



Element 1
Hosts
Open House
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Enhancing & Promoting the Economic Vitality of Central Oregon Since 1994

Bend Cloud to Offer More Reliable Internet Connections in Central Oregon



(L-R) BEND CLOUD PRESIDENT MICHAEL PHILLIPS AND
CENTRAL OREGON INTERNET EXCHANGE PRESIDENT
JACOB ROE-BAUER | PHOTO COURTESY OF BEND CLOUD

by RONNI WILDE — CBN Reporter

Have you noticed that your internet seems slow lately? If you are working or gaming at home and feel frustrated over internet speed, you are not alone. With so many people moving into Central Oregon and an internet infrastructure that was installed in the 1990s, it's not surprising that connectivity gets spotty here at times.

Bend Cloud, a Bend-based business formed by father-son team Michael and Ken Phillips in 2015, has announced its participation in the Central Oregon Internet Exchange, Inc., a nonprofit corporation that works to facilitate significantly more efficient internet access by keeping internet traffic local. "Keeping your internet traffic local with peer-to-peer connections is essential for many businesses that can't afford to have even momentary Internet interruptions," said Michael Phillips, president of Bend Cloud. "Direct peering networking is especially important for secure backups and timely disaster recovery."

The newly formed Internet exchange is in collaboration with Cascade Divide Data Center, a locally owned and operated tier III data center that services the entire Central Oregon region. "Keeping Internet traffic localized means your data doesn't have to go to Seattle before going across town," explains Phillips. "The farther your data has to travel, the greater chance of a connection problem due to the inherent complexities of Internet networking."

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Local Financial Pros Reflect Upon the Business of Banking During a Pandemic

by RONNI WILDE — CBN Reporter



PHOTO | IMAGE BY 3D ANIMATION PRODUCTION COMPANY FROM PIXABAY

Last year at this time, the COVID pandemic was new, and the CARES Act — which established several temporary programs to address the financial devastation caused by the outbreak — was only about five weeks old. Banking professionals were scrambling to make the funding available to their customers, and the world was just beginning to learn how to function within

this new way of life.

Fast forward to now, and most surviving businesses have pivoted to be able to successfully operate despite what COVID has thrown at them. Banks have stood at the forefront of economic endurance, and we at *Cascade Business News* checked in with some of our local financial pros to hear what they had to say.

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Celebrating Oregon Wine Month in Central Oregon

Special Section — Pages 26-31

Every May, winery and vineyard owners invite Oregonians to celebrate Oregon Wine Month. They invite people to taste and learn about Oregon's wine industry. Central Oregon is beginning to grow as a wine region. There are several vineyards and wineries in the region, along with wine bars and tasting rooms. We invite you to explore and learn more about the unique wines being made in Central Oregon.

Cascade Business News Feature Writer Kristine Thomas interviewed Central Oregon wine industry pioneers, who are eager to share their enthusiasm for the area's future of growing cold-hardy, hybrid grapes and making wine. The wineries are introducing new varietals including Marquette, Marechal Foch, La Crescent, Leon Millot and more. The winery owners invite people to learn more by visiting their tasting rooms and asking questions about their vineyards and wines.

Cheers!

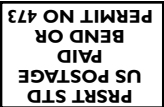


PHOTO | BY KRISTINE THOMAS

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CBN is published the first and third Wednesdays of each month.

Subscriptions are \$35 for one year (\$40 for out of tri-county).

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

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RECENT TRANSACTIONS

Compass Commercial Real Estate Services brokers **Dan Kemp, CCIM** and **Peter May, CCIM** represented the seller, **Dig Dog Hotel**, in the sale of an 8,984 SF industrial building on 0.79 acres. Dan Kemp, CCIM also represented the buyer, **Paulson Flooring**. The property located at 521 SE 9th Street in Bend sold for \$2,100,000.

Brokers **Peter May, CCIM** and **Dan Kemp, CCIM** of **Compass Commercial Real Estate Services** represented the seller, **R&H Reed, LLC**, in the sale of 3520 N Highway 97. The 5,772 SF retail building on 0.31 acres sold for \$2,049,000.

Compass Commercial Real Estate Services broker **Russell Huntamer, CCIM** represented the buyer, **Green Rock Holding, LLC**, in the acquisition of 15580 SE FS 5480 Road in Culver. Brokers **Robert Raimondi, CCIM** and **Dan Kemp, CCIM** of **Compass Commercial Real Estate Services** represented the seller, **Shawn Heather Armstrong Living Trust**. The 39.54 acre “glamping” resort known as Panacea at the Canyon sold for \$1,225,000.

Brokers **Peter May, CCIM**, **Dan Kemp, CCIM** of **Compass Commercial Real Estate Services** represented the seller, **Eugene and Linda Hickman**, in the sale of a 3,832 SF retail building known as The Cake Lady located at 357 NE Dekalb Avenue in Bend for \$1,141,000.

Compass Commercial Real Estate Services brokers **Russell Huntamer, CCIM** and **Terry O’Neil, CCIM** represented the landlord, **Rokan River Bend, LLC**, in the lease of a 3,551 SF retail suite located at 3197 N Highway 97 in Bend. The tenant was America’s Best Contacts and Eyeglasses.

Compass Commercial Real Estate Services broker **Dan Kemp, CCIM** represented the buyer, **Will & Kristen Hansen**, in the acquisition of a 1,655 SF restaurant located at 63060 Nels Anderson Road in Bend. The former catering location sold for \$438,000.

Brokers **Jay Lyons, SIOR, CCIM** and **Grant Schultz** of **Compass Commercial Real Estate Services** represented the tenant, **Somewhere that’s Green, LLC**, in the lease of a 3,476 SF retail suite located at 1017 NE 2nd Street in Bend. **Compass Commercial Real Estate Services** brokers **Pat Kesgard, CCIM** and **Kristie Schmitt** represented the landlord, **Greenwood 2, LLC**.

Compass Commercial Real Estate Services broker **Terry O’Neil, CCIM** represented the landlord, **D&S Hollywood, LLC**, in the lease of a 4,370 SF office suite located at 1000 SW Indian Avenue in Redmond.

Broker **Dan Kemp, CCIM** of **Compass Commercial Real Estate Services** represented the landlord, **Tensegrity Physical Therapy**, in the lease of a 9,240 SF industrial suite located at 494 SW Veterans Way in Redmond.

Compass Commercial Real Estate Services brokers **Graham Dent, Pat Kesgard, CCIM** and **Kristie Schmitt** represented the landlord, **Firehall Partners**, in the lease of a 1,296 SF office suite located at 5 NW Minnesota Avenue in Bend. Brokers **Adam Bledsoe** and **Joel Thomas, CCIM** of **Compass Commercial Real Estate Services** represented the tenant, **Sheppard Wealth Management, LLC**.
Compass Commercial Real Estate Services

Continued on Page 38 ►

USDA Awards \$2.6 Million to Implement Central Oregon Irrigation District Water Conservation Projects

The Deschutes River Conservancy will be awarded \$2.6 million to implement water conservation projects within Central Oregon Irrigation District to reduce water demands and restore flows in the Upper Deschutes River. This award is part of an investment by the National Resources Conservation Service (NRCS) of \$330 million in 85 locally driven, public-private partnerships to address climate change, improve the nation’s water quality, combat drought, enhance soil health, support wildlife habitat and protect agricultural viability. Projects are awarded through the Regional Conservation Partnership Program (RCPP).

The Smith Rock Irrigation Modernization and Conservation



INCREASED WATER EQUITY AMONG FARMERS WILL ALLOW FOR BETTER BALANCE IN THE BASIN AND HEALTHIER FLOWS IN THE DESCHUTES RIVER AND ITS TRIBUTARIES | PHOTO BY JESS KRAFT

Project, a partnership between the Deschutes River Conservancy (DRC), Central Oregon Irrigation District (COID), NRCS and the Deschutes County Soil and

Continued on Page 38 ►

EPA Announces \$4.5 Million in Grants Available for Tribes to Replace Diesel Equipment & Reduce Harmful Emissions
For the First Time under this Competition, Matching Funds Are Not Required

Last week, the U.S. Environmental Protection Agency announced the availability of grant funding available to Tribal governments to implement projects aimed at reducing emissions from the nation’s existing fleet of older diesel engines. EPA anticipates awarding approximately \$4.5 million in Diesel Emissions Reduction Program (DERA) grants to eligible applicants, subject to the availability of funds. Older diesel engines emit large amounts of NOx

and PM2.5, which contribute to serious public health problems, including asthma, lung disease and various other cardiac and respiratory diseases.

“Far too often, people living on tribal lands are overburdened by pollution from aging vehicles and engines,” said EPA Acting Assistant Administrator for Air and Radiation Joseph Goffman.

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BEND

◆ The Bend Metropolitan Planning Organization (MPO) Policy Board will consider an amendment to the 2021-24 Metropolitan Transportation Improvement Program upon a 21-day public comment period.

The meeting will be held on May 18. The amendments will be considered at a public meeting of the Bend MPO Policy Board. Public Comment can be provided via email to janderson@bendoregon.gov or during public comment at the Bend MPO Policy Board virtual meeting.

2021-2024MTIPAmendmentChange Log (updated April 30, 2021) can be viewed at bendoregon.gov/home/showpublisheddocument?id=47895.

Public Comments on these changes are welcome! Please review the change log and share your comments.

To access the meeting, see bendmpo.org. Agenda and meeting details are available one week prior to meeting.

Code of Federal Regulations for Public Comment

23 CFR § 450.316 requires explicit

consideration and response to public comment received during the program development process. Public, staff, agency and other interested party comments received prior to the adoption hearing are first reviewed by staff. Comments requiring minor revisions are addressed by staff. Such comments might include requests for additional information or clarification of information. Comments on policy issues or specific projects will be considered by the Policy Board at the public hearing. Comment received during the public hearing will be discussed at the public

hearing. The Policy Board and staff will determine the most appropriate manner to respond to comments received. If significant changes to the proposed MTIP are recommended as a consequence, a revised final draft document will be resubmitted to the public for an additional review and comment period. Copies are free of charge and, upon request, will be made available in CD, print and accessible formats. Upon request, in advance of the meeting, through any of the means listed above, every effort will be made to prepare materials in other formats and in languages other than English, and to provide interpreters in American Sign Language and other languages. Assistive listening devices

and large-print materials will be available at the meeting upon request. The Central Oregon Intergovernmental Council (COIC), which is the FTA Section 5307(c) applicant, has consulted with the MPO and concurs that the public involvement process adopted by the MPO for the development of the MTIP satisfies the public hearing requirements that pertain to the development of the Program of Projects for regular Section 5307, Urbanized Area Formula Program, grant applications, including the provision for public notice and the time established for public review and comment.

Additional details at bendoregon.gov/mtip.

Summary of Amendments

Project Key Number & Web link	Project Name	ODOT STIP Amendment Number	Decision by MPO Policy Board	Amendment Decision Date (MPO)	Change Reason	Comments Received
21489	3rd Street to Purcell-15th		Pending Public Comment Period, Full Amendment	5/18/21	Add funding from local jurisdiction Name and location change. Reduce project on Greenwood/Hwy20 from Purcell to 15 th street. Note: This project will receive additional funds (\$1.5M) from the City of Bend following their budget process to fund the rehab/construction of sidewalks on Greenwood. Project total will be \$3,255,000 after amendment.	
20011	US20: Tumalo - Cooley Rd. (Bend)		Pending Public Comment Period, Full Amendment	5/18/21	Add location mile points 14.31 -17.39 on Hwy 20, add undercrossing funding. More details will be provided prior to decision on 5/18/21	

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- Cascade Internal Medicine
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How to Create a Volunteer Culture in Your Organization

by DAVID GAST — SCORE Central Oregon

Why would you want to institute a volunteer culture in your organization while you might be struggling to achieve your business goals in an ever-changing world? What benefits might you find from investing the time and energy to create a culture of volunteering? Many organizations have found that developing and implementing a volunteer culture has reaped real benefits in employee satisfaction, their organization's visibility in the community and the financial health of their organization.

The Volunteer Functional Inventory (VFI), (Clary, et al.)¹ proposed that volunteering fulfills six psychological functional needs:

- social (spending time with others and gaining approval of admired individuals)
- career (job-related benefits or advancement)
- understanding (learning or practicing skills or abilities)
- values (expressing altruistic or humanitarian concern)
- protective (reducing guilt over feeling more fortunate or escaping personal problems)
- enhancement (gaining satisfaction from personal growth or esteem)

Employee morale, retention of valued employees, development of new employee skills and long-term satisfaction are some potential benefits of a well planned and executed volunteer culture. Several studies have found that employees can improve their working relationships by sharing time on a volunteer project together. Employees can learn a better sense of who they are and what they value. They learn about each other and sometimes learn to appreciate their differences which they might struggle with when working together. They may share a common passion for helping a specific group such as seniors and form connections with others. These shared passions can enhance their productivity during the work day. People who trust one another get things done more efficiently. Trust between employees is enhanced when we know and care more about the lives, dreams and struggles of our co-workers. Employees getting to know one another better through volunteering together can increase trust which results in more efficiency and effectiveness in achieving the objectives of the organization.

Improving the visibility of your organization in your community and among your customers is another potential benefit. Publicizing volunteer events within your organization via internal communication and effective use of social media is a good step to let people know what you are doing. What better way to advertise your brand than doing good in your local community while wearing branded tee shirts!

In this study, (Phillips, et al)² the researchers conclude that the intangible rewards of personal satisfaction, using one's skills to help others, making the community a better place and developing relationships with the people served are stronger motivators than tangible rewards for volunteers.

Participation in volunteer events should be encouraged but be entirely optional. Managers who lead by example and consistently invest the time to lead and attend volunteer events will develop stronger volunteer cultures in their organization. Carefully consider the timing of volunteer events to avoid times of particularly high stress and completion of key deliverables. If team members vote with their feet and opt not to participate, don't give up. Take this as feedback and incorporate into modifications or postponement of a program. Allowing flexibility into the type of volunteer event and timing is a key step towards gaining support from employees and their managers. You might consider developing a volunteer culture guideline statement which outlines your company goals for volunteering and the type of organizations for whom you support volunteering in your organization. Also outline the expectations for how frequently you support volunteer events. One day per quarter might be a good starting point.

Selecting Partner Organizations

Carefully consider the organizations with which you might partner. Be flexible to enable volunteer options that align with employees' personal values while maintaining alignment with your organization's values. Examples of groups that might not be supported by all employees is volunteering with an organization aligned with a certain religious group or a group that sells alcoholic beverages. It is a good practice to allow work teams flexibility for what volunteer activities in which they choose to participate.

Follow Up After the Volunteer Activity

Be sure to follow up to understand the effectiveness of your volunteer events and incorporate feedback to improve future volunteer events. Speaking directly to employees about their experiences works well but if you use a survey, be sure

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NWBDA has recently expanded into Oregon to serve as SBA's local community-based Certified Development Company (CDC). Headquartered in Spokane Washington, NWBDA has been a premier lending partner for the SBA 504 loan program since 1982 serving communities in Oregon, Washington and Idaho.

Contact Evan Heriot with questions about the program or to partner with Northwest Business Development Association.



EVAN HERIOT
Vice-President & Senior Loan Officer

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Website: www.nwbusiness.org

Element 1 of Bend Hosts Open House

by **RONNI WILDE** — CBN Reporter

Element 1 Corp (e1), a business that develops zero-emission technology at its headquarters here in Bend, held an event in April to showcase its latest projects, introduce staff members and to say thank you to the community.

The open house took place at the e1 facility on Plateau Drive in the northeast side of town. Robert Schluter, co-founder and president, gave a short speech, and engineers on staff demonstrated some of the company's technology, including a fuel cell electric vehicle golf cart that operates on renewable methanol.

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ROBERT SCHLUTER, CO-FOUNDER AND PRESIDENT OF F1 | PHOTO BY BONNI WILDE

Bend Cloud

Continued from page 10

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Keeping traffic local reduces bottlenecks in network traffic flows."

An Internet exchange is the physical infrastructure through which Internet service providers (ISPs) and content delivery networks (CDNs) exchange Internet traffic among their networks. They voluntarily connect their networks together, a process known as “peering,” which creates a neutral point on the worldwide web that interconnects the various Internet operator networks. Participants may be connectivity providers, citizens, businesses, public administrations, ISPs, application providers or content providers. “Through the new exchange, local ISPs are joining together to share infrastructure resources (cross connects) in order to reduce latencies and increase reliability of internet connections,” says Phillips. “This is particularly important for video conferencing, data backups and data recovery as well as many other situations where internet reliability is crucial.”

Bend Cloud is headquartered at the Cascade Divide Data Center, which Phillips says has been instrumental in creating Central Oregon Internet Exchange. "We are pleased to have Bend Cloud participate in cloud peering for clients in Central Oregon," says John Warta, CEO of Cascade Divide. "The

ability to have direct point-to-point networking peering throughout Central Oregon and beyond will be a lifesaver to businesses that need to have reliable connections for their enterprise operations.”

"Central Oregon Internet Exchange is a nonprofit corporation for public benefit and will greatly improve the Internet experience in Central Oregon," says Jacob Roe-Bauer, president of the exchange. "We already are seeing great interest from several internet service providers in Central Oregon that will aid in facilitating fast and reliable internet connections."

"Nimble players are filling a niche that the legacy companies have ignored, because 'sorta okay' internet has been good enough in the previous decades," explains Phillips. "At the same time, internet traffic has exploded exponentially, particularly in areas popular with remote working. It could take years for the behemoths to upgrade decades-old infrastructure that was installed in the 1990's when the internet as we know it was being built." He adds, "One of our longer-term goals is to eventually get all internet providers in Central Oregon to get on board and cooperate together. This internet exchange is really a big step forward for the internet infrastructure of Central Oregon, which should be a boon for local business."

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Element 1
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“The heart of e1 is composed of skilled metal craftsmen, chemists and engineers. Many have been working on developing and refining our methanol-to-hydrogen generation technology for most of their professional careers right here in Bend,” said Schluter. “E1’s technology provides the hydrogen fuel that allows for the adoption of clean fuel cell power technology for our cars, trains, trucks and marine vessels. Essentially, e1 solves the cost and logistical challenges related to gas hydrogen.” He added, “Make no mistake, the technology has been homegrown right here in Bend. And e1, and thus Bend, is providing a small-but-critical piece of the clean-energy puzzle as we march toward a zero-emission future.”

Schluter thanked Economic Development for Central Oregon (EDCO) and EDCO CEO Roger Lee for supporting e1, and OSU-Cascades. “Roger Lee and his team were one of e1’s first supporters. They provided the guidance and relationships that built our advisory board, initial investors and a path to some key founding employees.” He continued, “We have a very positive ongoing relationship with OSU-Cascades and their Energy Systems Engineering program. A number of our engineers are graduates of this program.” He also thanked the University of Oregon Office of Entrepreneurship & Economic Transformation, and Wigi Creek Golf Club, which donated the converted golf cart. “This is one of



E1'S FUEL CELL ELECTRIC VEHICLE GOLF CART | PHOTOS BY RONNI WILDE



NOAH WAHL, AN OSU-CASCADES ENGINEERING GRADUATE WHO HAS BEEN ON STAFF WITH E1 FOR A YEAR

the first opportunities to run a fuel cell vehicle on renewable methanol that I am aware of globally,” said Schluter.

In attendance at the open house were members of the community, vendors, engineers on staff who are graduates of OSU and UO, as well as current engineering students from OSU-Cascades. “We have a very symbiotic relationship with OSU-Cascades,” said Schluter. “A key piece of the big clean-energy puzzle is being done right here in Bend. This open house is a way to say thank you to the community.”

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Breaking Free from Burnout

by ANN GOLDEN EGGLE, MCC

Business leaders across the board agree that their most significant 2021 leadership challenge is employee morale. Employees and business leaders are experiencing extreme fatigue from yoyo good news/bad news reports; too many Zoom calls; operating in isolation; and the professional, personal and family stress of the pandemic lifestyle.



Simply said, leaders and employees are experiencing burnout.

A recent Gallup survey states that nearly 23 percent of employees reported feeling burned out at work very often or always, while an additional 44 percent reported feeling burned out sometimes.

This means that about two-thirds of full-time workers experience burnout on the job.

This same Gallup poll lists the top signs of employee burnout to be real, or perceived, unfair treatment at work; unmanageable workload; lack of role clarity; lack of communication and support from their manager and unreasonable time pressures. Recent additions would of course be isolation, lack of social interaction or acknowledgement for their efforts.

You may identify with one or more of the three most common types of burnout — Overload Burnout, Underchallenge Burnout and Neglect Burnout.

In **Overload Burnout**, people work harder and more frenetically to succeed. They are willing to risk their physical and mental health, personal and professional relationships and the many joys of their personal life in pursuit of their ambition. For most, their pursuit is also to feel ‘good enough’ through excelling professional expectations. Most cope by complaining.

In **Underchallenge Burnout**, employees feel that their talents are not being recognized, that they are not seen for all that they can offer. They are not appreciated. Boredom from lack of learning opportunities sets in. As these employees find no passion or enjoyment in their work, they cope by distancing themselves from their job. They may be physically but not mentally or emotionally present. Their coping mechanism is cynicism, avoidance of responsibility and overall disruptive disengagement.

In **Neglect Burnout**, one feels helpless at work. Again unseen for who they are and what specifically they can offer, these employees feel incompetent, unable to stay ahead of the demands of their job. These employees are often passive and unmotivated.

Now that we know the types of burnout, what signs do leaders need be aware of in order to avoid employee disruption and turnover?

- Inability to concentrate in people who are typically highly focused.
- Easily upset or angered in people who typically let things roll off their backs.
- Recurring sickness in otherwise healthy employees.
- Difficulty sleeping. This is easily seen in sluggish behavior and body language.
- Feelings of alienation at work, a huge concern this past year.
- Cynicism towards people and their job from otherwise motivated people.

Burnout can be avoided through leaders taking action. Take time to look at the individuals in their teams. Ask questions. What are their deepest interests? What do they genuinely want to do? In what way do they want to grow and excel? What is their true motivation? How do they come alive at work? Are they more creative and productive working individually or in a team?

Additionally, HR experts and executive coaches agree on the following methods to avoid or cure burnout:

- Be a role model. Realize your own level of burnout and employ self-care methods.
- Provide positive feedback, acknowledgement and encouragement repeatedly.
- Provide clear, realistic expectations. Make sure those expectations are understood.
- Provide resources employees need. Encourage outside courses, supportive activities.
- Offer ongoing coaching and training. Encourage employees to seek new opportunities.
- Continually show employees their value and contributions to the organization’s goals.
- Enforce reasonable and flexible work hours, including encouraging breaks.
- Help assess workloads for those who may feel pressured to work beyond normal business hours.
- Encourage social support among team members through strong, respective boundaries.

You are never too large or small of a company to help your employees avoid or blast through burnout. For example, software giant SAP, with employees topping 100,000 worldwide, recently took a companywide mental health day off. They had no expectations of their people on this day off. Their message was “go out and enjoy yourselves, your mental health is important to us.”

I encourage you to know that burnout is a reality of our current business climate. There is no judgement, rather understanding and compassion.

For the health of your business, I challenge you to take a look first at yourself, and then at your people. Assess what, if any, level of burnout exists. Then take action to help all involved break free from their burnout. Far-reaching benefits spread quickly to your employees, their families, your clients and customers. A business with a thriving and healthy employee culture is certainly one with whom I want to do business. Wouldn’t you?

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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SCORE

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to leave space for comments because sometimes the comments are the richest source of information in a survey. Below are some examples of open-ended questions to consider.

- Did you learn something significant about one or more of your co-workers as a result of participating in the volunteer event?
- Do you believe that you will enhance your working relationship with a co-worker? Why do you feel this and what will the improved working relationship look like?
- What did you learn about the community? What did you learn about yourself?
- How could the activity be improved?
- What are some other organizations that you would like to consider for future volunteer activities?

Conclusion

Consider the benefits of implementing a volunteer culture in your organization. Do you and your management team understand the benefits and are you committed to putting in the time to develop a volunteer culture and start some

volunteer events? Is there someone in your organization who is likely to understand the plan and help set up and administer a volunteer program?

- Here are some volunteering resources in our community.
- volunteercentraloregon.org/agency
 - bendsource.com/bend/central-oregon-give-guide-2020/Content?oid=13600270

Creating a volunteer culture can start anywhere within your organization, so you don’t need to be an executive or company owner to get started. The key is to just get started where you are!

David Gast is a retired engineering manager and a volunteer mentor for SCORE Central Oregon. Gast can be reached at david.gast@scorevolunteer.org.

¹Clary, E Gil, Snyder, Mark, (1999), *The Motivations to Volunteer: Theoretical and Practical Considerations, Current Directions in Psychological Science. Volume 8, Issue 5, October 1999*

²Phillips, Laura C, Phillips, Mark H, (2010) *Volunteer Motivation and Reward Preference: An Empirical Study of Volunteerism in a Large, Not-For-Profit Organization. SAM Advanced Management Journal — Autumn 2010*

centraloregon.score.org

Local Financial Pros

Continued from page 1

Question: *How is business going a little more than one year into the pandemic?*

Answers:

Wendy J. McGrane, Vice President and Business Banking Team Manager, U.S. Bank — Our bankers remain committed to supporting the financial success of our clients and our communities. Most lobbies at our retail advisory centers here in Central Oregon are now open. Credit quality continues to perform better than we had expected. And, we are currently hiring more business bankers to support growth in the business banking sector.



Wendy J. McGrane



Taylor Thompson

Cory J. Allen, Senior VP, Team Leader, Central Oregon Washington Trust Bank — Our success at Washington Trust Bank is dependent upon the health of our local business community, and the pandemic has affected each business differently. The hospitality, entertainment and travel industries were among the hardest hit. But others, including the outdoor recreation and building and landscape industries, generated record sales with high levels of demand persisting to date. We are dedicated to every business that we serve and are seeing positive trends across many sectors, including entertainment, travel and hospitality. Despite the challenges that rocked our business community in 2020, I am optimistic about what the future holds.



Cory J. Allen

Gary O'Connell, Market President, Central Oregon Region, Summit Bank — Business has not slowed down at Summit Bank. The needs of business clients in our community have taken different forms over the last year, but they have not lessened. Business has evolved to a continuing need for traditional business capital combined with an intensive effort on the part of the bank to meet the needs of businesses through the various stimulus and lending programs, namely the Paycheck Protection Program (PPP).



Gary O'Connell

Mike Sventek, Greater Oregon Commercial Market Director, Umpqua Bank — Umpqua was well-positioned to be there for businesses when the pandemic hit. As a result, our relationships with customers and communities are now stronger than they've ever been. The investments in technology we made prior to the pandemic have also been pivotal to both engage with and support our customers, and to help them become more efficient and adapt quickly to disruption. Community banks like Umpqua played such an important role this past year, too. So, we're very optimistic and excited to continue supporting businesses and our communities as we look to recovery and growth.

Mike Sventek

Question: *What has changed since this time last year in terms of business?*

Answers:

McGrane — We have invested heavily in digital banking, giving our clients many channels in which to do business with us. Our clients can schedule appointments with us online, which can then be conducted in-person or virtually. Our bankers can co-browse with our clients seeking assistance in navigating our mobile app and online banking. And, we now have a digital signing process available for many of our business customers.

Thompson — The effective rollout of vaccines is the single-biggest difference. That said, Columbia, our clients and businesses across the Northwest adapted to the changes caused by the pandemic. It was impressive to see how quickly and successfully so many businesses made adjustments to weather the pandemic's challenges.

Allen — It was certainly a year that none of us could have predicted. I can still remember standing in the middle of Bond Street and taking a picture of downtown; it was eerily empty. We were all facing a lot of unknowns and

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and not new?

Cory Allen can.

Cory is anything but new to banking, but he is new to Washington Trust Bank, where we believe can't is a four-letter word. Ask Cory about the Washington Trust difference.

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watrust.com/CentralOregon



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Central Oregon Financial Institutions

Banks and Financial Institutions *(Listed Alphabetically)*

The financials listed contain the most current information provided by the financial institution.
In some cases it is as of April 25, 2018, but for some of the entities it is information based on the previous quarter.

Company / Address	Phone	Fax	WebSite/Email	Contact	Staff	CO Year Est.	Local Deposits	Assets	Net Loans	Return Average Assets	Return Average Equity	Locations
Bank of America 1210 NE Third St. Bend, OR 97701	541-389-3500	541-693-0057	www.bankofamerica.com elise.laymon@bankofamerica.com	Elise Laymon	22	1922	\$224 Million	\$1.6 Trillion	\$956 Billion	1.19%	9.43%	Bend (2), Redmond (1)
Columbia Bank 805 NW Bond St. Bend, OR 97703	541-322-4437	541-322-4440	www.columbiabank.com scalhoun@columbiabank.com	Sharon Calhoun	32	1993	\$172,000 Million as of 3Q 2020	\$16.23 Billion as of 3Q 2020	\$9.69 Billion as of 3Q 2020	1.12% as of 3Q 2020	7.80% as of 3Q 2020	Bend (2), Redmond (1), Madras (1)
First Interstate Bank 1100 NW Wall St. Bend, OR 97703	541-385-6200	541-382-8780	www.firstinterstatebank.com bill.kuhn@fib.com	Bill Kuhn	197	1977	\$824,037,000 (Deschutes County only)	N/A	N/A	1.29%	10.45%	Bend (5), Redmond (1), Sisters (1), Sunriver (1), Prineville (1), Madras (1)
JPMorgan Chase Bank, National Association 450 NW Franklin Bend, OR 97701	541-382-2866	541-388-2742	www.chase.com daniela.gill@chase.com	Daniela Gill	12	1955	\$295.7 Million	\$1.91 Trillion	\$15.1 Billion	0.84%	8.82%	Bend (3), Redmond (2), Prineville (1)
Summit Bank 560 SW Columbia St. Bend, OR 97702	541-317-8000	N/A	www.sbko.bank goconnell@sbko.bank	Gary O'Connell	13	2015	\$626 Million Total @ 9-30-20	\$759 Million @ 9-30-20	\$601 Million @9-30-20	0.91% Q3 2020 YTD	11.1% Q3 2020 YTD	Bend, Eugene & Portland



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Banks and Financial Institutions *(Listed Alphabetically)*

The financials listed contain the most current information provided by the financial institution.
In some cases it is as of April 25, 2018, but for some of the entities it is information based on the previous quarter.

Company / Address	Phone	Fax	WebSite/Email	Contact	Staff	CO Year Est.	Local Deposits	Assets	Net Loans	Return Average Assets	Return Average Equity	Locations
U.S. Bank 1025 NW Bond St. Bend, OR 97703	541-388-8760	541-389-8918	www.usbank.com sherry.jones@usbank.com	Sherry Jones, Coby Horton	125	1937	\$809,901 Million as of 6/30/2019 (Deschutes, Jefferson & Crook Counties)	\$543 Billion as of 3/31/2020	\$318 Billion as of 3/31/2020	.95% as of 3/31/2020	9.7% as of 3/31/2020	Bend (6), La Pine (1), Redmond (1), Sisters (1), Madras (1), Prineville (1)
Umpqua Bank 400 SW Bluff Dr., Ste. 100 Bend, OR 97702	541-312-4805	541-617-8951	www.umpquabank.com MikeSventek@umpquabank.com	Mike Sventek	48	2004	\$240 Million	\$26.9 Billion	\$20.4 Billion	1.21%	7.90%	6
Washington Federal 572 SW Bluff Dr., Ste.110 Bend, OR 97702	541-330-1807	541-330-6928	www.washingtonfederal.com dave.huckins@wafd.com	Dave Huckins	56	1917	\$252 Million	\$14.9 Billion	\$9.9 Billion	1.12%	8.33%	La Pine (1), Gilchrist (1), Bend (2), Redmond (1), Prineville (1), Madras (1), Sisters (1)
Washington Trust Bank Temporary Location: 2900 NW Clearwater Dr., Ste. 200 Bend, OR 97703	541-604-5877	N/A	www.watrust.com cjallen@watrust.com	Cory J. Allen	5	2021	N/A	\$10,097,355,793	\$5,832,079,142	0.87%	11.05%	42 branches
Wells Fargo 960 NW Wall St. Bend, OR 97701	541-388-0540	541-388-0579	www.wellsfargo.com colm.sboer@wellsfargo.com	Colm Boer	135	1936	\$663.7 Million	\$1.6 Trillion	\$895 Billion	1.32%	14%	Bend (3), Redmond (2), Madras (1), Prineville (1)

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.

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Audrey Belden can.

Audrey is anything but new to banking, but she is new to Washington Trust Bank, where we believe can't is a four-letter word. Ask Audrey about the Washington Trust difference.

Learn more about us at:
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Local Financial Pros

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were trying to get a grasp on what COVID-19 was and how it would impact the businesses we serve. While some of that uncertainty persists to this day, I believe we are beginning to see light at the end of the tunnel. We have seen many industries innovate to create new business models to successfully serve customers remotely in ways that may continue well into the future. Additionally, co-working spaces and buildings offering smaller office areas are seeing strong demand as businesses adapt to new employee preferences.

Many companies are reflecting on how to manage remote workers long-term and work within this new environment, now that the terms of overhead and cost have changed.

O’Connell — The concerns of business owners have changed across different industries. The need to listen, meet and provide solutions to business owners has never been more critical. In light of all the uncertainties, it takes a great effort to try and understand where certain businesses are going. The vision for their future can be murky at times. We do our best to stay informed, suggest ideas and continue to be a critical partner to the business communities we serve.

Sventek — Last year at this time, the realization of the scale and impact of the pandemic’s disruption was setting in. Many businesses were in survival mode, trying to keep their doors open and workers employed. The Paycheck Protection Program was in full swing, and it was all hands on deck. While there are still challenges and bumps ahead, now there’s a real sense of optimism among our customers — a sense that the worst is behind us and recovery is upon us. They’ve made it through the worst of the most significant disruption to business in decades, and many are poised for growth. Among the many lessons of the last year is also the realization that having a trusted financial partner in your corner is critical to a business’ success through both good and difficult times.

Question: How has the disaster loan process gone? Are you still issuing loans, or has it slowed down now?

Answers:

McGrane — The Paycheck Protection Program (PPP) has been a lifeline for businesses and nonprofits, and our bankers have worked tirelessly to deploy this funding for eligible entities. The program has been extended through May 31, 2021 and funds are still available. U.S. Bank’s PPP application is open to customers and non-customers, and we encourage all interested businesses and nonprofits to consider applying at usbank.com/ppp. Our local team of bankers is available to answer questions and co-browse with applicants as they navigate our digital PPP application.

Thompson — We were an active Paycheck Protection Program lender in 2020 and again early this year, helping our business clients affected by the pandemic. That program is nearing an end later this spring. In the first round that occurred in 2020, we funded nearly \$1 billion in loans to more than 4,400 small businesses. So far in the second round, we’ve funded nearly \$643 million in loans to over 5,900 businesses.

Allen — As an organization, we funded over 5,000 Paycheck Protection Program (PPP) loans to local businesses, representing more than \$1.4 billion in funding injected into our local economies and saving over 100,000 jobs. We believe that our region’s recovery will be driven by small businesses and we are committed to supporting them. Washington Trust Bank continues to accept applications for PPP loans as funds remain available. However, we do believe it is likely that funds will run out before the Small Business Administration’s PPP expires on May 31, 2021.



Pass It On Project
by Columbia Bank

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

Local Financial Pros

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O’Connell — There are a number of programs. The disaster loan itself, EIDL (Economic Injury Disaster Loan) was administered directly by SBA to businesses. Summit Bank helped direct many clients to EIDL. PPP, on the other hand, was administered directly by banks with authorization from SBA. The process was swift, and Summit Bank concluded its Round 2 of PPP in January of this year. We are now in the stage of working on forgiveness for Round 2. That said, we are hearing that in the marketplace, demand for PPP Round 2 has slowed down, implying that the needs of businesses seeking it have been met.

Sventek — Umpqua is continuing to process loan applications for the Paycheck Protection Program (PPP). As the SBA has recently rolled out other industry-specific direct aid programs like the Shuttered Venues Grant and Restaurant Revitalization Fund, we have seen a fewer number of new applicants for PPP. Our focus is on working with the remaining PPP applicants currently in loan processing to secure the SBA funds before the program ends.

Question: *What have been your biggest challenges?*

Answers:

McGrane — When the PPP program was first introduced last year, we had many clients ready to apply for funding immediately. U.S. Bank’s application took several days to build for some entity types, and the delay caused a great deal of concern due to a limited amount of funding initially available. Our team quickly learned the rules of the program, helped our clients navigate a brand-new application process and remained engaged with processing applications at all hours including weekends.

The initial PPP funding was depleted with many applications still in process, disappointing many businesses and bankers. I and our team worked closely with our clients to position them for PPP loan approvals if/when funding was replenished. We had to ask our clients to remain patient during a time of significant uncertainty.

In the height of the PPP frenzy and prior to funding being replenished, I and our team had some of the most challenging and rewarding conversations with clients as we all worked toward the same goal. PPP funding was eventually replenished, and funds remained available until the first round of the program closed in August.

Thompson — The social distancing and precautions needed to navigate the pandemic and minimize virus outbreaks created challenges for everyone. We

had to quickly figure out how to modify how we work and interact with one another, which resulted in a number of things, like remote work, flex schedules and new technologies being used to keep in touch with our clients. Our teams adapted seamlessly, and we have continued to deliver uninterrupted banking services throughout our footprint while being there for our clients.

Allen — The biggest challenge in terms of lending and the financial world is forecasting. As lenders, we look to past performance to estimate future expectations. But after a turbulent past year and ongoing market uncertainties, it makes it difficult to predict what the future will hold.

O’Connell — The biggest challenge as bankers has been to remain dynamic and adaptive. By dynamic, we mean maintaining our commitment to originating traditional business loans to drive new economic growth. The banking industry has been criticized for curtailing or reducing its lending activity during uncertain times. Summit Bank, while remaining vigilant, did not change its lending policies or practices. At the same time, we were fully engaged in helping many other businesses in more of a defensive posture to merely help them survive and access every available program and solution not only within Summit Bank but also outside of the bank. In many cases, their existence depended on this commitment from us. By adaptive, we think of the original CARES Act document a year ago, which was over 900 pages. In a matter of days, we had to read it, understand it and assemble a quick reaction team of dedicated bankers to help deploy the resources outlined in the Act. That was just the first example of many such iterations we’ve had in the last year.

Sventek — Like most companies, there’s been the need to continuously adapt to uncertainty and disruption. Operationally, we had to pivot quickly to ensure the safety of our associates, especially those on the frontlines of retail, and to continue providing uninterrupted service to our customers. The initial round of the Paycheck Protection Program was also such a pivotal time for banks like Umpqua to step up and support businesses. The sheer magnitude of the need was staggering, and it took tremendous effort across all parts of the bank to mobilize operationally and help as many businesses as possible. In roughly a month, we processed about 14 years’ worth of SBA loans.

Question: *What have been your greatest triumphs/silver linings in the past year?*

Answers:

McGrane — I chose a career in banking because I love to collaborate with

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Mike Groza can.

Mike is anything but new to banking, but he is new to Washington Trust Bank, where we believe can’t is a four-letter word. Ask Mike about the Washington Trust difference.

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Local Financial Pros

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others, to learn about the unique attributes and needs of individuals and businesses and to support clients to achieve their financial goals. I never imagined collaborating and interacting with others almost completely virtually, and I have learned to have engaging, productive and meaningful interactions with colleagues and clients without being physically together.

Our team of bankers has developed even stronger connections with our clients as they have navigated so much change and uncertainty together. Our clients have inspired us with their innovative thinking, grit and resilience.

U.S. Bank furthered its reputation as a strong corporate citizen, supporting our employees, our customers and our communities. In response to adversity caused by the pandemic, George Floyd’s death and the social unrest that followed, U.S. Bank announced a series of initiatives and financial commitments. Most recently, the bank announced Access Commitment, a long-term approach redefining our support of diverse communities and employees, starting with the Black community. Details can be found at usbank.com/diversity.

Thompson — Our Pass it On Project, in which we paid over 370 small businesses more than \$600,000 to perform services for people whose lives were adversely impacted by the pandemic or the economic downturn it caused. Services offered ranged from food deliveries and home maintenance to dental work and auto body repair. The bank reached hundreds of small businesses and many more individuals and families in the Northwest. We are proud of our entire team at Columbia, who really stepped up to put this program in place quickly to help our clients and our communities. There are some really awesome stories — you can view them at passitonproject.com.

Allen — Our ability to adapt. Banks in general are not always considered first or fast adopters, but I saw our industry, as a whole, quickly adapt to manage lines of business in a more unique way than we ever have. At Washington Trust, we have dedicated all our attention and resources to ensuring that our customers receive the same level of service as before the pandemic, and have successfully exceeded customer expectations across the Pacific Northwest.

O’Connell — The greatest triumph, without question, has been to be so purpose-driven in helping not just businesses, but names and faces behind the businesses, to continue moving forward at some level. The collaboration with businesses to identify and deliver on a solution to do that, while exhausting, also kept us coming back to try and help the next business. And then the next one. There has never been a victory lap. The work itself has been the reward.

Sventek — Our participation in the Paycheck Protection Program was a pivotal moment for Umpqua and our customers. We mobilized our entire bank almost overnight and pivoted our strategy to fully support small- and mid-size businesses. Umpqua was one of the first banks in the country to have our PPP process ready to accept applications, and we’ve helped nearly 26,000 businesses (customers and non-customers) keep their doors open and people employed. It’s been inspiring to see the dedication of our bankers, especially in the early days of PPP, and the resilience of business owners who have shown such grit and determination in the face of tremendous difficulty and uncertainty.

Question: What are your goals moving forward?

Answers:

McGrane — We seek to become central to the lives of our customers, and to power their potential every day. Our bankers have the tools to embrace this new normal, and we strive to bring the entire bank to our clients in the most convenient channels to meet their unique needs.

Thompson — Our goals continue to focus on helping our clients and communities succeed while building new relationships. Being a community bank means you are there in many ways, which includes not only offering financial solutions, but also helping the businesses and organizations in those communities thrive. That is what we are here to do.

Allen — Our goal moving forward is to bring the Washington Trust brand to Central Oregon as we are opening up a new financial center and have built/are building an amazing and talented team of bankers. By delivering an exceptional customer experience and competitive product offerings, backed by a customer- and employee-first privately held bank, we are confident the Central Oregon market will be well served and welcoming to the Washington Trust brand.

O’Connell — Summit Bank’s goal moving forward is to continue our growth in a sustainable fashion to contribute to the economic health of our communities, not only in Central Oregon but also in our Eugene/Springfield and Portland Metropolitan markets along with our SBA Division. Our business loan and deposit solutions, combined with local underwriting teams of Business Client Advisors, accessibility to our bankers and our pledge to be as responsive as possible, is something we will not lose as we continue to grow. We talk often about not losing the values the marketplace demands that were such key contributors to our growth to this point. Key infrastructure investments,

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Local Financial Pros

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such as in fintech as well as the addition of many new professional colleagues, are ways we will stick with our core values while at the same time progressing and evolving in the areas of technology and the changing commercial banking needs for businesses.

Sventek — We have great momentum right now as we look ahead to economic recovery and growth. Umpqua recently formed our Community & Business Banking division to support businesses between \$1 million and \$15 million in revenue, and we see tremendous opportunity to support this size of enterprise. The past year has shown just how critical these businesses are to our economy and that they need a strong financial partner who’s accessible, looking out for their best interest and who can also support and grow with their business.

Question: If you could impart one thing to the readership, what would that be?

Answers:

McGrane — Our U.S. Bank team is deeply rooted in Central Oregon, with Bend as our regional headquarters. Our Bend-based leadership team is supported by an advisory board of local business leaders, and our bankers welcome the opportunity to serve you and your businesses. Please find my contact information on LinkedIn.com, and I look forward to learning more about your needs.

Thompson — Columbia Bank has been invested in the Bend community for over ten years. In 2019, we moved one of our branches into a new location where we invested in technology and a new way of interacting with our clients. We have a great team of bankers who are focused on establishing long-term relationships with our clients and being a part of helping them achieve their financial goals.

Allen — We are here to help. We’ve met some amazing people and heard some amazing stories about resilience, flexibility and determination during this pandemic. If we’ve learned one thing, it’s how to help one another — and how important that is these days.

O’Connell — This answer is probably one that readers have heard countless times before, but, it is to stay in touch with your banker. Share your plans, collaborate on new ideas and be as transparent as possible. A local business banking relationship built on mutual trust, confidence and understanding is

far more likely to persevere through adversity and uncertain times.

Sventek — Umpqua Bank continues to focus on providing relationship banking with commercial bankers who work and live in the markets we serve. Our goal is to support the financial success of businesses in the market by providing products, services and value-added advice. We are currently in the process of expanding our commercial banking team in Bend, as well as in Medford and Roseburg to ensure businesses in these communities have access and support to a team of local bankers they know and trust.

Question: Is there anything else you would like to add?

Answers:

Thompson — We are looking forward to a strong 2021 along with the communities we serve.

O’Connell — Yes. A big thank you. The thank you goes to the CBN readers in Central Oregon who own businesses. We empathize with what you have gone through over the last year. It is difficult enough to run a business without a pandemic. Throw in a pandemic, and it is exponentially harder. What comes to mind are the countless stories of courage filled with laughter, angst, tears and, most of all, the persistence of the business community to drive through whatever comes their way. To play a part in this unprecedented journey with local business has been an honor, and this collective effort by so many to keep going and never give up is nothing short of inspirational. So many challenges lie ahead. Yet, we would like to recognize this unwavering commitment exhibited by businesses and their owners over the last year, and more to the point, we would encourage a recurring column in your publication shining a spotlight on businesses and what they did to overcome adversity. We suspect that you would have no shortage of content.

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SBA Administrator Guzman Announces Application Opening for \$28.6 Billion Restaurant Revitalization Fund

Fund Prioritizes Direct Relief to Women, Veterans & Socially & Economically Disadvantaged Individuals; Includes \$9.5 Billion in Set-Asides for Smaller Businesses

SBA Administrator Isabella Casillas Guzman has announced the U.S. Small Business Administration has opened applications for the Restaurant Revitalization Fund. The online application will remain open to any eligible establishment until all funds are exhausted.

“Restaurants are the core of our neighborhoods and propel economic activity on main streets across the nation. They are among the businesses that have been hardest hit and need support to survive this pandemic. We want restaurants to know that help is here,” said Administrator Guzman. “The SBA has focused on the marketplace realities of our food and beverage businesses in designing the Restaurant Revitalization Fund to meet businesses where they are. And we are committed to equity to ensure our smaller and underserved businesses, which have suffered the most, can access this critical relief, recover and grow more resilient.”

Established under the American Rescue Plan, and signed into law by President Joe Biden on March 11, 2021, the Restaurant Revitalization Fund provides a total of \$28.6 billion in direct relief funds to restaurants and other hard-hit food establishments that have experienced economic distress and significant operational losses due to the COVID-19 pandemic. This program will provide restaurants with funding equal to their pandemic-related revenue loss up to \$10 million per business and no more than \$5 million per physical location. Funds must be used for allowable expenses by March 11, 2023.

“Recognizing the great urgency to help restaurants keep their doors open — and with a clear mandate from Congress — the SBA worked at a breakneck speed and is excited to launch this program,” said Patrick Kelley, SBA associate administrator, Office of Capital Access. “From day one, we engaged with diverse stakeholders in the food industry community to make sure we built and delivered the program equitably, quickly and efficiently.”

In preparation, the SBA recommends qualifying applicants familiarize themselves with the application process in advance to ensure a smooth and

- efficient application experience, specifically by:
- Registering for an account in advance at restaurants.sba.gov.
 - Reviewing the official guidance, including program guide, frequently asked questions and application sample.
 - Preparing the required documentation.
 - Working with a point-of-sale vendor or visiting restaurants.sba.gov to submit an application. [Note: If an applicant is working with a point-of-sale vendor, they do not need to register beforehand on the site.]

For the first 21 days that the program is open, the SBA will prioritize funding applications from businesses owned and controlled by women, veterans and socially and economically disadvantaged individuals. Following the first 21 days, all eligible applications will be funded on a first-come, first-served basis.

Consistent with the legislation and the intent of Congress, the SBA continues to take steps to ensure the equitable distribution of relief, particularly for the smallest businesses, by creating a \$9.5 billion set-aside: \$5 billion for applicants with 2019 gross receipts of not more than \$500,000; \$4 billion is set aside for applicants with 2019 gross receipts from \$500,001 to \$1,500,000; and \$500 million for applicants with 2019 gross receipts not more than \$50,000.

SBA is anticipating heavy interest from local restaurant/hospitality businesses and has included additional webinars to help navigate the details of the Restaurant Revitalization Fund: [Portland District Office pdxhelp@sba.gov](mailto:portland.district.office.pdxhelp@sba.gov) Events | Eventbrite.

sba.gov/restaurants
sba.gov/restaurantes

SBA Launches Supplemental Targeted Advance for Small Businesses Hardest Hit by COVID-19

The U.S. Small Business Administration (SBA) launched a new round of Economic Injury Disaster Loan (EIDL) assistance — called Supplemental Targeted Advances — on April 22, 2021 that will provide \$5 billion in additional assistance to one million small businesses and nonprofit organizations that have been most severely affected by the economic effects of the COVID-19 pandemic. The Supplemental Targeted Advance program is the latest SBA relief program to launch as part of the American Rescue Plan Act on March 11, 2021.

“Many of our nation’s small businesses are still struggling to recover from the economic impact of the COVID-19 pandemic, and we’ve found that the smallest businesses — the majority of which are minority-owned — are hurting the most. The SBA’s Supplemental Targeted Advance program aims to reach those businesses with ten employees or less who need our help today,” said SBA Administrator Isabella Casillas Guzman. “The Supplemental Targeted Advance funds will help us make sure that no small business falls through the cracks or gets left behind. This program is a crucial part of our efforts to bring businesses back, create jobs and build an equitable economy for everyone.”

This additional relief to the smallest and hardest hit businesses builds on Administrator Guzman’s April 6 action to significantly increase the maximum loan amounts for COVID-19 EIDL assistance from six months of working capital with a maximum of \$150,000 up to 24 months of working capital and a maximum of \$500,000. SBA also announced on March 12 that the agency would extend deferment periods for all disaster loans, including COVID-19 EIDLs, until 2022 to provide more time for businesses to build back.

Effective April 22, the SBA modified the Targeted EIDL Advance application process to determine if businesses also qualify for the additional \$5,000 Supplemental Targeted Advance. SBA will contact eligible business entities to apply and applications will be processed on a first-come, first-served basis. To qualify for the Supplemental Targeted Advance, an eligible business entity must be in a low-income community, suffered greater than 50 percent economic loss, and have ten or fewer employees.

For details about the Targeted EIDL Advance and Supplemental Targeted Advance program, please visit [SBA.gov/eidl](https://sba.gov/eidl). Eligible entities can email questions about the SBA Targeted EIDL Advance and Supplemental Targeted Advance to TargetedAdvance@sba.gov, COVID-19 EIDL disaster loan payment questions to DisasterCustomerService@sba.gov, and contact SBA’s Customer Service Center at 1-800-659-2955 (1-800-877-8339 for the deaf and hard of hearing).

About the U.S. Small Business Administration

The U.S. Small Business Administration makes the American dream of business ownership a reality. As the only go-to resource and voice for small businesses backed by the strength of the federal government, the SBA empowers entrepreneurs and small business owners with the resources and support they need to start, grow or expand their businesses, or recover from a declared disaster. It delivers services through an extensive network of SBA field offices and partnerships with public and private organizations.

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SBA Reopened Shuttered Venue Operators Grants for Applications on April 24 — Applicants Can Now Register; Updated Documents Now Available

The U.S. Small Business Administration reopened the Shuttered Venue Operators Grant application portal on April 24 for operators of live venues, live performing arts organizations, museums and movie theatres, as well as live venue promoters, theatrical producers and talent representatives to apply for critical economic relief.

“We recognize the urgency and need to get this program up and running,” said Barb Carson, deputy associate administrator of SBA’s Office of Disaster Assistance. “With venue operators in danger of closing, every day that passes by is a day that these businesses cannot afford. We remain dedicated to delivering emergency aid as quickly as possible and will review the applications as they are submitted.”

While working with vendors to fix technology issues that occurred with the April 8 initial opening, the SBA identified and resolved other concerns and enhanced the applicant experience with the portal. The following updates have been made:

- Clarifying and making program documentation more user-friendly;
 - Improving application portal security mechanisms;
 - Adding an industry-standard waiting room technology to address the high interest in the program and provide an orderly application process for fair and smooth performance; and
 - Updating application features, including: a new revenue chart, the ability to upload multiple attachments and an improved application flow to match the eligible entity types and their respective required documentation.
- In preparation for the application portal reopening, the SBA recommends eligible applicants take the following actions:
- Register on the portal in advance. Applicants will need a smartphone and a multi-factor authenticator app to register and apply;
 - Review the SVOG Frequently Asked Questions and Applicant User Guide; and
 - Prepare required documentation, per the Application Checklist.

SBA’s collaboration with several live venues, cultural and related industry organizations has been vital to the agency’s understanding of the user experience for potential SVOG applicants, and the SBA will continue to partner with them through the application and grant awarding processes.

For more information and to view applicant resources, visit sba.gov/svogrant. For Shuttered Venue Operators Grant application portal technical assistance such as a password reset, browser suggestions or how to use the multi-factor authentication with an app and the QR code, applicants can call 800-659-2955

or, for the deaf and hard-of-hearing 800-877-8339 and follow the prompts to SVOG assistance. Currently, the center is open 24 hours a day through Monday evening at 8pm.

Shuttered Venue Operators Grant Background

The SVOG program was appropriated more than \$16.2 billion for grants via the Economic Aid to Hard-Hit Small Businesses, Nonprofits and Venues Act and the American Rescue Plan Act. Of these funds, at least \$2 billion is reserved for eligible SVOG applications with up to 50 full-time employees. Eligible applicants may qualify for grants equal to 45 percent of their gross earned revenue up to a maximum amount of \$10 million for a single grant.

The SBA is accepting SVOG applications on a first-in, first-out basis and allocating applicants to respective priority periods as it receives applications. The first 14 days of SVOG awards, which are expected to begin in mid-May, will be dedicated to entities that suffered a 90 percent or greater revenue loss between April and December 2020 due to the COVID-19 pandemic. The second 14 days (days 15-28) will include entities that suffered a 70 percent or greater revenue loss between April and December 2020. Following those periods, SVOG awards will include entities that suffered a 25 percent or greater revenue loss between one quarter of 2019 and the corresponding quarter of 2020.

SBA’s resource partners, including SCORE business mentors, Small Business Development Centers, Women’s Business Centers and Veterans Business Outreach Centers, are available to provide entities with individual guidance on their applications. (Per federal grant program guidelines that require the same and equal information be provided to each applicant, SBA’s team members are limited on responses they can provide to individual, specific questions regarding SVOG eligibility, potential grant amount or other detailed information.)

About the U.S. Small Business Administration

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Credit Unions *(Listed Alphabetically)*

The financials listed are the most current information provided by the financial institution.
In some cases it is as of April 30, 2020, but for some of the entities it is information based on the previous quarter.

Company / Address	Phone	Fax	WebSite/Email	Contact	Staff	CO Year Est.	Local Deposits	Assets	Net Loans	Members	Primary Field of Members
First Community Credit Union 62080 Dean Swift Rd., Ste. 180 Bend, OR 97701	541-382-7280	541-388-5485	www.myfirstccu.org matt.nicassio@firstccu.org	Matt Nicassio	6	1957	N/A	1,007,932,842	599,436,815	75,602	Member-owned financial cooperative, currently operating 28 branches throughout Oregon & are open to everyone in the community. Offer a full array of financial products & services to consumers & small businesses; delivered by local professionals & through convenient technology.
Mid Oregon Credit Union PO Box 6749 Bend, OR 97701	541-382-1795	541-389-0103	www.midoregon.com kyle@midoregon.com	Bill Anderson	122	1957	\$450.3 Million	\$493.9 Million	\$374.2 Million	38,476	Persons who live, worship, work or go to school & businesses & legal entities located in Deschutes, Crook, Jefferson, Lake & Wheeler counties & Northern Klamath County that is part of the COCC tax district.
Northwest Community Credit Union 61490 S Hwy. 97 Bend, OR 97702	541-382-2458	541-382-0244	www.nwccu.com ibarker@nwccu.com	Ian Barker	10	1949	\$1,052 Million	\$1,181 Million	\$993 Million	111,612	Deschutes, Douglas, Jackson, Jefferson, Josephine, Klamath, Lane, Linn, Marion, Multnomah & Washington Counties.
OnPoint Community Credit Union 950 NW Bond St., 61276 S Hwy. 97, Ste. 100 Veterans Way, Redmond Bend, OR 97703	541-749-2240	541-749-1792	www.onpointcu.com stephen.wymer@onpointcu.com	Stephen Wymer	30	1932	\$250 Million	\$7 Billion	\$4.5 Billion	35,000 Central Oregon / 450,000 OR & WA	28 Oregon Counties and several counties in Washington: Benton, Clackamas, Clatsop, Columbia, Coos, Crook, Curry, Deschutes, Douglas, Gilliam, Hood River, Jackson, Jefferson, Josephine, Klamath, Lane, Lincoln, Linn, Marion, Morrow, Multnomah, Polk, Sherman, Tillamook, Wasco, Washington, Wheeler, Yamhill, Clark & Skamania in Washington.
Oregonians Credit Union 110 NE Fifth St. Prineville, OR 97754	541-447-4995	541-447-5369	www.oregonianscu.com memberservices@ofcu.com	Tricia Wanous	5	1936	\$13 Million	\$300 Million	\$100 Million	23,000	Any person who's company is a member of the Prineville Chamber of Commerce or family members.
SELCO Community Credit Union 88 SW Scalehouse Loop Bend, OR 97702	541-312-1831	541-312-1818	www.selco.org ccaution@selco.org	Cheryl Cauthon	46	2000	\$196 Million Local	\$1.59 Billion in all of SELCO	\$1.358 Billion in all of SELCO	136,000 in all of SELCO	Persons who live or work in 26 counties in Oregon including Crook, Deschutes & Jefferson.

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.

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Credit Union Pros Weigh in on Past Year

by RONNI WILDE — CBN Reporter

Local credit unions have felt the push of the pandemic in much the same way that banks have. These professionals have also issued CARES Act funding and helped sustain their customers over the past year.

Here is what they had to say:

Question: *How is business going a little more than one year into the pandemic?*

Answers:

Kevin Cole, President, Mid Oregon Credit Union — Mid Oregon Credit Union has grown significantly with stimulus funds, SBA Paycheck Protection Program loans, new accounts, auto, RV and mortgage lending. We kept our branches open throughout the pandemic and have seen a positive response from our members and the community. Remote work for our non-retail staff was a challenge. We are happy to be moving people back to their normal work locations. We continue to see robust demand for mortgages and commercial construction loans. We are also starting to see indicators that consumers are spending some of the savings they have accumulated over the past year through our debit card activity.



Kevin Cole



Stephen Wymer

Stephen Wymer, Central Oregon Area Manager, OnPoint Community Credit Union — Since last year at this time, we have grown our service area, adding 15 counties to our charter and opening several new branches. By the end of 2021, OnPoint will have 55 branches across Oregon and Southwest Washington to better serve our members. We have also increased our membership from 395,000 to 432,000 and our assets from \$6.5 billion to \$8.1 billion. We have seen growth across our full breadth of services for both business and individual members, including an increase in residential mortgage loans across Central Oregon. Our growth means greater access and convenience to our full suite of services as we continue to hear from our members that they value the in-person experience at our branches. Our growth has also enabled us to invest more in the local community by creating

jobs and support local nonprofits like the Bend Food Project and Sisters Kiwanis Food Pantry.

Question: *What has changed since this time last year in terms of business?*

Answers:

Cole — The biggest change is the labor market. A year ago, people who still had a job were not willing to risk making a change. Now we are finding it challenging to fill our open positions. We have also seen a 50 percent increase in usage of our digital banking options and higher volume in our contact center. Uncertainty is another big challenge. We do not know what COVID-19-related regulations are coming next or when the emergency regulations will end.

Wymer — In March 2021, we began the largest branch and service area expansion in our credit union's history, opening the first four of 20 new branches in Fred Meyer stores across the region this year. As of now, we have opened eight of these new in-store branches and will open 12 more in the coming months.

We announced our historic expansion in December 2020 after adding 15 counties to our charter in June 2020, increasing our total to 28 across Oregon and two in Southwest Washington. With this charter expansion, more than four million Oregonians are now eligible for OnPoint membership.

Our growth has allowed us to invest more deeply in our region, creating up to 200 new jobs this year and increasing our philanthropic giving to record-breaking levels in the last year. In 2020 alone, we donated \$1.65 million to 318 nonprofits focused on everything from Diversity, Equity and Inclusion and education to youth services, pandemic support and wildfire relief. This year is on track to be even bigger.

We also recently launched our Green Horizons initiative, making sustainable

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Local Credit Union Pros

Continued from page 20

technology more affordable for people in Oregon and Southwest Washington. Specifically, our Green Auto Discount offers 0.25 percent APR off auto loan rates for new or used electric or hybrid vehicles financed through OnPoint. For every electric or hybrid vehicle loan approved, OnPoint will make a \$250 or \$125 donation to The Nature Conservancy in Oregon. Our Home Equity Solar Panel Discount allows homeowners to fix a portion of their line of credit for the purchase of solar panels and receive a 0.25 percent discount off the EquityFlex Fixed Portion APR. (For specifics and requirements about these Green Horizons programs, please visit onpointcu.com/green-horizons.)

Question: How has the disaster loan process gone? Are you still issuing loans, or has it slowed down now?

Answers:

Cole — Mid Oregon was one of the first lenders in Oregon to actually fund a Paycheck Protection Program Loan on April 13, 2020. We were able to help our members and other businesses that could not receive funding through their existing bank. Our team has done an amazing job, and we will continue to process PPP loans until the program ends. It was a very successful government support program, despite its challenges. Mid Oregon also made emergency loans to consumers, granted payment forbearance, waived fees and did as much as we could to help our members weather the crisis. I believe our efforts to support people during the crisis are one of the factors driving our continued growth as we come out of the crisis. Plus, our branches are open to serve people, which is not the case with some of our competitors.

Wymer — We have been thrilled to work with our members to get these critically needed funds into small-business owners' accounts. We have seen these loans become a lifeline for some business members in communities across the region who have faced the pandemic's financial impacts. We look forward to working with the Small Business Administration and our small-business members on current and future loan dollars that may become available.

Question: What have been your biggest challenges?

Answers:

Cole — Our biggest challenges involve staff. Initially, we had to implement

a safety protocol that was changing daily. We had to address their fears. In April of 2020, our staff saw their friends, family and spouses furloughed or laid off. One of the things we did very early in the pandemic was to communicate openly with our staff about our financial position. We told them that no one was getting laid off because we needed everyone to make it through the pandemic. The team at Mid Oregon performed at an exceptionally high level, and we owe our success more to their effort than anything else.

Wymer — The biggest challenge is also our biggest opportunity, which is the growing need in our community. As a financial partner to our members and our community, we see firsthand the economic downturn's impacts, whether it's job loss or business slowdowns. OnPoint is meeting these challenges head-on by opening more branches, creating jobs, expanding services, pursuing innovation and developing meaningful partnerships that will improve the financial health of our members and region.

Question: What have been your greatest triumphs/silver linings in the past year?

Answers:

Cole — We did not allow COVID-19 to prevent us from achieving our key objectives. The ability to persevere despite the uncertainty and dire predictions is a testament to the resilience of our team. We also built a new senior leadership team to guide the organization through its next phase of growth. We added nearly 5,000 new members and reached the \$500 million assets milestone (ahead of projections).

Wymer — Supporting the businesses and entrepreneurs in our community who employ thousands of people, spark growth and innovation and make Central Oregon such a special place to live. Investing in the financial wellbeing of our members through the most challenging times, offering customized services to address specific needs, including emergency loans, mortgage forbearance, the SBA's Paycheck Protection Program loans and more.

Question: What are your goals moving forward?

Answers:

Cole — We currently serve about one in ten households in Central Oregon. Our goal is to serve the other nine. Of course, that is a moving target with the

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Local Credit Union Pros

Continued from page 21

influx of people moving to the area. If we continue to provide a strong value proposition backed by great service and convenient ways to do business, our potential is nearly unlimited. For now, we are staying focused on providing credit to Central Oregon households and businesses to support our local economy, providing tools to help people improve their financial resiliency, and making sure we have the best team to serve our members.

Wymer — Our goals are to continue expanding our service area, welcoming new members, investing more deeply in our region and providing more jobs across our communities.

As we grow our geographic footprint and membership, we will continue to increase our philanthropic giving to various organizations supporting the communities we call home. When we look ahead, we will also grow our efforts to protect our members and community from a spike in cyber-related crimes, and build on our commitment to education and financial literacy in our region.

Question: *If you could impart one thing to the readership, what would that be?*

Answers:

Cole — Mid Oregon is a cooperative financial institution that exists to provide financial services for our members to help them meet their needs and achieve their dreams. We are the only financial institution headquartered in Central Oregon. Anyone who lives or works in Central Oregon can be a member. When you do business with us, you are supporting the local

economy and your community. Nearly all of Mid Oregon’s loans are in Central Oregon. One hundred percent of our staff lives and works here. We are your neighbors and friends. Our kids go to school with your kids and grandkids. Where you save and borrow makes a difference. We work hard to make the communities in Central Oregon better for everyone. We are proud of our story and look forward to sharing it with you.

Wymer — Now is the time to partner with your financial institution in planning for a future of financial wellness. At OnPoint, we work closely with our individual and business members to support them in starting, managing and growing their businesses. This includes working one on one to set goals, create roadmaps and determine the perfect financing solution for their unique needs. If you’re interested in learning more, we encourage you to contact one of our three branches in Central Oregon to discuss how we can help you and your business achieve your goals.

Question: *Is there anything else you would like to add?*

Answers:

Cole — Mid Oregon is a Community Development Financial Institution. This means we have a proven history of serving people of modest means. Over 60 percent of Mid Oregon Credit Union’s loan originations in 2019 and 2020 were loans made to low- and moderate-income households. Mid Oregon provides specialty programs to support workforce housing, programs to help consumers establish or re-establish credit and programs to provide almost any person a no-fee checking account to establish access to the financial system. Many people think they are not eligible to join Mid Oregon, but the truth is, most anyone who lives or works in Central Oregon is eligible to join.

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Mid Oregon Credit Union Grows to \$500 Million in Assets

Mid Oregon Credit Union announced that its assets now exceed \$500 million as of March 31, 2021. The credit union, which is the only financial institution headquartered in Central Oregon, credited the growing population in Central Oregon, expanding membership base, strong lending demand, improving economy and its focused strategy for achieving this milestone.

“Our Executive Leadership Team has been preparing for smart growth for several years,” says Bill Anderson, Mid Oregon Credit Union CEO. “By establishing and maintaining focus on our key results — including growth in membership and overall member relationships — our team has worked together to consistently exceed our goals while maintaining our standards for friendly member service.”

had reached \$400 million in assets in April of 2020. The credit union currently has more than 39,000 members in Central Oregon. Since its inception in 1957, Mid Oregon Credit Union has granted more than \$1.4 billion in loans.

Despite the challenges of 2020, Mid Oregon increased membership by eight percent by providing a variety of affordable, high-quality financial services to individuals, families and businesses in Central Oregon.


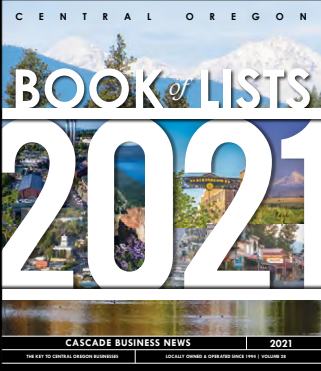


Other initiatives have contributed to Mid Oregon’s growth rate, including the success of Simply Free checking accounts, next-generation digital banking services, expansion into real estate lending and commercial loans and a new full-service branch building in Sisters.

midoregon.com

Mid Oregon achieved the \$500 million asset milestone in March of 2021 and

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Oregon Credit Unions Contribute \$2.8 Billion Economic Impact to State

Landmark Study Documents Economic Impact, Volunteerism, Charitable Contributions & Extraordinary Service by Credit Unions throughout the COVID-19 Pandemic

Oregon’s credit unions have proved a critical role supporting the state’s economy, consumers, businesses and local communities, according to an analysis performed by ECONorthwest, one of the region’s leading economic firms. The analysis documented a positive impact of nearly \$3 billion on the state’s economy.

How are Credit Unions Able to Drive Such an Impact?

Unlike profit-driven Wall Street banks under pressure to enrich stockholders, credit unions are not-for-profit cooperatives, owned by their members. Credit unions reinvest their earnings in members through direct benefits such as fewer fees, dividends, lower interest rates on loans and credit cards and more. When those benefits are spent in local communities, the ripple effect helps the entire economy. ECONorthwest measured the impact of member benefits, credit union jobs and other factors in its analysis. Economists also documented credit unions’ significant community impact including volunteerism, financial education provided to adults and students and services such as first-time homebuyer loans. Cooperative credit unions put people before profits!

Doing Good in Difficult Times

In addition to documenting credit unions’ economic contribution to the state’s economy, ECONorthwest measured the extraordinary services delivered by credit unions during the COVID-19 pandemic. While other industries closed, reduced services or laid off the workforce, credit unions hired additional employees to serve their members. According to the analysis, credit unions also made a higher volume of loans available to members and served as safe havens for consumers who deposited stimulus and unemployment checks to save for emergency needs. During this difficult time, credit unions waived \$4.4 million in fees. Oregon credit unions also stepped up to help the state distribute more than \$30 million in emergency payments to 60,575 Oregonians. More than 80 percent of the funds the state set aside were distributed by credit unions. Oregon credit unions also assisted the state in distributing \$2.8 million to 568 truly small businesses left behind by other government relief programs — lifeline loans they will not have to repay.

“Credit unions are in the people business,” said Troy Stang, president and CEO of the Northwest Credit Union Association. “They stood by their members throughout the pandemic and will help them get back on their feet and prosper into the future.”

Where it Started

Established during the Great Depression to help consumers who were unable to get financial services from the traditional banking system, today’s credit unions continue living their “people helping people” mission day in and day out.

Where it’s Going — More Consumers are Choosing Credit Unions

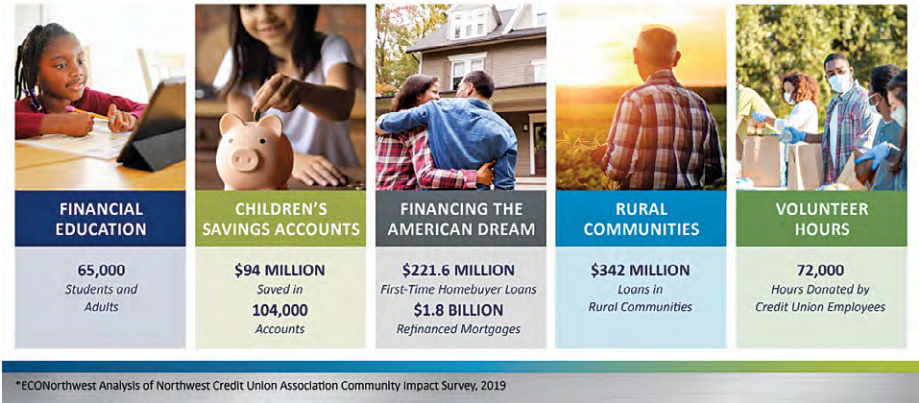
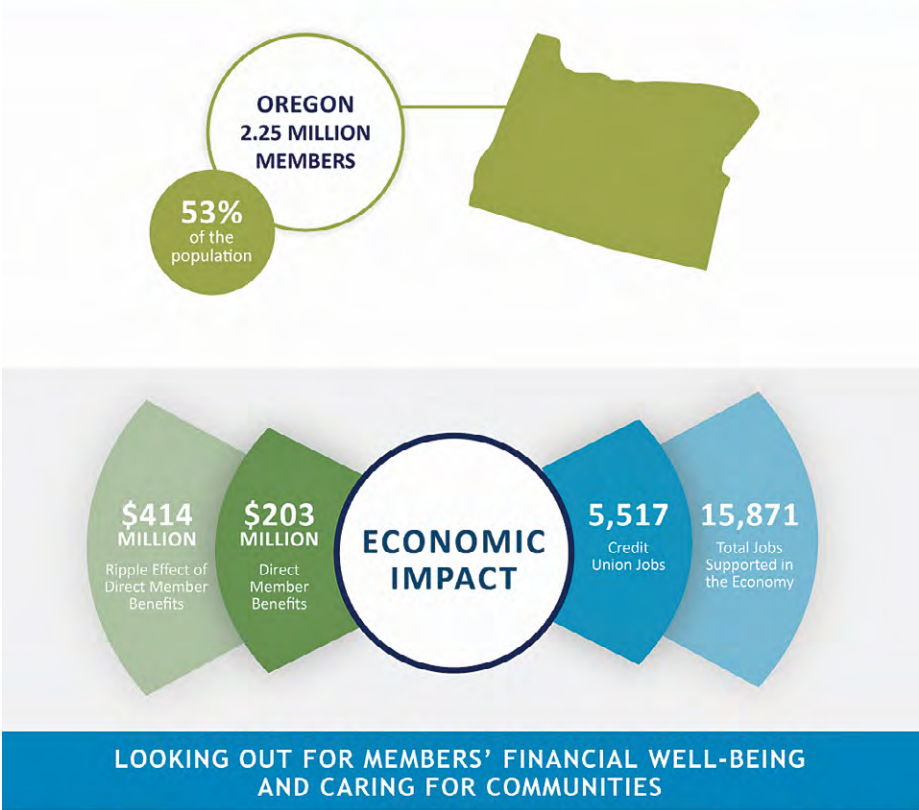
Growing numbers of Oregonians are choosing credit unions as their preferred financial services partners.

ECONorthwest documented strong credit union membership growth. In Oregon, 2.25 million consumers — 53 percent of the state’s population — are now members of credit unions, representing 8.5 percent growth since the last economic analysis in 2018.

Here for You Now, and Tomorrow

“All consumers can and should choose credit unions as their financial services partner,” Stang said. “If you join a credit union, you are part of something even bigger than financial transactions; you’re a member of a not-for-profit that is invested in your local community.”

Visit the NWCUA’s 2021 Economic and Community Impact Data at nwcu.org/2021-econorthwest-credit-union-data to view the ECONorthwest reports, and to find more infographic resources.



OREGON CREDIT UNIONS’ \$2.8 BILLION ECONOMIC IMPACT | INFOGRAPHIC COURTESY OF NORTHWEST CREDIT UNION ASSOCIATION

Everyone should open their eyes to a credit union.

The Northwest Credit Union Association is the trade association representing more than 175 not-for-profit, cooperative credit unions in Idaho, Oregon and Washington, and their 8.1 million consumer members. As not-for-profit cooperatives, credit unions look out for their members’ financial well-being.

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What Do Central Oregon Weather & the Stock Market Have in Common?

by **DAVID ROSELL** — Rosell Wealth Management

Spring is here, but sometimes it does not always show here in the high desert. Just a couple of weeks ago, on April 17, 2021, temperatures were approaching 80° here in Bend, and yet on April 26 it snowed six inches upon the skiers at Mt Bachelor. Just days later, temperatures rebounded into the low 80's. Looking back over the past year, the stock market has been just as frenetic as our local weather.



Higher economic growth, rising inflation pressures and a heavy supply of government bonds all contribute in different ways. It's not a straightforward cause-and-effect issue, but more of a reflection that each of these dynamics has been shifting. The closely watched yield on the ten-year US Treasury bond nearly doubled during the period as interest rates climbed faster and further than anyone expected. While the U.S. set the pace, rates rose in other countries as well. Because bonds yields and prices move in opposite directions, rapidly rising interest rates caused outsized price drops, particularly in long-term fixed-income securities.

Accordingly, major stock indexes delivered strong returns for the previous quarter in the U.S. and globally, although not quite to the levels we have seen over the last few quarters. I think most will agree it's a much better way to start the year than the first quarter of 2020. It was just over a year ago between March 4 and March 11, 2020, the S&P 500 index dropped by twelve percent, descending into a bear market. On March 12, the S&P 500 plunged 9.5 percent, its steepest one-day fall since 1987. Within weeks the index was down 34 percent! It was at this time that I created a video sharing how imperative it was to not let the incredibly volatile times cause us to make an emotional decision that would lock in those losses. Here's why: Although the markets began to recover at the start of April of last year, who would have ever imagined that the S&P would end the year up more than 16 percent and reach a new record of 3,849 in January of 2021, a strong return in a year of steep job losses and widespread pain? As of April 26, 2021, the S&P is sitting proud at an unprecedented 4,187! As I've stated many times over the years *it's not timing the markets but time in the markets.*

Let's take a look at some of the specifics of this past quarter as it was not a straight path. Stocks were shaken in late January by internet-driven speculators who banded together to temporarily drive-up prices of a handful of out-of-favor companies. Their actions created a notable bout of volatility. Although this never feels comfortable, it was certainly an opportunity for tax-loss harvesting in our client's brokerage accounts.

Energy and financials were the best-performing U.S. sectors in the first quarter. This pattern also held among global sectors as measured by the MSCI ACWI Index, although performance was a bit more subdued across the board. After leading for two consecutive quarters, it's reasonable to wonder if energy and financials are still relative bargains today. So, let's look at price-to-earnings ratios across S&P 500 sectors using 2021 earnings estimates. Financials and health care remained the most attractively valued sectors from the beginning to the end of the first quarter based on this measure. Most sectors grew a bit more expensive, but energy got cheaper despite its 30 percent price increase, indicating just how sharply its earnings prospects have improved.

Accordingly, we believe there remains an opportunity to benefit from investing in value stocks despite their recent gains.

Moving on to the fixed-income market (bonds), vaccine production and distribution are helping investors anticipate a return to a more normal world. We have been delighted to have the opportunity to start meeting with most of our clients in person at the office in Bend, providing our Zoom cameras with some well-needed rest. This return to some regularity is reflected in the rapid rise in bond yields which has been the most important change in the financial environment so far this year. Yields can increase for a variety of reasons.

It took a toll across the fixed-income universe during the first quarter. Only U.S. high-yield bonds delivered notably positive performance, while inflation-protected securities were essentially flat. As we saw in February, higher bond yields can lead to stock market volatility, but we do not expect them to derail the bull market that is upon us. We believe value-oriented shares and companies with greater sensitivity to economic cycles will continue to advance relative to growth and defensively oriented sectors. In most cases, value shares outperform growth when interest rates are rising, or long-term rates are significantly higher than short-term rates. It will be interesting to see whether the U.S. Federal Reserve (Fed) can maintain its stance of a near-zero federal funds rate through 2023. At the present time, most economists don't view inflation as a significant concern, but an acceleration in inflation could force the Fed's hand.

Beyond COVID concerns like the spread of variants and the pace of vaccinations, investors will be increasingly focused on the Biden administration's proposed multi-trillion dollar U.S. infrastructure package. Tax increases on corporations and high-income households will also be part of this package. With that in mind, we caution against making broad asset-allocation changes based on perceived shifts in the political winds.

Unlike last spring, it is uplifting to see Central Oregonians out and about enjoying the slopes, bike and hiking trails as well as visiting the many eating establishments and breweries. Similar to following the stock market and the economy, it is prudent to find the balance in these uncertain times and do so with good judgment.

David Rosell is president of Rosell Wealth Management in Bend. RosellWealthManagement.com. He is the host of the 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 Rosell's books on Audible and iBooks as well as Amazon.com.

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Central Oregon is Becoming Known as a Wine Region

by KRISTINE THOMAS — CBN Feature Writer

NewGen Vineyard Services President Chad Vargas said many people in Oregon's wine and vineyard industry are unaware of what's happening in Central Oregon. "Once they do learn what's happening and what's being grown in Central Oregon, people are fascinated," Vargas said. "They are intrigued and watching closely to see what happens with the vineyards growing cold hardy hybrid grapes."

Before starting his vineyard services company in the Willamette Valley, Vargas was the vineyard manager for ten years at Adelsheim Vineyard, one of Oregon's founding wineries. His experience and leadership have earned him a reputation of being an influencer in the success of Oregon's wine industry.

He was unaware wine grapes were being grown in Central Oregon until he met Kerry Damon at the 2019 Oregon Wine Symposium. A professional viticulturist and vineyard manager with 23 years of experience working at vineyards and wineries in Oregon and California, Damon invited Vargas to tour several vineyards and to taste wine last spring.

"There are several pioneers in Central Oregon who are passionate about growing grapes and making great wines. Kerry is definitely one of them who is eager to help everyone succeed," Vargas said.

This winter, Vargas worked with Lava Terrace Cellars co-owner Duane Barker to prune the vines for cuttings of Brianna and La Crescent. Vargas propagated the cuttings at his greenhouses to create new plants for Lava Terrace and a new vineyard near Redmond.

A game changer for Central Oregon's wine industry, Vargas said, is the recent news that Redside Ranch in Terrebonne won a gold medal for its 2019 Marquette at the 21st annual *San Francisco Chronicle* Wine Competition, one of the largest and most important for American wines in the world. Redside Ranch's 2019 Marquette received the highest points for a Marquette in the United States, competing against well-established and award-winning wineries and vineyards in the United States. The award-winning Marquette was handcrafted by winemaker Christopher Kirk Ermisch at Elixir Wine Group in Bend from Redside Ranch's harvest in 2019.

"This recognition is important, and it will help establish Central Oregon as a place to grow wine grapes and make wine, and the award will encourage more people to try Marquette and other cold hardy varieties," Vargas said.

Vargas said there was a time when people doubted grapes could be grown in the Willamette Valley. "Look what happened," Vargas said. "The people pioneering the wine industry in Central Oregon are determined to show it can successfully be done."

Leading the way

Kerry Damon has tirelessly and enthusiastically worked to establish Central Oregon as a region to successfully grow cold hardy and French/American hybrid grapes in Central Oregon. He is a founder of Central Oregon's first

commercial-size vineyard Monkeyface at Ranch of the Canyon in 2006, and the president of the Central Oregon Wine and Grape Growers Association.

Damon serves as a consultant to several young vineyards in Central Oregon. He is focused on Redside Ranch's development and his continued research on collecting data on soil, weather, bud break and harvest dates, vine physiology and more.

He stated Central Oregon vineyard owners' future lies in working together to share their knowledge and to promote Central Oregon as a wine region. Through trials and errors, he has learned what pruning methods work best, how to process the grapes to make wine and much more.

"We know we can't do the same things they do in other regions in Oregon to manage the vineyards and make wine," Damon said. "We have defined what cold hardy grapes prosper in Central Oregon that allow us to make high quality wine."

Instrumental in managing Redside Ranch's vineyard, Damon believes the gold medal earned by Redside Ranch shows what is possible. "Our challenge is educating people about the varieties we are successfully growing. The grapes grown here, and the wines being made each have the characters of the climate and soils. The terroir of Central Oregon is so much more different."

Central Oregon may be one of the most challenging climates agriculturally to grow grapes because of the shorter growing season, and the temperature swings. "We chose to grow the cold hardy hybrid grapes in Central Oregon because they have late bud break, a rapid accelerated growth and an early ripening cycle," he said. "We can have bud break in mid-May and harvest by the end of September."

Every place he has worked in California, Washington and Oregon has had its own challenges. "I have always looked at a place for its potential and learned how to maximize that potential. It takes dedication, collaboration, passion and a pioneering spirit to achieve a region's potential," Damon said. "I don't listen when people say that can't happen, instead I look at what can be done to make it happen."

He predicts Central Oregon will be recognized as a wine growing region in Oregon, just as the Umpqua, Columbia Valley and Rogue Valley have. "That's our eventual future," he added. "Success is at hand for all of us."

Redside Ranch



REDSIDE RANCH MANAGER RYDER REDFIELD AND VINEYARD MANAGER KERRY DAMON CELEBRATE WINNING A GOLD MEDAL FOR THE REDSIDE RANCH 2019 MARQUETTE



2019 REDSIDE RANCH | PHOTOS BY KRISTINE THOMAS



PHOTO BY KRISTINE THOMAS

THE MAY EDITION OF CASCADE A&E FEATURES A SPECIAL SECTION CELEBRATING OREGON WINE MONTH

The honors belong to Redside Ranch Vineyard Manager and Ranch Manager Ryder Redfield and Elixir Winemaker Christopher Kirk Ermisch. But the celebrations are reverberating throughout Central Oregon's wine and vineyard community.

The gold medal earned by Redside Ranch's 2019 Marquette is vindication award-winning wines can be made from grapes grown in Central Oregon, especially since many vineyard owners were told it couldn't be done.

Damon is both honored and amazed Redside Ranch in Terrebonne won a gold medal in its first competition, adding the recognition from the vineyard's harvest is a tribute to the partnership between the vineyard managers and the winemaker.

Continued on Next Page ►

Central Oregon Wine Region

Continued from page 26

“This recognition will help establish Central Oregon as the next place to grow grapes and make wine. This gold medal is a tribute to the pioneering spirit and the work being done by many people to establish Central Oregon as a winegrowing region,” Damon said. “We are a close community of winery and vineyard owners here, so it benefits us all.”

Damon said Marquette is a natural fit to Central Oregon’s terroir. “Marquette is well-suited for the unique, high desert climate of Central Oregon much like its cousin, Pinot Noir, is suited for the greater Willamette Valley,” Damon said.

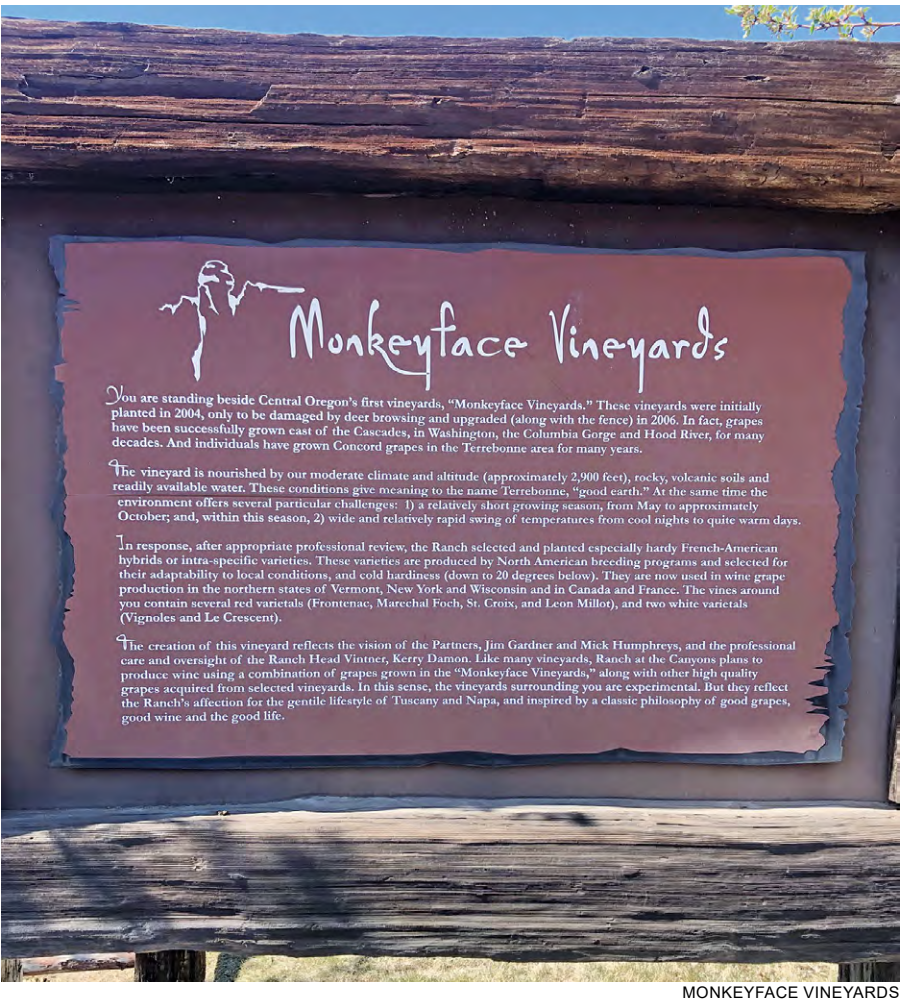
Describing Redside Ranch Vineyard as a “passion project,” Redfield said the ranch is owned by his cousin, Kris Kibak. “When Kris purchased the ranch, there was already a small vineyard,” Redfield shared. “When we first worked with Kerry to expand the vineyard, we decided to make wine to give to family and friends.”

Redfield said his first indication of the Marquette’s quality was when he shared it with friends who live in Sonoma, California. “They normally drink vinifera wine made in California,” he said. “They thought our Marquette was incredible. That was really good feedback.”

Redfield said there are currently five acres of Marquette grapes, with another acre being planted in June. With the vineyard’s expansion, they are predicting 12 tons of grapes to make 785 cases in the next few years. The gold medal for their first vintage of Marquette has all four men asking the question, “What’s next for Redside Ranch?”

Redfield said the recognition acknowledges the years of hard work and care that has gone into the vineyard to grow high-quality grapes. Both men said the competition showed them how their Marquette stacks up against established wineries making Marquette wines for many years. “The gold medal brings awareness to the years of lessons we have learned about cultivating grapes and making wine in Central Oregon,” Damon said.

Monkeyface Vineyard



Zack Gomber is both honored and excited for the responsibility to be tending the vines at Monkeyface Vineyards at Ranch at the Canyons, the first wine grape vineyards to be planted in Central Oregon.

Along with his dog, Walter, he tends to the four acres of vines, deciding with each snip of his pruning shears the vineyards’ future growth. He’s grateful for Damon’s guidance and advice on how to care for the vineyard.

Gomber, 34, was born and raised in Central Oregon. By weekday, he works as the senior grower relations manager for a large farming and wine company. By evenings and weekends, he cares for Monkeyface Vineyards, where he is growing the red varieties of Frontenac, Marechal Foch, St. Croix and Leon Millot and the white varieties are Vignoles, La Croix and La Crescent. He and his business partner Cale Meyer are the owners of Central Vineyards.



ZACK GOMBER IS MANAGING MONKEYFACE VINEYARDS FOR HIS WINE, CENTRAL VINEYARDS | PHOTOS BY KRISTINE THOMAS

They are growing Marechal Foch, Frontenac Gris, Brianna, La Crescent, Baco Noir and Marquette on two acres east of Bend. They received an initial 150 cuttings from Cindy Grossmann of Faith, Hope and Charity Vineyards. “We are grateful for the support we have received from Cindy and the local wine community who continue to encourage us and share their knowledge with us,” Gomber said.

Gomber and Meyer chose to focus on the cold hardy hybrid grapes because they are seeing a growing movement of like-minded individuals in Vermont, New York and the East Coast interested in the grape’s sustainability. The cold-tolerant hybrids are mildew and fungal resistant, Gomber said, adding he doesn’t need to use chemicals on his grapes. “While other generations like big, bold wines, our generation seems to be more interested in knowing more about where the grape grew and how it was grown,” Gomber said. “My generation is more focused on sustainability and buying local.”

Meyer and Gomber have chosen to make unique blends for Central Vineyards. They used Frontenac to make a deep rosé, their La Crescent to make a sparkling white and their La Crescent, Frontenac Gris and Baco Noir to create a carbonic wine called “Freak Flag.” “Last year, we made only 40 cases of wine at Southeast Wine Collective in Portland,” Gomber said, adding 2020 was a challenging year due to the wildfires. “Our goal is to eventually grow our own grapes and make our wines in Central Oregon.”

While he has experience growing grapes and making wine in California and Oregon’s Willamette Valley, Gomber said it doesn’t translate to what needs to be done in Central Oregon. “We have to continue to learn how to grow grapes and make wine that reflects Central Oregon’s style,” Gomber said. “I have learned how we process vinifera grapes like Syrah or pinot noir isn’t the same for how we process hybrid grapes.”

The passion for his craft of growing grapes and his vision for the potential of Central Oregon becoming a well-established wine region are what motivate him to endure the long hours and days. “I’m excited for everything that’s happening now and what the future will bring,” he said.

Kimball Joy Vineyards

Linda Lattavo was half serious and half not about her offer to Grant Scholz. He obviously took her seriously about becoming her partner in starting a vineyard and winery in Central Oregon.

The couple’s story began in 2016 at Maragas Winery where Scholz was working as an assistant winemaker and vineyard manager and Lattavo was helping to harvest the grapes. Scholz also has worked a harvest in New Zealand.

Impressed with Scholz’ work ethic and his knowledge of making wine and growing grapes, Lattavo was inspired to inquire if he wanted to be her business partner. They are preparing to plant a vineyard on nine of the 42 acres they purchased in 2018. The property is less than a mile from Cline Falls State Park and has views of Cline Butte and the Cascade Mountain Range.

They spent two years adding power to property, building a shop and pond, preparing the land to plant the vineyard and learning everything they can about their new business venture. Scholz is studying winemaking at UC Davis. “The land is flat and was covered mostly with lava rock, sagebrush and cheat grass,” Scholz shared. “We planted six different crop covers including rye grass, radishes, winter peas and clover to improve the soil structure.”

Central Oregon Wine Region

Continued from page 27

Using the working name Kimball Joy Vineyards, they are planting white grapes in June — five acres of La Crescent, 2.5 of Albarino and 1.5 of Brianna. He plans to plant Cabernet Franc as his red varietal. Having grown up in Central



AT LAVA TERRACE CELLARS



LINDA LATTAVO AND GRANT SCHOLZ OF KIMBALL JOY VINEYARDS | PHOTOS BY KRISTINE THOMAS

Oregon, Scholz has taken the approach that growing reliable cold hardy hybrids in combination with more risky vinifera cultivars can be a successful growing strategy in this region. “Recent advancements in cold hardy grape breeding and vineyard management techniques have made viticulture in marginal climates a feasible venture,” Scholz said.

Lattavo was born and raised in Ohio and worked for many years in Washington, D.C. Scholz was born in Terrebonne. When he has shared with his friends and community members that he was going to grow grapes and make wine in Central Oregon, Scholz said he received many raised eyebrows, pats on the back and chuckles, telling him, “Hey, good luck with that.”

They are grateful they are venturing into the new territory with the support of Central Oregon’s wine and vineyard community. They appreciate how Kerry Damon has been an advocate for all the vineyards and wineries in Central Oregon, sharing his years of knowledge and providing his professional opinions.

“I think people are starting to understand that the cold hardy hybrid grapes can make excellent wines. And I think the growing interest by people in Central Oregon to know where their food and drinks come from is going to be good for the wine industry,” Scholz said.

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Maragas Winery: Using Old-World Techniques to Create their Wines & Manage their Vineyard

Wine enthusiasts seeking a classic winery and vineyard experience should plan to visit Maragas Winery in Culver, right off Highway 97. The cornerstone of this vested Central Oregon landmark is amazing barrel-aged wine, crafted using knowledge shared from one generation to the next.

Inspired by a family wine tradition going back hundreds of years in Greece (The Maragas family still manages their vineyard in Crete, Greece) and since 1941 in California, in 1999, Doug Maragas followed his own dream when he started Maragas Winery in Central Oregon.

Borrowing from the business format begun by his Grandmother, Anna, who operated a wine grape brokerage and wine making business out of Lodi, California, which serviced East Coast wineries with California grapes, Doug found Central Oregon. At the time, Central Oregon had no vineyards but was ideally located near established grape growing areas to source world class grapes.

The other fantastic aspect of Central Oregon was the dry-sunny summers and volcanic sandy loam soils (ironically, identical to those found at the family vineyard in Crete). Doug envisioned a grape growing region and planted the first *Vitis vinifera* (fine European wine grapes) vineyard in Central Oregon.

Doug met his wife, Gina Maragas, back East where Doug’s grandparents sold wine grapes to Gina’s grandparents who were also winemakers, bringing their skills from Udine, Italy. Doug and Gina’s arrival here beckoned the beginning of the Central Oregon Wine region.

Doug’s winemaking style comes from his grandmother, who mentored him in winemaking and the wine business. These techniques, although not often used in the United States due to the volume loss in the production of wine, are used by Doug because they create uniquely robust and smooth naturally made wines. As a result, Maragas wines have earned medal after medal in prestigious wine competitions.

Located in the heart of Central Oregon, between the beautiful rock formations of Smith Rock State Park and the majestic peaks of the Cascades, Doug and Gina enjoy showing visitors their boutique winery.

Doug and Gina are the first to grow *vinifera* grapes in Central Oregon. For 11 years, they experimented with test plots with over 40 varietals, different spacing and pruning methods and cover crop arrangements to learn what varietals could grow successfully in the volcanic soil and climate in Central Oregon. Today, 35 different types of vines grow in their vineyards. The Estate vineyard has the majority of varietals, including Cabernet Franc, Tempranillo,

Syrah, Sauvignon Blanc and multiple clones of Pinot and Chardonnay. Maragas signature wine “Legal Zin” is sourced from their Roberts Ranch vineyard about 25 miles north of their Estate vineyard. Here, the varietals including Zinfandel, Merlot, Cabernet Franc and Cabernet Sauvignon have flourished.

Doug and Gina, along with their daughter, Samantha, and a few cherished assistants, are the core of the formula that creates and maintains Maragas’ idyllic vineyard environment and delicious wine.

Using organic growing methods, the vineyard and grounds of Maragas underlie a basic tenant of their tradition — wine and lifestyle should maximize their ability to live joyful extended lives of abundant health and vitality. Doug carefully selects the right grape variety for his property’s unique terroir, allowing him to exclude the use of artificial fertilizers, pesticides, fungicides and herbicides. Rather, Doug relies on hand labor to control weeds, and the chickens to eat the bugs. He also has large farm dogs to keep the deer out, as well as small dogs and feral cats to control the rodents. Because of this, although it is obvious that the Maragas family loves their animals, pets from visitors are not a good fit and aren’t permitted.

The winery produces 2,000 cases annually, with no more than 400 cases of any varietal. While Doug takes his winemaking seriously, he has added a little fun to his enterprise with his comic wine labels, featuring the artwork of his late mother, Joanne Lattavo. The drawings are caricatures created during the Beatnik area of the late 50s and early 60s. Doug chose to use the humorous art over more serious pieces in his mother’s painting archives, because he never wanted to be taken as “stuffy.” Although his wine is first rate, the wine should mirror the well-healed family motto of joy — what better way to do this than packaging this magical beverage with hilarious caricatures of family members and friends.

maragaswinery.com



MARAGAS WINE LABEL



DOUG MARAGAS



GINA MARAGAS WITH PEACHES, WHO KEEPS THE DEER AWAY FROM THE VINES | PHOTOS COURTESY OF MARAGAS WINERY

Faith, Hope & Charity Vineyards’ Hospitality Opens Doors for Guests to Explore New Wines

by KRISTINE THOMAS — CBN Feature Writer

Cindy and Roger Grossmann credit a snowstorm for altering their retirement plans and launching them into an incredible adventure. Their goal was to retire in Sunriver after living and working 60 miles west of Chicago, Illinois for almost 30 years. A snowstorm caused them to stop in Redmond in 2000. And from there, they discovered a 312-acre farm with magnificent views of the Three Sisters — Faith, Hope and Charity. “We were only looking for 20 acres to build our dream house,” Cindy said. “Instead, we are building a destination showcasing the vineyard, winery and our beautiful surroundings.”

Faith, Hope & Charity Vineyards is nestled between two ridges and a canyon in Terrebonne, just 14 miles from Smith Rock State Park. The tasting room and event center are surrounded by the rich beauty of the winery’s namesake, the Three Sisters Mountain range (originally named Faith, Hope and Charity), along with 15 acres of vineyard, a pond and beautiful grounds.

The Grossmanns spent three years building their home, landscaping the property and building the vineyard’s infrastructure. They planted the vineyard in 2010. While waiting for their vines to mature, they harvested grapes from Monkeyface Vineyards near Smith Rock State Park, starting with La Crescent, Marechal Foch, St. Croix, Frontenac Gris, and Frontenac in 2010. They opened their tasting room in 2011 with their first vintages of the grapes sourced from Monkeyface Vineyards. During that time, Cindy and Roger researched growing cold hardy hybrid grapes and wine agritourism. In September of 2015, they harvested their first block of Marquette, a cousin of Frontenac and grandson of Pinot Noir, and celebrated the reality they could sustainably grow grapes in Central Oregon.

“I’m known as the world’s biggest dreamer and someone who can make her dreams happen,” Cindy said. Ten years later, they have welcomed thousands of guests, hosted countless weddings, won numerous awards for their wines, and enjoyed spending their retirement years working in an industry they love.

Cindy and Roger are known to say, “It takes Faith, it takes Hope, and it takes Charity to grow wine grapes in Central Oregon and produce award winning wines from those grapes.” It also has taken numerous partnerships. The Grossmanns are known in the Central Oregon wine and vineyard community for bringing people together, sharing their resources and celebrating the success of their fellow vineyard and winery owners.

As a child, Cindy grew up on her family’s resort in Minnesota. It’s where she met Roger, first as a tourist and then as a summer employee. They were married in 1973.

Cindy credits her years working in both construction and hospitality for providing her the vision and knowledge for establishing Faith, Hope and Charity Vineyards as a Central Oregon destination. They host many events including upcoming music concerts, a Mother’s Day Brunch, Father’s Day Fly Fishing Lessons, an art show, a car show and a Crush Cancer 5K, 10K and Half Marathon,



CINDY GROSSMAN OF FAITH, HOPE AND CHARITY VINEYARDS IN TERREBONNE | PHOTOS BY KRISTINE THOMAS



which benefit Central Oregon’s Ronald McDonald House and The Sparrow Club. Cindy and Roger believe in the importance of generously donating to the “wonderful nonprofits of Central Oregon.”

Their plans include building an event center, on-premise production facility, guest ranch, an amphitheater and farm-to-table garden. They have plans to expand their vineyard, and they are selling six, five-acre estate homesites and a 116 acre farm to be sold to another agritourism business. “We are still in our infancy as far as what we want to accomplish,” Cindy said. “We joke we both need to live to be 110 to get everything we want to get done in our lifetime.” Cindy is 67 and Roger is 72.

The Grossmanns’ red varietal estate grapes are Marquette, Leon Millot, Marechal Foch and Frontenac. Their white varietal estate grapes are La Crescent, Vignole, Frontenac Gris and La Crosse. They also source Merlot, Barbera, Syrah and Zinfandel from the Columbia Valley; their Pinot Noir and Rose of Pinot Noir are from the Willamette Valley and their Viognier, Riesling, Chardonnay and Cabernet Franc from Oregon’s Rogue Valley.

“We truly love what we do every day, and we love welcoming people to Faith, Hope and Charity,” Cindy said. “We are ‘people’ people, and we enjoy sharing with people this beautiful destination, our wines and our hospitality.”

faithhopeandcharityevents.com



Lava Terrace Cellars: Bend's Vineyard & Winery

by KRISTINE THOMAS — CBN Feature Writer

On an April evening, Lava Terrace Cellars owners Dina and Duane Barker joyfully banter about when and where they think bud break will occur in their vineyard in Bend.

While their days have seemingly endless “to do lists,” their enthusiasm for the future of their vineyard and wines is boundless, as they wholeheartedly believe their goal to sustainably grow wine grapes is coming to a fruition.

It’s been nine years of hard work, patience, research and determination to transform their land from sagebrush and lava rocks with incredible outcroppings into a 5.5-acre vineyard producing award-winning wines.

This May, they are checking off another goal as they prepare their tasting venue for limited, approved openings on their farm, about a 12-minute drive from downtown Bend. Guests will need to visit their website to make reservations to visit the tasting venue. “We are excited to share our wines and provide our guests with a unique experience,” Dina said. “Our guests will be able to see how we are growing wine grapes in Bend, Oregon.”

Their adventure began in 2012 when they planted Marechal Foch and pinot noir, with only three of the 20 pinot noir plants surviving and the Marechal Foch flourishing. Their focus switched from planting vinifera grapes such as pinot noir to cold hardy hybrid grapes that would thrive like the Marechal Foch had done.

Two years later, they planted La Crescent, Brianna and Marquette and added more Marechal Foch. This year, they are planting Crimson Pearl. It takes about five years for the vines to produce good fruit to make commercial-level wines. Dina and Duane have used their knowledge from their successful partnership operating their company Brilliance in Branding to navigate Lava Terrace Cellars.

In 2017, they took their first harvest to a winemaker and in 2019, they released their first commercial vintage. Last year, they entered their first two wine competitions resulting in six medals and international recognition. At the 2020 Sunset International Wine Competition, Lava Terrace Cellars received silver medals for its 2017 Barrel Aged Marechal Foch and 2018 La Crescent. The 2020 San Francisco International Wine Competition awarded silver medals for its 2018 Reserve — One Barrel Marechal Foch and 2019 Marquette, and bronze medals for its 2018 and 2019 La Crescent.

“You have to be a bit crazy to take on a project like this, especially when many people doubt wine grapes can be grown here,” Duane said. “We have a passion for what we are growing, and we have a goal to help our region to become well-known for making excellent wines.”

Dina and Duane are grateful for the support they have received from fellow Central Oregon vineyard and winery owners. And they both pay it forward by sharing what they have learned about growing cold hardy hybrid grapes. Despite his own to do list, Duane spent a recent Sunday teaching a vineyard owner in Prineville how to prune his grapes.

Both Dina and Duane have conducted intensive research into how to successfully grow wine grapes, continually studying best practices for vineyard management. They said their vineyard’s success is due to its microclimate. The vineyard is planted on lava outcropping at 3,440 feet and is on the edge of the 45th parallel with longer days and more intense sun exposure. They believe great wines start in the vineyard.

“I feel like I have an intimate relationship with the vineyard and understand what’s going on and what needs to be done to successfully grow our grapes,” Duane said. “I am constantly keeping an eye on things because every part of the vineyard



DINA AND DUANE BARKER, OWNERS OF LAVA TERRACE CELLARS | PHOTOS BY KRISTINE THOMAS



is different from one another, and I am always thinking about not only what needs to be done today but what needs to be done so we have good crops two years from now.”

Duane recently has safely done wine tastings at Black Butte Ranch’s General Store, Eqwine Wine Bar in Redmond, C.E. Lovejoy’s in Bend and The Wine Shop and Beer Tasting Bar in Bend. Although most people have not heard about La Crescent, Marquette or Marechal Foch wines, Duane said they are excited to try the wines.

“And once they do, they enjoy the wines and learning more about how we are growing the grapes and making the wine in Bend,” Duane said. “That’s why we are excited to visit our vineyard and tasting venue. We are eager to share what we learned and our passion for making great wines and sharing them with people.”

For additional information, visit lavaterracecellars.com to sign up for the newsletter or make reservations to their limited small events at their vineyard. Follow Lava Terrace on Instagram and Facebook. lavaterracecellars.com



DINA BARKER



DUANE BARKER

who's who who's who who's who who's who who's who who's who



Andrew Ketsdever, chief academic administrator of **Oregon State University – Cascades**, was named to serve as interim vice president of the campus.

Ketsdever began his term as interim vice president May 1. He replaced Rebecca “Becky” Johnson, who began serving as OSU’s interim president on May 1. The OSU Board of Trustees appointed Johnson to that position on April 16.

In making the appointment, Edward Feser, OSU provost and executive vice president, engaged in a series of individual and small group conversations with internal and external stakeholders in Bend and Corvallis to discuss the qualifications and characteristics required for OSU-Cascades’ interim vice president.

Ketsdever has served as dean of academic affairs at OSU-Cascades since June 2020. He is responsible for expanding degree programs, advancing research efforts and leading faculty instruction and research. He also has served on the OSU-Cascades leadership team and holds an appointment as professor in OSU’s School of mechanical, industrial and manufacturing engineering in the College of Engineering.

Ketsdever joined OSU-Cascades in 2018 as associate dean, overseeing degree programs in science, technology and engineering, and leading research and faculty diversity efforts. Prior to joining OSU-Cascades, he was a professor in the Department of Mechanical and Aerospace Engineering at the University of Colorado, Colorado Springs, where he served as department chair.

He earned his bachelor’s and master’s degrees and a Ph.D. in aerospace engineering from the University of Southern California, and worked as a civilian for the U.S. Air Force for 20 years, including holding a professorship at the Air Force Academy.

Katy Haines of **NAI Cascade Commercial Real Estate Services** recently earned her Oregon Principal Broker Real Estate license and assumed the position of managing principal broker.

Haines comes to this position with nearly 18 years of administrative and sales experience within the commercial and residential real estate industry. She enjoys the position of a non-competing principal broker as it allows for unparalleled transparency and a higher level of collaboration in the office.



Walt Ramage and **Jenn Limoges**, CCIM, have formed a partnership to assume ownership of **NAI Cascade Commercial Real Estate Services**, leading the powerhouse commercial brokerage toward a future of growth.

Leveraging NAI’s global network, Ramage and Limoges bring a fresh, futuristic approach to commercial real estate in Central Oregon, Southern Oregon and the Oregon Coast.

Deschutes Children’s Foundation (DCF) welcomes new board members.

Laura Breit is the owner and CEO of Bend-based company ColeBreit Engineering. She is a professional engineer with a bachelor of science degree from UC Santa Barbara and a masters of science degree from Georgia Tech.

Breit brings her experience in facility design and construction and passion for our community’s nonprofits to assist Deschutes Children’s Foundation in ensuring a well-functioning organization.

Breit has had the privilege of calling Bend home since 2007. She and her husband Jeff have three beautiful daughters that keep life outside of work very interesting. Their family loves music, history, travel, glamping, and of course, their beloved Bernedoodle.

Carolyn Eagan serves as the City of Bend’s economic development director. As director, she is responsible for the Bend Municipal Airport, Affordable Housing, Urban Renewal, Tourism and the Business Advocacy program which includes regional economic development partnerships. She took this position in May 2015 after serving as the City’s Business Advocate for three years.

Prior to joining the City, she was the regional economist for the Oregon Employment Department for Central and South Central Oregon where she was responsible for the unemployment rate for three and half years during the Great Recession.

Eagan has worked in the public, private and nonprofit sectors in community and economic development for over 20 years. She has a degree in economics and mathematics from LaSalle University in Philadelphia and a masters in urban and regional planning from Portland State University.



Eagan is a Philadelphia native and has lived in Oregon since 1999. She lives outside Bend with her husband, nine-year-old daughter and black Labrador retriever.

Mark Wardlow is retired after a 36- year career in banking culminating in being chief credit officer for Umpqua Bank, a \$22 billion institution headquartered in the Pacific Northwest. Originally from California, he has lived in Bend for the past 12 years.

Wardlow graduated from California State University, Sacramento with a degree in business administration. He formerly served on the boards of directors for California Bankers Association, Volunteers of America, Modesto Symphony and Pacific Coast Banking School.

He currently enjoys spending time in the outdoors with his wife, children and three young granddaughters who all live in Redmond. He has always been impressed with the very important role DCF plays in the well-being of families and children in our community and is excited to be part of an organization with a vision to grow and expand on its services to the families in our region.



Hospice of Redmond’s long-time medical director is retiring, and the nonprofit organization that provides end-of-life care throughout Central Oregon since 1981 is searching for his replacement.

Redmond-based private practice physician Dr. **David Tretheway**, M.D., has served as Hospice of Redmond medical director for more than two decades. While he looks forward to spending more time with his grandchildren, Tretheway will continue serving in this capacity until his replacement is found.

Tretheway moved to Redmond in 1989 and began his tenure as Hospice of Redmond medical director in 1999. The past 22 years, he said, have been a fulfilling journey both personally and professionally.

Tretheway said he values the personal connections he’s gotten to make with hospice patients through the years. He’s especially enjoyed learning about and listening to those who have served our country in various capacities during their lifetimes.

Along with serving as the medical director at Hospice of Redmond, Tretheway also owned and served as a physician at Desert Peaks Healthcare in Redmond, which he founded in 2016 with his daughter, Dr. Anne Killingbeck, M.D. He has stepped away from this role, as well.

Hospice of Redmond is seeking a new medical director to replace Tretheway — one who, according to McGuire, is proficient in end-of-life care while also maintaining a “heart” for people and palliative care.

Jordan Ramis PC welcomes **Gregory Zerzan** as a shareholder on the firm’s banking and finance, governmental relations and environmental and natural resources teams. Zerzan has held senior-level positions in the U.S. Department of Treasury, the U.S. Department of the Interior and as legal counsel to the House committees on Agriculture, Financial Services and Energy & Commerce. In his new role at Jordan Ramis, he will lead an expansion of the firm’s services, advising national and global clients in their interactions with Congress and federal agencies.

Zerzan will advise clients in the financial services, energy, natural resources and technology industries on their relationships with the federal government, including responding to government inquiries and preparing for hearings and appearances before Congress or federal agencies. He has first-hand understanding of the legislative and regulatory processes, the challenges of federal investigations and the role of government oversight. Zerzan also has extensive experience in congressional witness preparation and questioning. He frequently appears as a national media commentator and has published business analysis with *The Wall Street Journal*, *Forbes* and the *Washington Times*.

Zerzan earned his undergraduate and law degrees from Willamette University. He will maintain Jordan Ramis’ Washington, D.C. presence, while also working out of the firm’s Bend and Lake Oswego, Oregon offices.



Oregon Adaptive Sports (OAS) has elected **Gail Wilson Webber** as board president. After retiring from Citigroup Inc. in 2016, Webber, a life-long skier and advocate of adaptive sports programs, relocated from New York to Bend and began volunteering with OAS. Webber’s passion for the OAS mission coupled with experience as an attorney specializing in corporate governance, reputational risk and policy management led to her nomination to the OAS Board of Directors in 2018. Webber was elected vice-president in 2020 and will now succeed Neal Hueske as OAS board president beginning May 1.

Hueske has been board president of OAS since 2006 and will complete his current term in August 2022. Hueske shepherded OAS’s growth from a small, skiing-only adaptive program at Hoodoo and Mt. Bachelor to a thriving and dynamic nonprofit providing year-round programming serving hundreds of individuals from across the state and region.

OAS is currently led by 15 Board Members with a comprehensive range of professional experience, community service and personal connection to OAS’s key stakeholders.

The **Deschutes County District Attorney’s Office** announced the 2021 Crime Victims’ Rights Award winners. This year’s theme embodies the challenges felt not just in Deschutes County, but by communities across the Nation: Support Victims. Build Trust. Engage Communities.

The award winners this year exemplify this theme through their support to victims of crime, their actions to help build trust, and the steps they have taken to assist engaging our community. The winners are:

Businesses Serving Community



PHOTO | COURTESY OF TOUCHMARK AT MOUNT BACHELOR

TOUCHMARK AT MOUNT BACHELOR

Each year, devastating wildfires burn across the United States, and the 2020 Oregon wildfire season was one of the most destructive on record in the state. The fires burned more than one million acres of land and destroyed thousands of homes, 40,000 people were evacuated and approximately 11 lives were lost.

On April 30, Touchmark at Mount Bachelor held their annual Firewise Campus Clean-up Event coinciding with the national Wildfire Community Preparedness Day. The day is dedicated to raising awareness through resident education, debris removal throughout the Touchmark property and preparation for another growing season.

Last year, Touchmark earned the certified Firewise campus designation by successfully completing the criteria to become a nationally recognized Firewise USA program participant. Touchmark at Mount Bachelor Village is honored to be part of the growing number of Firewise sites and they credit the hard work of many residents and team members to raising awareness and reducing wildfire risks in our community.



CHECK PRESENTATION | COURTESY OF RIMROCK TRAILS TREATMENT CENTER

RIMROCK TRAILS TREATMENT SERVICES

Rimrock Trails Treatment Services received \$16,667 to renovate their Prineville-based Adolescent Residential Treatment Program. This funding supports the work Rimrock Trails has underway including the renovation of two client restrooms, shower and laundry spaces in their adolescent residential treatment program facility. The project in its entirety is estimated to cost \$50,000.

At its beginning, the Rimrock Trails residential treatment program was housed in the Pioneer Memorial Hospital. In 1994, they acquired land on

Ninth Street in Prineville for the program's dormitories, kitchen, dining and living spaces. In 1998, additional facilities were built for the school, gymnasium, weight room and business offices. The campus infrastructure is made up of male and female dormitories, a kitchen, dining room, staff station and a common area. The facilities also house two male and female spaces that include the client restrooms, showers and laundry. After 27 years with only small updates, the two spaces require renovation and repair.



MARTINA CHRISTOPHERSEN, OWNER OF 541 TRENDS, AND LA DONNA SULLIVAN OF FENCES FOR FIDO | PHOTO COURTESY OF 541 TRENDS BOUTIQUE

541 TRENDS

541 Trends, located in Midtown Bend, hosted a fundraiser for Fences for Fido for two weeks this April. Boutique sales and raffle baskets contributed to the \$1,000 raised.

Fences for Fido is a local nonprofit organization that improves the quality of life for dogs living outdoors by building fences free of charge for families who keep their dogs on chains, tethers and in small enclosures. In addition to the fence, they also provide an insulated doghouse for each dog as well as spay/neuter services and emergency veterinary care when needed.

HUMANE SOCIETY OF CENTRAL OREGON

The Humane Society of Central Oregon (HSCO) announced a \$12,500 grant investment from the newly named Petco Love to support their lifesaving work for animals in Central Oregon. To celebrate the investment, a check celebration took place on Wednesday, April 21.

Petco Love is a nonprofit leading change for pets nationally by harnessing the power of love to make communities and pet families closer, stronger and healthier. Since their founding in 1999 as the Petco Foundation, they've empowered organizations with nearly \$300 million invested to date in adoption and other lifesaving efforts. And, they've helped find loving homes for more than 6.5 million pets in partnership with Petco and more than 4,000 organizations, like ours, nationwide.

The Petco Love investment will help HSCO continue its work to reduce pet overpopulation with increased funding for HSCO's Spay Neuter Assistance Program (SNAP) which helps pet owners experiencing financial hardship afford spay or neuter surgeries for their pets.

FAMILY ACCESS NETWORK

The Family Access Network (FAN) Foundation's 15th Annual Luncheon was held virtually the week of April 12 and raised over \$90,000. The event took place on an online platform designed to engage and inspire guests to contribute to the crucial services FAN advocates provide to children across Crook, Jefferson and Deschutes counties. For the fifth year, Hoodoo Ski Area provided the Title Sponsorship, and is committed to this contribution through 2023. The success of this fundraiser is due to the generosity of 49 sponsors, 36 Table Captain Volunteers and many individuals and businesses in Central Oregon and beyond.

Unique to Central Oregon, FAN began in 1993 and currently employs 26 advocates in 62 sites in Deschutes, Crook and Jefferson counties. These advocates work tirelessly to help families break the cycle of poverty. The direct placement of FAN advocates within schools allows FAN to effectively reach and connect disadvantaged children and families to essential basic needs. FAN supporters are making a greater impact than ever by ensuring that families have the services they need to care for local kids.

Family Access Network's mission is to offer assistance, possibility and hope to Central Oregon families in need by connecting them with crucial resources that will help children flourish in school and in life.

Who's Who
Continued from page 32

Deschutes County Sheriff's Deputy Ted Morris. Morris deserves recognition for his efforts around victim safety. Countless times he has entered the courtroom to keep a better eye on things, stood at the front doors to ensure a victim safely made it to their vehicle, or just practiced kindness to assuage fears. His connection with victims and their family members provides them a sense of security during moments they are required to be around someone unsafe. Deputy Morris also goes the extra mile with a smile and plenty of humor. Many thanks to him for his role in making sure that victims feel safe enough to be present and heard!

Saving Grace Advocate Joanna Gardner. Gardner continually does an outstanding job of supporting victims of crime, specifically survivors of domestic and sexual violence. Gardner exemplifies the theme for this year's celebration. She approaches every situation ready to provide what the crime victim needs, whether that be providing hospital support immediately after an assault, accompanying someone to make a police report, walking alongside a victim throughout the civil legal process, connecting them to community resources or offering ongoing emotional support over the course of weeks, months or years. She is uncommonly skilled in building rapport with people who have just experienced a violent or traumatic incident. Crime victims often share that they felt entirely comfortable, respected and cared for while working with Gardner. The victims she supports, and her supervisors, know her to regularly go above and beyond to ensure victims

receive what they need to be safe and supported. She also provides formal and informal ongoing training to community members on how to best support victims of these types of crimes.

Chief Deputy District Attorney Steve Gunnels. Gunnels is one of the least acknowledged advocates for victims. The victims he works with often form lifelong connections with him. Victims of crime appreciate his integrity, diligence and compassion; Gunnels also makes himself available to speak and listen. Anne lost her son in a DUII crash in 1998, she has worked with MADD and other crime victims' organizations since. Anne always comments on her appreciation for Gunnels and still stays in contact with him. Victim families from homicide cases remain in contact with Gunnels years after cases are resolved, he makes himself available, he listens and he cares. Gunnels is one of the humblest prosecutors in the office and does this work quietly and confidentially.

RE/MAX Key Properties welcomes **Pattie and Megan Serbus** to the RE/MAX Key Properties family. With more than 20 years of experience, The Serbus Real Estate team prides themselves on providing exceptional, heartfelt service to their clients.



PATTIE AND MEGAN SERBUS | PHOTO COURTESY OF RE/MAX KEY PROPERTIES

Latino Association Revives Gala de Oro for 2021

Last year, the Latino Community Association (LCA) was forced to cancel its Gala de Oro fundraiser due to the pandemic and missed this opportunity to celebrate its monumental 20th anniversary. Instead, LCA raised funds to help workers laid off in the pandemic, gave out masks and sanitizer, joined with local clinics to provide COVID testing and vaccinations and moved its education programs online.

This year, if health guidelines allow, LCA will bring its Latin cuisine, stories of success, and dance rhythms to a Gala de Oro on July 23 from 5:30pm to midnight at Seventh Mountain Resort in Bend. Guests can dine outdoors

(and a limited number indoors), learn about LCA's rapid response to the pandemic and contribute to its mission. Check the LCA website for updates: latinocommunityassociation.org

LCA is looking for more business sponsors to get this event off the ground. Interested? Email Cynthia Jurgensen at cynthia@latca.org

latinocommunityassociation.org
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Redmond HLC Celebrates Historic Preservation Month

Celebrate May, Historic Preservation Month, by participating in this year's historic preservation activities. The Redmond Historic Landmarks Commission (HLC) has organized something for all ages: a coloring contest for those age ten and under; a photo contest for those over age 18; and two historic lectures for all ages. Contest guidelines and lecture details are available online at redmondoregon.gov/HLCevents.

"We are excited to still be able to put on activities, albeit virtually this year, that allow citizens to celebrate Historic Preservation Month. This year's activities are intended to provide opportunities for citizens to showcase and learn about Redmond's history," said Kyle Roberts, Senior Planner and staff liaison to the Historic Landmarks Commission.

Two historic-focused lectures will be hosted online. On Wednesday, May 19, beginning at 6pm, Dr. Pat O'Grady from the University of Oregon will discuss the archaeology of the Redmond Caves. This presentation is hosted courtesy of the Deschutes County Library, Redmond Branch. The second lecture, From Canvas Tents to the Contemporary: An Overview of Redmond's Historic Residential Architecture by Sarah Martin of SJM Cultural Resource Services, is slated for Thursday, May 27, at 6pm.

For those over age 18, there will be a month-long historic photo contest. Participants are invited to share a photo(s) considered part of Redmond's history. Submissions will be reviewed, and finalists' photos will be posted to the Historic Landmarks Commission's [facebook.com/RedmondHLC](https://www.facebook.com/RedmondHLC) page. Prizes will be awarded to the top finalists.

As of May 1, children ten years old and under have the opportunity to put their artistic skills to work by taking part in a coloring contest. Participants will create their own colorful renditions of the historic Redmond City Hall building. Submissions will be accepted until May 31. The top two entries will receive a gift.

To learn more about all the Redmond's HLC Historic Preservation Month activities, or to download lecture links and contest guidelines, visit redmondoregon.gov/HLCevents. If you have questions, please contact Kyle Roberts, senior planner, at 541-923-7758 or kyle.roberts@redmondoregon.gov.

redmondoregon.gov

Redmond Proficiency Academy Students Inducted into National Honor Society

Twenty-four Redmond Proficiency Academy (RPA) students were inducted into the National Honor Society (NHS) on April 28, in a live-streamed virtual ceremony taking the place of the traditional in-person event held each year.

More than one million students throughout North America participate in National Honor Society activities. The organization seeks to elevate a school's commitment to the values of scholarship, service, leadership and character — the four pillars associated with membership in the organization since its inception in 1921.

"RPA's NHS members have shown great focus and determination in order to maintain their high academic standards despite an ever-changing year," said Bayley Killpack, RPA teacher and NHS adviser. "They have continued to establish themselves as leaders and role models in our school community, regardless of the various classroom environments on any given day, week or month this year. Their resilience, versatility and adaptability is quite remarkable."

The ceremony included all of the traditional aspects of a regular induction, including the presentation of the pillars, the member pledge and a candle lighting.

Common, the Academy Award-, Golden Globe-, Emmy- and Grammy-winning artist, actor, author and activist, offered this year's celebrity keynote address.

"It was an honor to be formally inducted into the NHS along with my fellow students yesterday," said Sophomore Liam Windhamsmith. "I feel as though, during these times more than ever, the principles and ideals which define the National Honor Society should be held in high regard, as they, when incorporated into not just academics but everyday life, have the power to carry humanity through whatever may come at us."

The following RPA students were inducted into the NHS Class of 2020-21:

Junior Allison Harrison, Sophomore Anne McCook, Sophomore Ava Hamilton, Sophomore Daniela Cuellar, Sophomore Delaney Lutz, Senior Emily Cook, Sophomore Erin Decker, Sophomore Grey Louvar, Sophomore Haydin Steffen, Junior Isa Hammons, Junior Isabelle Bendsneyder, Junior Isabel Smith, Senior James Lawton, Sophomore Jarren DeWhitt, Senior Jessica Pendergrass, Sophomore Liam Windhamsmith, Junior Lily Easterbrooks, Sophomore Madisyn Frampton, Sophomore Madison Montano, Junior Matia Niemi, Senior Maya Johnson, Sophomore Ryder Byrnes, Sophomore Sarah Eng-Kryston and Sophomore Teghan Martell.

Killpack said she plans to invite all 2020-2021 inductees to the 2021-2022 induction ceremony with the hopes of an in-person event in 2022.

rpacademy.org

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Successful Beginnings Course Improves Financial Capability

In celebration of Financial Capability Awareness Month for April, NeighborImpact's HomeSource announced the launch of Successful Beginnings. This self-paced, online intro-to-finance course helps participants learn to manage money and familiarizes them with budgeting, saving, financial decision-making and action plans.

HomeSource of NeighborImpact has been helping clients across the income spectrum weather the economic effects of the pandemic. Through workshops and budget counseling, the program helps individuals of all incomes find more freedom and choices by helping them to actively engage with their finances.

We know that income is not the greatest predictor of financial stability; rather it is the ability to engage with your spending habits and actively make a financial plan that aligns with your values. As one NeighborImpact client

shared, "I had never heard the term Financial Capability before, but I had felt the effects of the lack of it all my life."

With funding provided by NorthWest Area Foundation, the Successful Beginnings course is helping individuals from all economic backgrounds improve their financial capability.

Upon completion of the course, which is offered in both English and Spanish, participants have the opportunity to request an appointment with a financial specialist, who helps to personalize what has been learned and move towards reaching a certain financial goal and asset building.

Learn how to start taking control of your finances now by signing up for Successful Beginnings.

neighborimpact.org/successful-beginnings

The Center Foundation's Train Your Brain Injury Prevention Program Returns to Central Oregon Elementary Schools for Tenth Year

More than 2,000 free bike helmets will be distributed to third- and fourth-grade students with help from First Interstate Bank, Summit Health & BendBroadband

Prompted by an alarming increase of preventable head injuries among youth, The Center Foundation announces the return of its annual Train Your Brain program. Now in its tenth year, this injury prevention program educates more than 2,000 elementary school students in Central Oregon about brain injury prevention and the importance of helmet safety. Train Your Brain is made possible by the support of The Center Foundation's community partners at First Interstate Bank, Summit Health and BendBroadband.

"According to research from Nationwide Children's Hospital, almost 400,000 children under age 19 are treated in U.S. emergency departments for bicycle-related injuries each year," said Sonja Donohue, executive director of The Center Foundation. "Train Your Brain began ten years ago in an effort to help reverse this trend here in our Central Oregon community by educating and engaging students in a fun program that they have come to look forward to. We are so grateful to

the school districts for recognizing the importance of this safety initiative, and to our partners at First Interstate Bank, Summit Health and BendBroadband for supporting us in reaching our goal to provide free helmets to every local third and fourth grader who needs one."

Each year, over 1,200 helmets are distributed to local elementary students through the Train Your Brain initiative. This year, that number is expected to double as Train Your Brain will include both third- and fourth-grade students in the Bend-La Pine, Sisters, Crook County, Culver and Jefferson School Districts. This one-year change is due to the cancellation of the program in 2020 as a result of the COVID-19 pandemic. New this year, the program will be delivered virtually to ensure all children in Central Oregon are learning about the importance of helmet safety. The new video presentation is designed for both virtual and in-person classrooms and provides information on injury prevention; helmet safety, fitting and care; and features a melon drop demonstration. With instruction from

The Center Foundation, teachers will help deliver and properly fit free multi-sport helmets for every student who needs one.

"Bend-La Pine Schools is very fortunate to once again have The Center Foundation sponsor the Train Your Brain program," said Skip Offenhauser, executive director of Elementary Programs for Bend-La Pine Schools. "As an avid cyclist myself, I am well aware of the hazards we all face while on our bikes. Wearing a helmet is a simple, but effective habit we need to teach all of our students about. We want to thank The Center Foundation for providing these lessons and providing students with free helmets with the help of First Interstate Bank, Summit Health and BendBroadband. We couldn't ask for better community partners that care about the safety of our kids!"

Train Your Brain 2021 kicked off May 3 to ensure students are prepared to enjoy summer activities in a safe manner. Helmets should always be worn when participating in any



PHOTO | COURTESY OF THE CENTER FOUNDATION

non-motorized wheeled sport like bicycling, skateboarding, rollerblading or scooter riding.

centerfoundation.org/brain-trust
centerfoundation.org

HDFFA Seeks Participants for Food Trail Development Workshops



FARM TO TABLE DINNER 2016 | PHOTO COURTESY OF THE HDFFA

There's a new tourism experience coming to Central Oregon! The High Desert Food and Farm Alliance (HDFFA) is partnering with Travel Oregon and community leaders throughout the region to form a new food and farm trail to help locals and visitors alike find and enjoy the best local food and agritourism experiences the region has to offer. The food and farm trail will highlight farms offering agritourism opportunities and food businesses featuring locally-grown and raised ingredients.

HDFFA is now seeking farmers, ranchers, food producers, community leaders, public agencies, industry associations, tourism entrepreneurs, lodging property owners, craft beverage producers, restaurateurs and anyone with an interest in strengthening the local culinary and agritourism economy to participate in the two-part Development Workshop series on May 13 and 17. Attendance at both sessions is encouraged but not required.

"There's often a misconception about Central Oregon that local food is unavailable here due to our sandy soils and frosty nights, but we have one of the most vibrant local food scenes in the state," says Annie Nichols, HDFFA's Farm and Ranch support manager.

"Beyond increasing consumer knowledge and engaging tourists in the region, agritourism offers our farmers and ranchers a way to expand and diversify their sales channels to make their operations more viable, supporting our local economy."

Session 1: Culinary & Agritourism and Regional Resource Panels
Thursday, May 13, 3-5pm

- Culinary and agritourism industry trends, tourism development and food trail case studies.
- How to navigate Central Oregon land use policy effectively and legally.
- Leveraging statewide and regional resources for tourism marketing and business development.

Session 2: Building the High Desert Food Trail
Monday, May 17, 12-2pm

- Oregon Food Trail design and development.
- Leveraging collaborative product development and future strategies to increase visitation and economic return for culinary and agritourism businesses on the trail.

To register for the High Desert Food Trail Development Workshop, please visit this link.
hdffa.org

Mosaic Medical Hosting Brighter Smiles Campaign

Mosaic Medical, a nonprofit community health center with 15 clinics across Central Oregon, is hosting this year's Brighter Smiles Campaign from May 1-June 30. During the campaign, participating dental offices provide professional teeth whitening services to their patients for just \$200 — a 50 percent savings. All profits will go to Mosaic's Kemple Children's Dental Fund, which covers the cost of critical dental services for kids in need.

"Participating in the Brighter Smiles Campaign is easy. Simply confirm your dentist is participating, schedule your whitening appointment before the end of June and make your check out to Mosaic Medical so your dentist can pass your contribution on," said Elaine Knobbs-Seasholtz, Mosaic's director of Strategy and Development.

The Brighter Smiles Campaign started May 1 and runs through June 30,

but interested patients are urged to make their appointments early. A list of participating dental offices can be found at mosaicmedical.org/brighter. Dental offices that would like to participate in this year's Brighter Smiles Campaign are invited to contact Angela Saraceno, Mosaic's Development Officer, at donate@mosaicmedical.org.

Mosaic is honored to continue the vision of Dr. Kemple and the mission of Kemple Memorial Children's Dental Clinic with the creation of the Kemple Children's Dental Fund to continue providing a place where all children can access quality dental care. Funds raised from the Brighter Smiles Campaign will continue to provide dental services to children in need at Mosaic's clinics in Bend, Redmond, Prineville and Madras.

mosaicmedical.org

3D Mammography Available in Jefferson County

A new 3D mammography machine in the Central Oregon Radiology Clinic at St. Charles Madras will be a "game-changer" for breast cancer screening in Jefferson County, says mammography technologist Stefanie Brown.

"The statistic that always jumps out at me is that one in eight women will develop breast cancer in her lifetime," said Brown, who has worked at the Madras hospital since 2018. "In my family, we have at least eight women, and so I look at them and I know the odds are one of them will get breast cancer. As a family member and as a caregiver, I want them to get 3D mammograms."

Until late April, Madras had a 2D mammography machine, which produces a flat image of the breast. Now, it has a 3D machine — made by the medical technology company Hologic — that creates 50 to 80 1-millimeter "slices" providers can flip through like the pages of a book. This gives providers a much clearer, more comprehensive look at the breast, which means they have a chance to catch cancer earlier, said LeeAnn Ford, mammography supervisor with Central Oregon Radiology Associates.

And with breast cancer, early detection is key — women who are diagnosed early have a 98 percent or higher survival rate in the first five years. "With a 2D image, you have a lot of superimposed breast tissue, so you're kind of just watching for shadow changes," Ford said. "With 3D, you're actually seeing inside the tissue, so you can see little things hiding in there."

Brown offered an analogy: "Imagine you have a big cotton ball and you put a Skittle in the middle of it, and that Skittle is the cancer. You can take a picture of the cotton ball and you won't see the Skittle. But if you cut the cotton ball into thin slices, you're going to find that cancer."

In addition to earlier diagnoses, the 3D machine's more detailed images mean more certainty for providers and fewer false positives, which translates to more peace of mind for patients. Patients with an inconclusive 2D mammogram may be asked to schedule a follow-up 3D mammogram, Brown said, and the wait between those appointments can be fraught with worry.

Many women in Madras, Warm Springs and the surrounding areas have been driving to Redmond or beyond for 3D mammograms. The new machine means they can get the care they need closer to home, and it greatly reduces a barrier to breast cancer screening for people with transportation issues.

"3D technology has completely changed the world of mammography for the better, and I am so pleased that we are now able to offer this tremendous resource to our community with the partnership of our friends at Central Oregon Radiology Associates," said David Golda, vice president and hospital administrator at St. Charles Madras. "I know we have people in the area who have been driving out of town for their mammograms, and I hope they'll start coming to St. Charles Madras."

To be clear, the patient's experience doesn't change much in the move from a 2D to a 3D mammogram, Ford said, although Madras is getting the "latest and greatest" technology with its machine: Hologic's SmartCurve™ system, which conforms to the unique shape of a woman's breast and replaces the flat plastic paddles of yore. "We still have to compress the breast. Compression is necessary to get the best results," Ford said, "But this new system should provide a little more comfort."

More comfort. Less travel. Clearer images. Earlier detection. Peace of mind. There are plenty of good reasons for people to get 3D mammograms in Madras. Brown performs them Mondays through Thursdays, and she hopes her schedule fills up soon.

stcharleshealthcare.org



NEW 3D MAMMOGRAPHY MACHINE | PHOTO COURTESY OF ST. CHARLES

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USDA

Continued from page 3

Water Conservation District (DCSWCD), will implement a suite of conservation projects that will increase water savings for senior irrigators, improve reliability for junior irrigators and improve winter flows in the Upper Deschutes.

According to the recently finalized Upper Deschutes River Basin Study, water conservation work on the irrigation distribution system as a whole is needed to secure water for fish, farmers and families into the future. This project will complement irrigation districts' investment in large canal piping by piping adjacent smaller laterals and implementing on-farm efficiency projects. The goal is to eventually have a fully piped, pressurized, on-demand system that will allow farmers and districts to manage water more efficiently.

Water conserved from these projects will expand opportunities for water marketing or moving water locally

between willing sellers and buyers.

"Creating greater efficiencies in irrigated agriculture takes pressure off the entire water supply system, creating the ability to restore flows in the Deschutes River," explains Kate Fitzpatrick, executive director of the Deschutes River Conservancy.

"We are committed to conserving Central Oregon's water resources to benefit fish, farms and the Deschutes River," said Central Oregon Irrigation District Manager and Deschutes Basin Board of Control President Craig Horrell. "The investment from NRCS allows us to build on extensive collaborative work currently underway by COID in the Upper Deschutes Basin to restore flows and provide increased water security for basin stakeholders."

"It's very gratifying to see this project come to fruition," reflects Fitzpatrick. "This work will complement ongoing large canal piping to create efficient water distribution systems and open up opportunities for further water stewardship to irrigation districts and patrons. When we can improve these

systems, it reduces demand and benefits our precious rivers and streams."

"The Regional Conservation Partnership Program is a public-private partnership working at its best," said Terry Cosby, acting chief for USDA's Natural Resources Conservation Service. "These new projects will harness the power of partnership to help bring about solutions to natural resource concerns across the country while supporting our efforts to combat the climate crisis."

About the Deschutes River Conservancy: Twenty-five years ago, the Deschutes River Conservancy (DRC) formed with a mission to restore streamflow and improve water quality in the Deschutes River Basin. The DRC specializes in programs and projects that employ voluntary, market-based incentives to restore flows. The DRC is non-litigious and serves as leaders and facilitators of basin-wide water management conversations. The board is comprised of key private and public stakeholders in the basin. The organization has worked with

eight irrigation districts and over 200 landowners to restore over 208 cubic feet per second of streamflow to the basin's rivers and streams.

About Central Oregon Irrigation District: Established in 1918, Central Oregon Irrigation District "COID" is a Municipal Corporation of the State of Oregon. The District's mission is to provide a reliable supply of water to 3,500 patrons throughout Bend, Redmond, Powell Butte and Alfalfa. COID operates and maintains over 400 miles of canals that collectively deliver water to approximately 46,222 acres of productive land.

Deschutes County Soil and Water Conservation District: The Deschutes SWCD promotes wise use and conservation of Oregon's natural resources within Deschutes County. Deschutes SWCD provides local leadership, technical assistance, information and access to state and federal cost-share programs to make positive changes on your land.

deschutesriver.org • coid.org
deschuteswcd.org

EPA

Continued from page 3

"These grants target the specific needs of tribes to update their fleets with cleaner equipment that will reduce harmful diesel exhaust in their communities."

A total of \$4.5 million will be made available to tribal governments, intertribal consortia and Alaska Native villages. EPA anticipates awarding five to ten cooperative agreements to tribal governments, intertribal consortia or Alaska Native villages. Matching funds are not required for eligibility.

Nearly ten million legacy diesel engines are in use in the U.S. Problems that result from these engines include thousands of premature deaths, millions of lost workdays and numerous other negative health impacts every year. The DERA program prioritizes projects in areas that face the most challenging air quality issues, especially those that benefit underserved communities, or populations that have faced, or are facing, environmental health or environmental justice disparities.

Application packages must be submitted electronically to EPA through Grants.gov to be considered for funding. Three informational webinars to

accommodate diverse time zones will take place on May 12, 18 and 20 for interested applicants. EPA anticipates sending notification of awards in August of 2021.

Since the inaugural year of funding for DERA in 2008, EPA has awarded over \$830 million on 850 grant projects and 450 rebate projects to reduce diesel emissions nationwide. Many of these projects funded cleaner engines that operate in overburdened communities whose residents suffer from higher-than-average instances of asthma, and heart and lung disease.

In 2020, six tribes in Alaska and Washington received DERA grants to replace diesel engines and diesel

generators with newer, less polluting models. The tribes in Alaska awarded grants in 2020 include the Buckland IRA Tribal Council, Tanana Chiefs Conference — Manley Hot Springs, Loudon Tribal Council and Kawerak, Inc. in Washington, the Swinomish Tribal Community and the Quinault Indian Nation received DERA awards in 2020.

For more information about the DERA grants awarded in 2020, visit epa.gov/dera/tribal-dera-awarded-grants. For more information and the Request for Applications, visit epa.gov/dera/tribal. To sign up for an informational webinar, visit: epa.gov/dera/tribal#dates.

RECENT TRANSACTIONS

Continued from Page 3

brokers **Russell Huntamer, CCIM, Jay Lyons, SIOR, CCIM** and **Grant Schultz** represented both the landlord, **Mt Nolan, LLC**, and the tenant, **Interpath Laboratory, Inc**, in the lease of a 1,257 SF retail suite located at 875 SW Rimrock Way in Redmond.



Brokers **Pat Kesgard, CCIM, Peter May, CCIM** and **Kristie Schmitt** of **Compass Commercial Real Estate Services** represented the landlord, **Marylue C Timpson 1999 Trust Agreement**, in the lease of a 1,330 SF retail suite located at 1180 SE 3rd Street in Bend.

Compass Commercial Real Estate Services broker **Howard Friedman, CCIM** represented the tenant, **El Sancho**, in the lease of a 940 SF retail suite located at 133 SW Century Drive in Bend.

Watch for Upcoming Editions of **CASCADE BUSINESS NEWS**

2021 EDITORIAL CALENDAR

ISSUE DATE	SPECIAL SECTIONS	INDUSTRY LISTS
May 19 Deadline May 12	Custom Home Builders	Custom Homes, Log Homes, Building Designers, Interior Designers, Fine Furniture
June 2 Deadline May 26	Business of Pets	Grooming, Boarding, Pet Services, Vets



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Central Oregon Business Calendar

Email Your Upcoming Business Events to CBN@CascadeBusNews.com

Event Details at CascadeBusNews.com/Business-Events

BUSINESS

EVENTS



May 5
5-6pm COCC Virtual Nursing Program Discovery Session. To receive Zoom link, mail selectiveadmissions@cocc.edu and include full name, phone number and the specific session date.

May 6
4-7pm Bend Park and Recreation District Hiring Event at The Pavilion. <https://www.bendparksandrec.org/bend-park-and-recreation-district-to-host-a-hiring-event-on-may-6-at-the-pavilion/>.

May 6
5:30-6:30pm City Club of Central Oregon Virtual Candidate Forum: Redmond Area Park & Recreation District. <https://cityclubco.org/event/may-6-candidate-forum-redmond-parks-and-recreation-district/>.

May 7
8:30am Redmond Chamber Virtual Coffee Clatter. Facebook Live.

May 8
10am Neil Kelly Kitchen Design + Remodeling Webinar. Register at https://us02web.zoom.us/webinar/register/WN_gmo_pifDTxelAaMZxmu8nQ.

May 11
9am City of Bend Planning Division Virtual Public Hearing Before a Hearings Officer for PL20-0702 for Conditional Use Permit, PL20-0703 for Site Plan and Design Review and PLVAR20210039 for Class B Variance for RV Park and Storage. Application details at <https://cityview.ci.bend.or.us/Portal/Planning/Locator>, details at <https://www.bendoregon.gov/Home/Components/Calendar/Event/7182/20?curm=5&cury=2021>.

May 11
5pm Bethlehem Inn 11th Annual Virtual Spotlight on Homelessness. Join via Facebook of website. <https://bethleheminn.org/>, <https://www.facebook.com/BethlehemInnBend/>.

May 12
Noon-4pm Redmond Chamber Spring Business Hop. Info with Kara Roatch, 541-923-5191 or karen@visitredmondoregon.com.

May 12
1pm City of Bend Virtual Public Hearing Before a Hearings Officer for PL20-0964 for a Type II Site Plan and Design Review. Details at <https://cityview.ci.bend.or.us/Portal/Planning/Locator> and <https://www.bendoregon.gov/Home/Components/Calendar/Event/7205/20?curm=5&cury=2021>.

May 13
9am La Pine Rural Fire Protection District Regular Board Meeting at 51550 Huntington Rd., La Pine. Requests for public comment sent by mail or admin@lapinefire.com by 3pm, May 13.

May 14
8:30am Redmond Chamber Virtual Coffee Clatter. Facebook Live.

May 17
Noon-1pm COCC Virtual Nursing Program Discovery Session. To receive Zoom link, mail selectiveadmissions@cocc.edu and include full name, phone number and the specific session date.

May 18
9am Visit Bend Virtual Board of Directors Meeting. Zoom: <https://us02web.zoom.us/j/81617915055?pwd=ZVNZbU5rKzVGOGYanpKbU5HcEZZZz09>. Meeting ID: 816 1791 5055, passcode: 827919. One tap mobile: find your local number: <https://us02web.zoom.us/j/81617915055?pwd=ZVNZbU5rKzVGOGYanpKbU5HcEZZZz09>.

May 19
9-10am COCC Virtual Nursing Program Discovery Session. To receive Zoom link, mail selectiveadmissions@cocc.edu and include full name, phone number and the specific session date.

May 20
Noon-1:30pm City Club Virtual Annual Regional Manager Forum. cityclubco.org.

May 21
8:30am Redmond Chamber Virtual Coffee Clatter. Facebook Live.

May 26
5-6pm COCC Virtual Nursing Program Discovery Session. To receive Zoom link, mail selectiveadmissions@cocc.edu and include full name, phone number and the specific session date.

May 28
8:30am Redmond Chamber Virtual Coffee Clatter. Facebook Live.

WORKSHOPS

& TRAINING



April 24
9-11am Synergy Health & Wellness Virtual Group Class Program, Thriving with Diabetes. <https://www.synergyhealthbend.com/diabetes-education-program.html>.

Wednesdays & Fridays, April 28-May 21
9-11:30am COCC Small Business Development Center Virtual Workshops, Dare to Lead. \$1,295, registration and course information at <https://www.enrole.com/cocc/jsp/session.jsp?sessionId=SP-21DARETOLEAD.1&courseId=DARETOLEAD&categoryId=10206>.

Wednesdays, April 28, May 5 & 12
6-8pm COCC Small Business Development Center Virtual Workshops, QuickBooks Pro, Intermediate Desktop Version. \$99, registration and course information at <https://www.enrole.com/cocc/jsp/session.jsp?sessionId=SP21QB18INTER.1&courseId=QB18INTER&categoryId=>

May 4
2-4pm COCC Small Business Development Center Virtual Workshops, Digital Marketing for Small Business. \$89, register at <https://www.enrole.com/cocc/jsp/session.jsp?sessionId=SP21DIGITALMKTG.2&courseId=DIGITALMKTG&categoryId=10205>.

May 4
3-5:30pm COCC Small Business Development Center Virtual Workshops, Managing the People Aspects of Your Business, A Business Core Discipline Class. \$229, registration and course information at <https://www.enrole.com/cocc/jsp/session.jsp?sessionId=SP-21MANPEOPLE.1&courseId=MANPEOPLE&categoryId=10205>.

May 6
2-4pm COCC Small Business Development Center Virtual Workshops, Digital Marketing for Small Business. \$89, register at <https://www.enrole.com/cocc/jsp/session.jsp?sessionId=SP21DIGITALMKTG.2&courseId=DIGITALMKTG&categoryId=10205>.

Thursdays, May 6 & 20, June 3
6-8pm COCC Small Business Development Center Virtual Workshops, Finance & Accounting for Decision Making, A Business Core Discipline Course. \$149, registration and course information at <https://www.enrole.com/cocc/jsp/session.jsp?sessionId=SP-21FIN-ACCTG.1&courseId=FIN-ACCTG&categoryId=>.

Tuesdays, May 11 & 25, June 8 & 22
3-5pm COCC Small Business Development Center Virtual Workshops, What's Your Plan? A Business Core Discipline Class. \$199, register at <https://www.enrole.com/cocc/jsp/session.jsp?sessionId=SP21YOURBUSPLAN.1&courseId=YOURBUSPLAN&categoryId=10205>.

Wednesdays, May 12 & 26, June 9
11am-1pm COCC Small Business Development Center Virtual Workshops, Launch! A Series of Classes + Advising Sessions. \$199, register at <https://www.enrole.com/cocc/jsp/session.jsp?sessionId=SP21LAUNCH-NEW.1&courseId=LAUNCH-NEW&categoryId=10205>.

May 12
5:30-7:30pm COCC Small Business Development Center Virtual Workshops, Buying Happiness, Personal Sales Strategy for Artists & Galleries (or Anyone Interested in Sales). \$30, register at <https://oregoncoast.edu/sbdc-classes-2021/>.

May 19
5:30-7:30pm COCC Small Business Development Center Virtual Workshops, Buying Happiness, Personal Sales Strategy for Artists & Galleries (or Anyone Interested in Sales). \$30, register at <https://oregoncoast.edu/sbdc-classes-2021/>.

Wednesdays, May 19 & 26, June 2
6-8pm COCC Small Business Development Center Virtual Workshops, QuickBooks Online, Do Your Bookkeeping in the Cloud! \$99, registration and course information at <https://www.enrole.com/cocc/jsp/session.jsp?sessionId=SP21QBONLINE.1&courseId=QBONLINE&categoryId=10205>.

Building Permits

COMMERCIAL PERMITS WEEK ENDING 4-16-2021

City of Redmond

\$10,000.00	-	Commercial (Mail Area) 246 sf. at 4297 SW Canal Blvd. Redmond 97756 OR Owner: Canal Boulevard Land Company, LLC 10444 NE Vineyard Way Terrebonne, OR 97760 Permit # 711-21-000386
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COMMERCIAL PERMITS WEEK ENDING 4-23-2021

None this week

City of Bend

Due to system changes at the City of Bend we are temporarily unable to provide Bend permits at this time.

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