 1000 SW Indian Avenue in Redmond.
- Forever Free LLC dba Rise Wellness** has signed a 42 month lease of 1,955 +/- SF of space at 320 SW Century Drive in Bend. **Tom Tapia**, CCIM, Principal of **Fratzke Commercial Real Estate Advisors, Inc.** represented the Tenant.
- Walt Ramage** of **NAI Cascade Commercial Real Estate Services** represented the seller in the disposition of 880 recreational/timber acres in Grant County which closed at \$880,000.
- Standing Tall Chiropractic** has signed an 86 month lease of 1,562 +/- SF of space at 1462 NE Cushing Drive in Bend. **Tom Tapia**, CCIM, Principal of **Fratzke Commercial Real Estate Advisors, Inc.** represented the Tenant.
- Jenn Limoges** of **NAI Cascade Commercial Real Estate Services** represented both Landlord and Tenant in leasing nearly 18,000 square feet of industrial space on Nels Anderson to local favorite, Bend Soap Company.
- G5 Search Marketing Inc.** has signed a 36 month sublease of 15,009 +/- SF of office space at 360 SW Bond in Bend. **Nick Vaughn**, Broker of **Fratzke Commercial Real Estate Advisors, Inc.** represented the Tenant.
- Walt Ramage** of **NAI Cascade Commercial Real Estate Services** represented the Tenant, UDI Corp in their relocation to 1950 SW Badger near Redmond Airport. UDI Corp specializes in impulse-buy supply.
- The iPhone Guy** has signed a 61 month lease of 1,350 +/- SF of space at 835 NW Bond Street in Bend. **Tom Tapia**, CCIM, Principal & **Brian Fratzke**, CCIM, Principal, both of **Fratzke Commercial Real Estate Advisors, Inc.** represented the Landlord.
- Ken Streater** of **NAI Cascade Commercial Real Estate Services** represented the seller and **Walt Ramage** of **NAI Cascade Commercial Real Estate Services** represented the buyer of a .78 acre lot in North Brinson Business Park which closed at \$535,000 setting a high mark comp of \$15.75/SF for light industrial land. The local buyer is an owner/user which will build on the property to suit their expansion needs.
- Cascade Insurance Center LLC** has signed a 5 year lease of 3,209 +/- SF of office space at 1201 NW Wall Street in Bend. **Brian Fratzke**, CCIM, Principal of **Fratzke Commercial Real Estate Advisors, Inc.** represented the Tenant & the Landlord.
- Katy Haines** of **NAI Cascade Commercial Real Estate Services** represented the Landlord and Tenant in leasing 720 square feet to Lash and Wax, previously located in Orange County, CA. Lash and Wax specializes in teaching aestheticians how to start and grow their business as well as providing lash extension and waxing services.
- New Era Homes** has signed a 60 month lease of 1,800 +/- SF of industrial space at 20729 Carmen Loop in Bend. **Dan Steelhammer**, Broker of **Fratzke Commercial Real Estate Advisors, Inc.** represented the Landlord.
- AA Foot Spa & Massage** has signed a 60 month lease of 1,240 +/- SF of space at 547 NE Bellevue Drive in Bend. **Dan Steelhammer**, Broker of **Fratzke Commercial Real Estate Advisors, Inc.** represented the Landlord.
- Kim & Tim Newman** have signed a 61 month lease of 8,060 +/- SF of space at 288 W. Sisters Park Drive in Sisters. **Tom Tapia**, CCIM, Principal of **Fratzke Commercial Real Estate Advisors, Inc.** represented the Tenant.
- Bend Research Inc.** has signed a 36 month lease of 15,530 +/- SF of office space at 1201 NW Wall Street in Bend. **Brian Fratzke**, CCIM, Principal of **Fratzke Commercial Real Estate Advisors, Inc.** represented the Landlord.



# Central Oregon Business Calendar

Email Your Upcoming Business Events to [CBN@CascadeBusNews.com](mailto:CBN@CascadeBusNews.com)

Find the COVID Status of Activities in Your County at [coronavirus.oregon.gov/Pages/living-with-covid-19.aspx#countystatus](https://coronavirus.oregon.gov/Pages/living-with-covid-19.aspx#countystatus)

## BUSINESS EVENTS



Welcoming as We Think We Are? <https://cityclubco.org/event/feb-18-is-central-oregon-as-welcoming-as-we-think-we-are/>.

**March 16**  
9am City of Bend Virtual Planning Division Public Hearing for PL20-0702 and PL20-0703. Hearing details are available at this website link.

## WORKSHOPS & TRAINING



**February 16**  
11am-1pm Well-Being in the Workplace Workshop for Employers, led by Moe Carrick, Building Resilience from the Inside Out. Information and registration at <https://bendchamber.org/bend-event/building-resilience-from-the-inside-out/>.

**February 17**  
11am-1pm Well-Being in the Workplace Workshop for Employees, led by Moe Carrick, Self-Care & Work After 2020. Information and registration at <https://bendchamber.org/bend-event/self-care-and-work-after-2020/>.

**February 4**  
Noon-1pm League of Women Voters of Deschutes County Free Virtual First Thursday Public Meeting. <https://zoom.us/j/2141001920>, passcode: LWVDC. 11:30am: opens for any needed tech support, 11:45am: President Carol Loesche gives League updates, 12-1pm: presentation and Q&A with Jaylyn Suppah. No RSVP needed, <https://lwvdeschutes.org/>.

**February 11**  
9am La Pine Rural Fire Protection District Virtual Board of Directors Regular Board Meeting. Agenda and information at [www.lapinefire.com](http://www.lapinefire.com).

**February 11**  
2-4pm Bend Municipal Airport Master Plan Update Planning Advisory Committee Public Meeting #4. Email [mdane@centurywest.com](mailto:mdane@centurywest.com) for phone and Webex attendance info. [www.bendoregon.gov/airportmasterplan](http://www.bendoregon.gov/airportmasterplan).

**February 18**  
Noon City Club of Central Oregon February Virtual Forum, Is Central Oregon as

## Building Permits

### COMMERCIAL PERMITS WEEK ENDING 1-15-2021

- City of Redmond**  
\$52,758.00 - Commercial Detached Accessory Structure (Obsidian Heights) at 1238 SW Obsidian Ave. Redmond 97756 OR Owner: Redmond Pacific Associates, LLC 430 E State St. #140 Eagle, ID 83616 Builder: Steelport, LLC 503-643-6785 Permit # 711-20-002358-STR
- Deschutes Co.**  
\$14,000.00 - Commercial (Verizon) at 3651 Cline Falls Rd. Redmond 97756 OR Owner: Verizon Wireless PO Box 302 Bend, OR 97701 Permit # 247-18-002178-STR
- City of Bend**  
- Due to system changes at the City of Bend we are temporarily unable to provide Bend permits at this time.

### COMMERCIAL PERMITS WEEK ENDING 1-22-2021

- City of Redmond**  
\$2,210,300.00 - Commercial (Airplane Hangar) 21,000 sf. at 905 SE Salmon Ave. Redmond 97756 OR Owner: City of Redmond 716 Evergreen Ave. Redmond, OR 97756 Builder: Cascade Heating and Specialties, Inc. 541-382-8483 Permit # 711-20-002118-STR
- Deschutes Co.**  
\$783,360.00 - Commercial Addition (Mary McCool Swimming School) 3,600 sf. at 61900 Gosney Rd. Bend 97702 OR Owner: Robert J and Mary Ann McCool 61900 Gosney Rd. Bend, OR 97702 Builder: Todd Allen Shipman 541-420-8266 Permit # 247-20-007556-STR  
\$410,000.00 - Commercial (Wild Plum Provisions) 1,000 sf. at 64678 Cook Ave. Bend 97703 OR Owner: Wild Plum Properties, LLC 400 SW Bluff Dr. #240 Bend, OR 97702 Builder: Sticks and Stones Outdoor Living 541-408-8522 Permit # 247-20-007361-STR  
\$314,889.00 - Commercial (The Barn) 2,314 sf. at 171 E Main Ave. Sisters 97759 OR Owner: 171 East Main, LLC 64767 Cook Ave, Bend, OR 97703 Builder: C Potterf Construction, Inc. 541-419-0949 Permit # 247-20-007369-STR  
\$104,328.00 - Commercial (Think Wild) 3,210 sf. at 62410 Erickson Rd. Bldg A Bend 97701 OR Owner: Think Wild 62410 Erickson Rd. Bend, OR 97707 Builder: D E Rink Construction, Inc. 541-388-0719 Permit # 247-20-005186-STR  
\$32,458.00 - Commercial (Think Wild) 672 sf. at 62410 Erickson Rd. Bldg B Bend 97701 OR Owner: Think Wild 62410 Erickson Rd. Bend, OR 97707 Builder: D E Rink Construction, Inc. 541-388-0719 Permit # 247-20-005489-STR  
\$20,866.00 - Commercial (Think Wild) 432 sf. at 62410 Erickson Rd. Bldg C Bend 97701 OR Owner: Think Wild 62410 Erickson Rd. Bend, OR 97707 Builder: D E Rink Construction, Inc. 541-388-0719 Permit # 247-20-005491-STR
- City of Bend**  
- Due to system changes at the City of Bend we are temporarily unable to provide Bend permits at this time.

## OzoGen

Continued from page 9

virus. Once the lipid envelope of the virus is fragmented, its DNA or RNA core cannot survive.

Hart's chamber basically works by using a high-voltage current to slice oxygen (O2) molecules from ambient air into oxygen atoms which subsequently collide to form the unstable O3 gas which is expelled out.

To confirm the question of viability, he reached out to some of the most knowledgeable doctors on the topic of ozone and viruses in the country, including Dr. Gérard Sunnen, a medical doctor in New York City, specializing in the uses of ozone in the medical field, ranging from cutting-edge 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 forensics remediation for the Restoration Industry Association (RIA). [GuaranteeCleaning.com](http://GuaranteeCleaning.com)





# Are You Part of a Family Business?

Tell Your Story in the **February 17** Edition.



## *Special Issue Rates!*

*\$220 / eighth page color ad*

*\$400 / quarter page color ad*

*\$700 / half-page color ad*

*\$1,400 / full page color ad*

**Let Us Know if  
We Can Help?**

**Contact Jeff Martin at 541-388-5665 or  
[jeff@cascadebusnews.com](mailto:jeff@cascadebusnews.com)**



**DEADLINE TO  
SUBMIT  
YOUR FAMILY  
BUSINESS  
STORY IS  
FEBRUARY 10**

