

Do Me a Flavor Sweet Dream Realized with Rise of Elly's Ice Cream in Bend's NorthWest Crossing



PHOTO | COURTESY OF ELLY'S ICE CREAM

by **SIMON MATHER — CBN Feature Writer**

A hankering for a sweet treat during a neighborhood stroll proved the inspiration for a couple to turn a business passion into reality — culminating in the formation of Elly's Ice Cream, which recently opened at the evolving new commercial development in Bend's NorthWest Crossing known as The Grove.

Elly Sisney, who started the venture along with husband Tim, explained, "About this time last year we were walking around the North-West Crossing neighborhood, where we live, and were really craving some ice cream but realized there were no options in the vicinity.

"The lightbulb went off, as we saw a gap in the market coinciding with the emergence of The Grove as an ideal place to be potentially be positioned, with such a business benefitting from the development's philosophy of driving traffic for a number of compatible tenants.

"Ice cream is often an impulse buy, and we could see people, for example, having dinner at one of the other spots in the complex then coming by for dessert.

"You could say the birth of this idea was something of a 'COVID baby' as my previous business involving event marketing was decimated by the pandemic onset and it catalyzed the desire to move in a new direction. It had always been my dream and passion to start something in the food space."

Following the initial inspiration, the couple set about formulating a comprehensive business plan and undertaking significant research, including touring ice cream emporiums all around the Pacific Northwest to identify best practices — an exercise Elly admitted was "not the worst" assignment anyone had been presented with.

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Local Engineers Share Their Challenges & Triumphs of the Current Business Climate

by **RONNI WILDE — CBN Reporter**

There have been countless ripple effects resulting from the pandemic. No one could have foreseen how the world would be forever changed. One surprise outcome has been the tremendous growth in the demand for real estate, commercial construction and other projects, and the subsequent need for the services of all related industries, including engineering.

"We are doing really well, busier than ever," says Brett Parker, principal, PE of HWA, which provides engineering, land-use planning and surveying services throughout Central Oregon. "We definitely have gotten a lot more apartment and housing-type projects. We are doing well with the City; we picked up some construction inspection work with Deschutes County. This is due to the influx of people; all the building going on for residences and apartments, all the people coming in and of course lots of businesses wanting to start up and grow out here as well."

At ColBreit Engineering, which provides mechanical, electrical, plumbing engineering and design services, the staff is back in their offices in Bend and Corvallis and



PHOTO | BY THISISENGINEERING FROM PEXELS

business is busy, according to Laura J. Breit, PE, LEED AP, principal and CEO. "Our team is embracing our return to the office after being away for a year and a half," she says. "April 2020 was scary. We locked our expenditures down and spent only on what we needed to. However, we remained busy and even made a few hires. We ended the

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Insurance Industry Pros Reflect on Ups & Downs of Business

by **RONNI WILDE — CBN Reporter**

With health-related mandates changing regularly and a healthy dose of fear over the unknown, insurance industry professionals have had quite the roller-coaster ride in helping their clients navigate the storm of the past year and a half. But, as life settles down a bit now, we at *Cascade Business News* reached out to a few insurance experts to see how they are doing. Here's what they had to say:

How is business going now?

Bill McCabe, Owner, President, United Risk & Insurance Services, Sunriver

For us, it's going great. We are busier now than before COVID. We are growing, hiring and getting new business. Through COVID, times were slow, but we managed through it, and in the past few months, business has picked up tremendously.

Patrick O'Keefe, Owner, Cascade Insurance Center, LLC, Bend

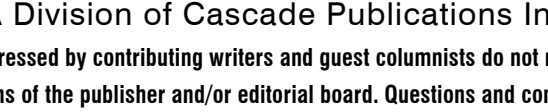
Business is good — maybe even busier than usual. Lots of people are buying, selling and refinancing their homes,



PHOTO | BY MIKHAIL NILOV OF PEXELS

each of which affects us. And on the employee benefits side, more and more businesses are deciding that a solid benefit package is becoming a must in order to attract and keep employees. These are employers who traditionally have not offered benefits. There are also about 11,000 people a

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RECENT TRANSACTIONS

Brokers **Peter May, CCIM** and **Russell Huntamer, CCIM** with **Compass Commercial Real Estate Services** represented both the seller, **Pahlisch Purcell Holdings, LLC**, and the buyer, **NW Bend Ocker Holdings, LLC**, in the sale of 1.62 acres located at 2337 NE Ocker Drive in Bend. The commercial land sold for \$1,125,000.

Karen Koppel, CCIM of **NAI Cascade** represented the buyer in the acquisition of a standalone retail building at 3425 Crater Lake Highway in Medford, OR. This investment property closed at \$1,740,000.

Compass Commercial Real Estate Services broker **Robert Raimondi, CCIM** represented the seller, **Paul Hanson**, in the sale of 1825 NE 6th Street in Redmond. The 1,296 SF building sold for \$275,000.

Jenn Limoges, CCIM of **NAI Cascade** represented the seller in the disposition of a 24-unit multifamily development. This is the second phase in a project to provide workforce housing in Sisters, OR.

Brokers **Pat Kesgard, CCIM** and **Kristie Schmitt** with **Compass Commercial Real Estate Services** represented the tenant, **Systems West Engineers**, in the lease of a 2,339 SF office suite located at 550 NW Franklin Avenue in Bend.

Jenn Limoges, CCIM of **NAI Cascade** represented the Tenant and Landlord in leasing 1,427 SF of medical office at 1725 SW Chandler Avenue in Bend. The tenant, Pro Motion Physical Therapy, has operated out of Snap Fitness on Reed Market and will now have a flagship location on the west side.

Compass Commercial Real Estate Services brokers **Dan Kemp, CCIM** and **Adam Bledsoe** represented the landlord in the lease of a 1,761 SF industrial suite located at 20495 NE Murray Road in Bend. **Compass Commercial Real Estate Services** broker **Graham Dent** represented the tenant, **Recreation Equipment, Inc.**

Jenn Limoges, CCIM of **NAI Cascade** represented BOSS Sports Performance in expanding their footprint at 1305 SE Armour Road in Bend.

Walt Ramage of **NAI Cascade** and **Jeff Reed** of **NAI Cascade** represented the seller in the disposition of 650 NE Jackpine in Redmond for \$1,500,000. This asset included an absolute net leased Dutch Bros and an owner/user Choice Car Wash.

Walt Ramage of **NAI Cascade** represented the buyer and seller in the sale and purchase of 1029 SE Paiute in Bend. This property closed at \$390,000 and will be used as storage/operations for Stilson Builders.

Jeff Reed of **NAI Cascade** represented the Landlord and **Karen Koppel, CCIM** also of **NAI Cascade** represented the Tenant in leasing Suite 102 & 103 at 178 South Elm in Sisters. The tenant, Advantage Mortgage, is well established in Oregon, Washington and Idaho but are new to the Central Oregon market.

Walt Ramage of **NAI Cascade** represented the Landlord and **Karen Koppel, CCIM** of **NAI Cascade** represented the tenant in leasing 4,360 SF of office space at 1080 Mt Bachelor in Bend.

Continued on Page 30 ►

Kôr Community Land Trust Holds Ribbon-Cutting Celebration

by **RONNI WILDE — CBN Reporter**

Kôr Community Land Trust held a ribbon cutting event in celebration of its first net-zero, affordable homeownership development, Kôrazón, on Tuesday, July 13.

“It’s an honor to be here. At Kôr, we say it takes a village to build a village, and it really does,” says Jackie Keogh, executive director of Kôr Community Land Trust. “These units are net-zero. We believe

the residents of these units should have access to sustainable technology like everyone else. Income should not dictate sustainability.”

“This has been a process, as it should be. It’s a gift,” says Adele Castleberry, a new owner of one of the units in the

Continued on Page 31 ►

Deschutes Public Library Announces Selection of Architects to Design Bond-funded Construction Projects

On July 14, 2021, the Deschutes Public Library District Board selected the architectural team of The Miller Hull Partnership and Steele Associates to design bond-funded construction projects. Projects include a greatly expanded Redmond Library and a new central library, as well as extensive renovations and updates for libraries in Downtown Bend, East Bend, La Pine, Sisters and Sunriver.

“We are eager to bring to life the voters’ vision of designing and updating library spaces throughout Deschutes County, and The Miller Hull Partnership and Steele Associates are poised to make that vision a reality,” said Library Director Todd Dunkelberg. “Both firms have extensive experience in sustainable

Continued on Page 30 ►

COCC Students Eligible for \$7 Million in Expanded CARES Act Education Funds

Starting this summer term, Central Oregon Community College (COCC) will begin to disperse \$7,082,000 in federal aid from the U.S. government’s expanded Higher Education Emergency Relief Fund (HEERF) to enrolled credit students, based on individuals’ financial need and enrollment status. The grant awards will begin in the range of \$400 to \$1,300 per term, depending on qualifying status, with all awarded

dollars applied automatically to the college’s upcoming academic year. Grants will continue throughout the 2021-22 academic year.

“This means so much for our low-income students,” said Breana Sylwester, COCC’s director of financial aid. “Our Federal Pell Grant students will be

Continued on Page 30 ►



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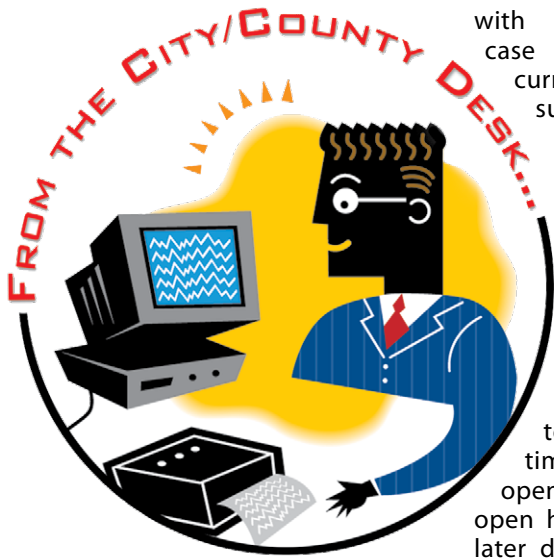


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with NeighborImpact to provide case management for any of the current residents who would like support services.

Beginning on July 8, City staff visited nearby businesses and residences to share information about Project Turnkey-Bend.

A community open house will be held on July 22, see below for more information.

There will be a second open house later this summer to provide an update on the timeline for remodeling and opening the shelter. The second open house will be announced at a later date and posted on the City's Project Turnkey webpage.

BEND

◆ On July 8, Oregon Community Foundation (OCF) announced that the City of Bend was awarded \$2.97 million in state funding from Project Turnkey to purchase a motel property and remodel it for use as a managed transitional shelter. Located at 2346 NE Division St., the City officially closed on the property on July 7. The City will open the shelter after remodeling the 8,895 square-foot building and making improvements to the property. Once remodeled, Project Turnkey-Bend will provide 28 rooms for shelter use.

The City will work with people currently residing at the property to ensure they maintain stable housing while the property is being remodeled. The City is working

◆ The City of Bend will host a Community Information Session regarding newly proposed code amendments related to House Bill (HB) 2001, a bill passed by the Oregon legislature in 2019 aimed at providing more housing options in Oregon communities. The session will be held online from 5:30 to 7:30pm on Thursday, July 22. It will include a presentation by City staff followed by a question and answer opportunity.

In 2019 the Oregon Legislature passed HB 2001 which requires Oregon cities with over 25,000 population to allow the development certain types of "middle housing" such as duplexes, triplexes and quadplexes, within residential zones.

This new legislation requires the City

to update the Bend Comprehensive Plan and Bend Development Code to be in compliance with HB 2001. City staff have spent the past several months working with the HB 2001 Stakeholder Advisory Group, which is comprised of members from the City Council, Planning Commission, Affordable Housing Advisory Committee, Neighborhood Leadership Alliance and members of other stakeholder groups, to draft a package of proposed amendments for consideration by the Bend Planning Commission and City Council. These amendments cover a range of items from parking requirements to design standards.

To view the proposed amendments and for more information on Bend's HB 2001 implementation, visit bendoregon.gov/HB-2001.

To attend the online information session, please register at bendoregon.gov.zoom.us/join/91618120000.

DESCHUTES COUNTY

◆ On July 14, 2021, the Deschutes County Commission approved initial American Rescue Plan Act (ARPA) investments for projects that total more than \$2.85 million.

Initial ARPA investments approved by the Board of Commissioners include:

- \$1 million to support the first phase of the Oregon State University-Cascades, Central Oregon Community College, and Bend Chamber Little Kits Early Learning

& Child Care Center project. The first phase of the Little Kits Early Learning & Child Care Center is expected to provide childcare for 70 to 100 children in Bend.

- \$750,000 to support a partnership with the City of Bend on a managed camp project. Commissioners indicated the potential of making an additional \$750,000 investment in the project at a later date.
- \$450,000 to support the Bethlehem Inn's conversion of a motel in Redmond into a year-round shelter that will serve up to 88 people each night.
- \$455,184 to cover County-incurred costs related to COVID-19 testing, liability insurance, sanitizer for the Deschutes County Jail, and administration of the County's ARPA investments.
- \$100,000 for the Ronald McDonald House to help support their capital campaign project.
- \$100,000 to support the construction of the Veterans' Village project.

Commissioners also provided guidance to staff to explore the development of a program that could provide assistance for businesses that were financially impacted by the COVID-19 pandemic.

Deschutes County will receive more than \$38 million in ARPA funds. The County received the first half of the funds in May and expects to receive the remainder of the funds next year.

To learn more visit deschutes.org/arpa.

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Why MS Excel is Critical to Land a Finance or Accounting Job

by QUINN HANSON, Division Manager — G.A. Rogers & Associates

It takes a lot to get ahead in the finance and accounting world. Intelligence, creativity, leadership, networking skills and luck. But sometimes mastering the basic skills can have the biggest impact.

That's why it's important to get the most out of foundational tools like Excel. Any job you get in finance or accounting will require that you have a basic knowledge of the program. Meanwhile, knowing some of the advanced tricks will make your life easier and open up new possibilities.

Statistics back this up. One study showed that nearly two-thirds of companies (63 percent) think of Excel as a vital accounting tool.

At the same time, consider how competitive accounting and finance can be. Each year, nearly 55,000 people graduate with a Bachelor's degree in accounting. Another nearly 22,000 will get a Master's degree in the subject.

That's a lot of new candidates entering the market each year. You need to find ways to stand out. That means getting the most out of every tool, including Excel. With that in mind, here are the top skills you need to know to land a finance and accounting job:

Learn the Fundamentals

Always start with the basics, right? It might seem like everyone can do the bread-and-butter tasks on Excel. That might be true to some extent. But getting the most out of these elemental tools will create a great foundation for more complex functions.

- **Formulas:** You won't get very far in Excel without a working knowledge of the formulas and functions capabilities. This lets you create algorithms you can use to speed your computational tasks.
- **Conditional Formatting:** This process lets you set rules that will change the formatting of a cell-based on what appears there. Make losses red and profits black, for example. Mastering this will let you build more readable spreadsheets.

Crunching the Numbers

You don't just want to compile data. You want to use it. Excel provides tools to make that possible, letting you analyze the information you input.

- **Pivot Table Analysis:** This function summarizes and reorganizes your data, letting you look at it from a fresh point of view.
- **Data Validation:** Avoid mistakes in your data entry by putting this feature in place. It limits the type of information that can be entered into a cell.
- **What-If Analysis:** Use Excel to dream about what could be. This tool lets you change values in a cell and see how it will impact outcomes in other areas of your spreadsheet.



Communicating Your Findings

Finding a crucial insight into the data is just the first step. You also have to convince your coworkers and your managers to follow your findings.

The ability to communicate information is crucial. A simple spreadsheet rarely does the job adequately. Luckily, Excel has some functions to help on this front.

- **Sparklines:** This feature creates small charts inside a cell within a spreadsheet. It gives a very quick visual summary of the shape of change data has over time.
- **Create Charts Based on Data:** Nothing tells a story better than a picture. Excel's charting functions let you boil down the numbers into a more appealing format.
- **Create Tables:** You can also easily turn your data into a referenceable table, ready for insertion into any report.

Ability to Learn New Excel Skills

We know: this isn't strictly an Excel skill. But continually adding new tricks in the software will help you become more efficient over time. Eventually, you'll be able to get more done and achieve better results, thanks only to your upgraded Excel skills.

This is true for technology in general. From the abacus to the adding machine to the calculator to high-powered accounting software, success in finance and accounting has always involved a certain level of tech-savviness. Start with Excel and then expand your skills with other powerful accounting and finance programs.

Talking about Your Results

Here's another one that has little to do with the nuts and bolts of operating Excel. Still, learning to talk about your Excel-based results will give your career a step up.

Finance and accounting topics can be difficult to understand for people not versed in the technical language. And, let's face it, the subjects can prove very boring as well. Try showing an average person one of your Excel "a-ha!" discoveries. Expect a yawn or a puzzled look.

For these reasons, your ability to explain financial topics to non-specialists will make you a valuable part of any finance team. You'll be able to share your Excel-driven insights with clients and others outside the narrow group of industry professionals.

Quinn Hanson, Division Manager, G.A. Rogers & Associates. Executive Recruiting ga-rogers.com



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Best Architectural Design — Arbor Builders #18

Best Feature — Arbor Builders #18 (fire place)

Best Interior Finish — Arbor Builders #18

Best Kitchen — Arbor Builders #18

Best Landscaping — Arbor Builders #18

Best Master Suite — Arbor Builders #18

Best of Show — Arbor Builders #18

Best Value — Arbor Builders #18

\$380,000 - \$400,000

Best Architectural Design — Woodhill Homes #4

Best Feature —

Habitat for Humanity #13 (Net Zero)

Best Interior Finish — Woodhill Homes #4

Best Kitchen — Woodhill Homes #4

Best Landscaping - Woodhill Homes #4

Best Master Suite — Woodhill Homes #4

Best of Show - Woodhill Homes #4

Best Value — Woodhill Homes #4

\$425,000 - \$475,000

Best Architectural Design — MonteVista Homes #2

Best Feature —

MonteVista Homes #2 (Dormer in Family Room)

Best Interior Finish — MonteVista Homes #2

Best Kitchen — MonteVista Homes #2

Best Landscaping — MonteVista Homes #2

Best Master Suite — MonteVista Homes #2

Best of Show — MonteVista Homes #2

Best Value — MonteVista Homes #2

\$590,000 - \$630,000

Best Architectural Design — Lifestyle Homes #6

Best Feature — New Era Homes #9 (Office)

Best Interior Finish - Pahlisch Homes #11

Best Kitchen — New Era Homes #9

Best Landscaping — Pahlisch Homes #11

Best Master Suite - Pahlisch Homes #11

Best Garage- Lifestyle Homes #6

Best of Show - Pahlisch Homes #11

Best Value - Pahlisch Homes #11

\$975,000 - \$1,00,000

Best Architectural Design — Curtis Homes #14

Best Feature — Curtis Homes #14 (Hallway)

Best Interior Finish — Curtis Homes #14

Best Kitchen- SolAire Homebuilders #19

Best Landscaping — SolAire Homebuilders #19

Best Master Suite — Curtis Homes #14

Best of Show - Curtis Homes #14

Best Value - SolAire Homebuilders #19

\$1,249,000-\$1,250,000

Best Architectural Design —

Wittmer Construction #1

Best Feature —

Hive Development LLC #12 (Tesla Solar Roof)

Best Interior Finish — Wittmer Construction #1

Best Kitchen — Wittmer Construction #1

Best Landscaping — Wittmer Construction #1

Best Master Suite — Wittmer Construction #1

Best of Show — Wittmer Construction #1

Best Value — Wittmer Construction #1

\$1,800,000 - \$1,890,000

Best Architectural Design — Sunrise Construction #7

Best Feature — Sunrise Construction #7 (Steel Work)

Best Interior Finish — Artisan Homes #17

Best Kitchen- Artisan Homes #17

Best Landscaping — Sunrise Construction #7

Best Master Suite — Sunrise Construction #7

Best of Show - Sunrise Construction #7

Best Value - Sunrise Construction #7

\$2,595,000-\$2,700,000

Best Architectural Design —

Structure Development NW #15

Best Feature —

Kellcon Homes #8 (Media-Family Room)

Best Interior Finish — Kellcon Homes #8

Best Kitchen — Kellcon Homes #8

Best Landscaping - Kellcon Homes #8

Best Master Suite - Kellcon Homes #8

Best Garage- Kellcon Homes #8

Best of Show — Kellcon Homes #8

Best Value — Kellcon Homes #8

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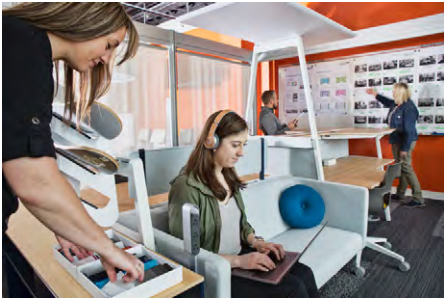
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Seven Ways to Help Your Business Recover from COVID-19

by ED WEISER — SCORE Central Oregon

It's been a tough 16 months, but you and your business survived. Congratulations! Now it's time to move out of survival mode and back into growth mode. You did it before; you can do it again. Look at your business like you did when you started and go back to the basics.



1. Keep Putting your customers first

Don't just tell your customers how great your product or service is. Explain what's in it for them. What pain points do they have that you can solve? What are they afraid of? What are their needs, dreams and goals? How will their life be better after engaging with you? Sell the benefits, not the features.

2. Review your company's personality

You have your own unique personality. In order to be authentic, your company's image, values and interactions must match yours. Try a quick exercise: Picture your small business as if it was a live person who is the embodiment of you. What are her character traits? Does she have any endearing qualities or quirks? Is she loud or quiet? Does she move impulsively or thoughtfully? Why do people like to hang out with her? Does she like to help others? Write down her top five to seven traits.

Once you have an updated picture of your company's personality, tweak your marketing messages and materials. Do you want your web site to look soft and fuzzy or do you want it to be loud, bright and assertive? Do you want your promotional materials to have a quick, concise call to action or do you want them to be more subtle and mysterious? Do you want to tell funny, engaging stories or just get to the point? Once you're comfortable with your marketing look and feel, you can be confident that it will reflect your own personality. And it will attract the customers who you want to work with.

3. Revisit your unique core value proposition

Let's face it — we all operate in a crowded marketplace. Lots of other companies have products and services which appear at first glance to be comparable to yours. How will you stand out from the crowd?

A great way to clarify and strengthen your value proposition is to perform a SWOT Analysis on your product/service or company. Once you've reviewed your Strengths, Weaknesses, Opportunities and Threats (SWOT), you'll have a good idea how to communicate to your customers that you are in the best position to meet their needs.

4. Take a fresh look at your web site

What is the *one* key thing you want it to do? Do you want to sell from it? Do you want people to book an appointment? Do you want them to give you their email address? Do you want them to call you? Decide your overall goal and keep that in mind as you design each page.

Every page should include an action button which serves the purpose you've defined. Your website cannot just provide product information; it must drive action.

5. Increase your odds of being found online

Make sure your listing is still accurate. Have your hours changed? Update the photos which reflect you and your business.

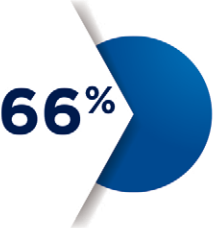
Put common search terms into your web pages. A great way to accomplish this is by including the most common search questions for your type of business on your FAQ page.

Then go to the library and use one of their computers to see your search ranking as others see it. (If you use your own computer, tablet or phone your ranking will probably appear to be much higher than it actually is.)

If you're not on the first page of search results, consider paying a local professional to help you with SEO (Search Engine Optimization) and SEM (Search Engine Management).

Everything you do online should link back to your web site.

Continued on Page 8 ►



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Elly's Ice Cream

Continued from page 1

She added, "We ended up working with a gentleman out of Washington who specializes in making ice cream, starting out with 30 flavors, while also asking him to collaborate with us on 30 additional custom-made offerings. So, we have developed seasonal items like peppermint bark for the winter, or apple and pumpkin sauce variations for the fall.

"We are a modern-day ice cream shop with nods to the classics, serving the very best natural ingredients, locally sourced whenever possible.

"Our ice cream is rich and velvety using ingredients from the Pacific Northwest, including USDA Organic-certified, milk, cream, eggs and berries. It is made through sustainable practices, in small batches using more cream and less air resulting in what we think is simply the most superb ice cream.

"We also partner with local businesses, such as Two Sweet Cakes, to make our brownies, cookies, chocolate and marshmallow crème and house-make some of our toppings including house-spiced pecans, cashews and granola."

Elly said the decision to be one of the first businesses to locate in the Grove, while the building was still being developed, was taken in part to take advantage of summer traffic, following a Memorial Day weekend opening. There are also plans for an "after-school" menu to cater to students from the four academic facilities nearby.

She added, "This is kind of back to the future for me as back in high school my friend and I worked at an ice cream shop, and now some 20 years later she owns one in Wisconsin and I have one on the West Coast!

"We have had a great response since we opened and noticed quite a few repeat customers already as the word gets out and The Grove continues to take shape.

"My husband and I recently got married, purchased the rental home we were living in and started our ice cream shop all in NorthWest Crossing, so I guess you could say we're firmly planting our roots in this amazing community for the long-term!"

The Grove, off NW Mt. Washington Drive, officially opened in late May, with its 14,000-square-foot Market Hall anchored by Bend Brewing Company's "Waypoint"



ELLY AND TIM SISNEY | PHOTO COURTESY OF ELLY'S ICE CREAM

outpost, which joined Elly's and Thump Coffee's fourth location in town as the earliest tenants to establish a presence at the site.

Italian-inspired Sunny's Carello eatery also has positioned a food truck adjacent to the location, prior to opening a permanent facility which is being built within the complex and expected to open this fall, along with Sebastian's Seafood & Specialty Market.

A more recent wave of tenants arriving in the Market Hall this summer, includes Left Coast Burger Company, ThAiPAS and Green Leaf Juice.

Chris Jones, development manager for Portland-based project^, added, "We are thrilled to have welcomed our tenants thus far and the broader community to The Grove.

"We have had tremendous commercial interest in The Grove, in large part due to our sound ecological practices and our ability to accommodate evolving social and business requirements, as well as the building's design-conscious aesthetic which seamlessly connects to the Central Oregon environment."

ellysicecream.com

Seven Ways to Help Your Business Recover

Continued from page 7

- 6. Continue connecting with your most valuable customers through email**
- Your subject line should be 40 to 50 characters and include an offer which is valuable to the recipient. Make the content mostly about them, not you. A good industry average open rate is 30 percent. Even if they don't open the email, they will be reminded about your business.
- Be sure to include an Unsubscribe option.
- 7. Look to see if any of your competitors went out of business during the last six months**
- If so, you may be uniquely positioned to pick up some of their customers or


employees. Ask your friends, advisors, employees and customers. They may know of someone talented looking for a job or potential customers who need your products or services now.

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Ed Weiser is a volunteer mentor with the Central Oregon chapter of SCORE. His other volunteer passions include Deschutes County Sheriff's Office Search And Rescue, Discover Your Forest interpretive programs and Bucket List facilitation. Weiser can be contacted at ed.weiser@scorevolunteer.org.

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Summer is Here: Tricky Rules to Follow for Employment of Minors

by NICOLE ELGIN & J. BLAYNE SOLEYMANI-PEARSON — Barran Liebman LLP

Working a summer job during high school is a time-honored tradition, and with this tradition come several state and federal laws employers of minors must follow. Navigating state and federal laws for employment of minors can be tricky, and there are different requirements by industry. This article highlights rules for non-agricultural and non-entertainment jobs.



Nicole Elgin

J. Blayne
Soleymani-Pearson

All Minors

First, employers must verify the age of each minor hired using an appropriate proof of age document, and must maintain a list of all minors hired. Once properly hired, employers must post a validated Employment Certificate in a location where all employees may readily see it. All minors must receive a 30-minute meal period for any work period of six or more hours worked, and a 15-minute rest period for every major portion of four hours worked.

Minors may not perform hazardous work, which precludes them from operating most power-driven machinery, including hoisting, woodworking and cutting/slicing equipment. Minors also may not be exposed to dangerous worksites, including work in mines, on roofs and in areas containing radioactive substances. Consequently, employers should make note that hazardous job classifications are not identical between the U.S. Department of Labor (DOL) and Oregon's Bureau of Labor and Industries (BOLI). Both agencies provide worksheets on their websites to help employers identify hazardous work.

Under 14

The federal Fair Labor Standards Act (FLSA) covers most employers and limits employment of minors under 14 to the following jobs:

- Delivering newspapers to customers;
- Babysitting on a casual basis;
- Working as an actor or performer in movies, TV, radio or theater;
- Working as a homemaker gathering evergreens and making evergreen wreaths; and
- Working for a business owned entirely by the minor's parents as long as it is not mining, manufacturing or any of the 17 hazardous occupations identified by the Department of Labor.

In Oregon, to employ someone under the age of 14, employers are required to obtain an Employment Permit Application from the parents of the minor and submit it to the Bureau of Labor and Industries (BOLI).

When school is not in session, minors under 14 may not work more than:

- 8 hours in any one day;
- 40 hours in one week; and
- 5 days in one week.

When school is in session, minors under 14 may not work more than:

- 2 hours after school hours on school days;
- 6 hours on Saturdays and Sundays;
- 18 hours per week; and
- 5 days in one week.

Unless employed by their parents under a special permit, minors under 14 may not work before 8am or after 6pm.

14-15 Year-Olds

There are also several restrictions for employment of minors age 14-15, including a prohibition on work around most kinds of power-driven machinery or on construction sites, in warehouses, or at other locations where power-driven machinery is used.

When school is not in session, 14-15 year-olds may not work more than:

- 8 hours in any one day;
- 40 hours in one week; and
- The hours between 7am-9pm during the summer from June 1-Labor Day.

During the school year, 14-15 year-olds may not work more than:

- 3 hours after school hours on school days;
- 8 hours on non-school days;
- 18 hours per week;
- The hours between 7am-7pm; and
- No working allowed during school hours.

16 - 17 Year-Olds

Minors age 16-17 years-old may work in most industries so long as they are not hazardous. However, federal and state law allows 16-17 year-olds to work in certain hazardous jobs if they are "bona-fide student learners and apprentices." A "bona fide apprentice" is someone who is:

1. Enrolled in a course of study and training in a cooperative vocational training program under a recognized state or local educational authority or in a course of study in a substantially similar program conducted by a private school; AND
2. Employed under a written agreement which provides:
 - That the work of the student-learner in the occupations declared particularly hazardous shall be incidental to their training;

Continued on Page 30 ►



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Duke Warner Real Estate Market Trend Report

Record high temperatures are heating up the real estate market in Central Oregon as demand remains robust, even as new listings in Bend increased significantly since last month. The real estate trends continue to escalate due to many homebuyer's abilities for remote working, and where many are able to upscale their lifestyle as compared to urban metropolitan areas. In our monthly *Trend Reports*, we offer valuable insights by reviewing last month's market activity. This information can be a beneficial resource for any upcoming or changing trends we might see during the third quarter of the new year.

July 1 Inventory and June Activity

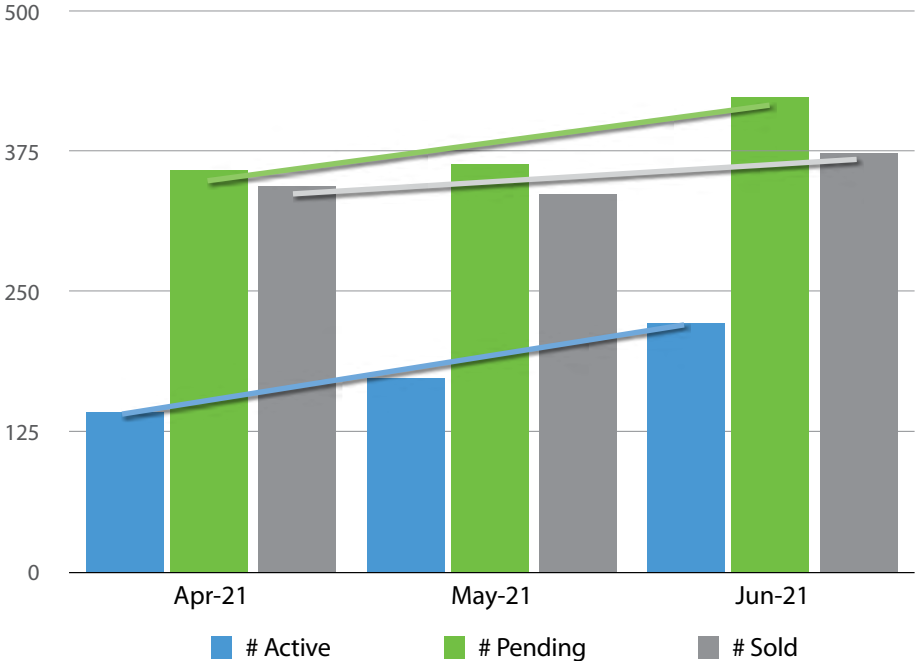
With 156 active listings as of July 1, the Bend market saw an almost 27 percent increase in available listings, up from 123 from the previous month. Pending homes were at 289, up almost 16 percent, also keeping pace with new listings. Homes still continue to sell at a blistering pace, leaving homebuyers empty-handed and ready to buy on the spot. Now is an excellent time for a homeowner, who might otherwise wait until later this summer, to list a home for sale. Both Bend and Redmond's current listings, although beginning to recover, remain far fewer than previous months, and those currently listed are being snapped up quickly. Redmond's active listings as of July 1 showed 68 homes, up 33 percent from 51 in the previous month. As we continue with summer, we see the combined active listings for Central Oregon at 224 homes.

June numbers for the Redmond market shows us 120 homes sold, 123 new homes on the market and 136 homes pending. The bulk of active homes on Redmond's market remain in the \$525,000-and-up price range, showing 28. The \$225,000-\$325,000 had four active listings, the \$425,000-\$525,000 range had 19 active listings and the \$325,100-\$425,000 price range showed 17 active listings.

For Bend, the numbers in June continued to illustrate a market with low inventory. There was two active listings in the \$225,000-\$325,000 range, and three in the \$325,100-\$425,000 range, 23 in the \$425,100-\$525,000 range and 25 in the \$525,100-\$625,000 price range. The \$625,000-\$725,000 had 19 active listings, the \$725,000-\$825,000 had 15 actives and the \$825,000-\$925,000 showed 14 active homes listed. As you can see from our *Market Trend Report*, there was an increase in homes available in the higher price ranges, showing 55 homes in the \$925,100-and-up price range. For Central Oregon overall, the supply and demand are not equally matched as more out-of-state buyers eagerly attempt to relocate to our beautiful area. It truly is an unmatched seller's market for those homeowners considering selling their property for top value.

With a fast-paced market, buyers often look for competitive pricing as they consider properties. If you are selling your home and trying to price your property, we encourage you to consult with your trusted Duke Warner Broker for seasoned, expert advice. Our brokers will share their experience, knowledge and excitement while they work for you. They know how to price properties according to the market trends and current housing competition.

Bend Real Estate Market Trend Report



Sold and Pending Listings

Bend had 250 pending homes in May and 289 in June. These numbers showcase the need for more listings to keep up with the demand to buy a new home in Central Oregon. For sold listings, there were 227 in May and 255 in June. In Redmond, we saw 111 in May and 120 in June. History in the making as we continue to see real estate needs escalating in the Bend and Redmond real estate market.

Looking Ahead

Many of us know and value this special place we call home. Central Oregon is a beautiful place to live, and no matter what stage of life you are in, there is something for everyone in the real estate market. As you consider your housing needs, start to plan and look ahead — whether you want to buy or sell a home, keep us in mind for your real estate ventures. Our professional brokers are here to offer great insights as you navigate your next home experience. Give us a call today and let us help you get started. We can be reached at 541-382-8262 or send us an email at info@dukewarner.com.

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deschuteschildrensfoundation.org



Old Mill District Kitchenware Store Announces New Name, New Ownership

A well-known Bend kitchen shop that moved into the Old Mill District a decade ago is under new ownership — and a new name — the culmination of months of planning, training and mentorship with the store’s founders, said new owner Kara Hansen. Hansen took over ownership of Ginger’s Kitchenware in January and recently rebranded the store under a new name, Kara’s Kitchenware, celebrating its official grand opening on July 10 with a raffle, tours of the upstairs commercial kitchen and tastings from various local food vendors.

The name change, however, ultimately reflects Hansen’s desire not to drastically change the business, but to build from the long-term culture of community established by the previous owners, Jaime and Ginger Aguirre. It also aligns with her plans to grow and diversify many of the products and services offered at the store.

“My goal is to maintain the spirit Ginger and Jaime built up, but take it to the next level,” Hansen said. “We’re adding and changing a few things up where we can get some buzz back into the store again.”

Regulars to the store will notice a rearranged floor plan, some new product lines featuring a wider variety of price points, a chef’s corner to promote higher-end equipment for the local chef community, and the sale of wine.

Hansen has also brought cooking and culinary classes back to the store. She plans to accommodate bridal and baby showers, bachelorette parties and perhaps even tea parties for kids.

“We have had so many customers who have begged us to start culinary and cooking classes back up and to make them true learning experiences,” Hansen said. “Things like learning how to make pasta, how to make bread, pastry classes, basic knife skills ... whatever people want to learn. We will be bringing all that back.”

She also has two chefs on staff to help with classes as well as provide professional insight to her and Kara’s Kitchenware customers.

A retired nurse looking for her next challenge, Hansen said a friend told her about the Aguirres’ desire to sell their store early in 2020, information that initially piqued her interests despite her lack of retail experience.

As her interest grew, Hansen said she got to know the Aguirres quite well. In fact, they took Hansen under their wings to teach her the business and make sure she made her final decision with her eyes wide open.

“I came here and started observing,” she said. “Jaime and Ginger had been here 13 years, and they had done a really good job. I can’t say enough about them as far as how they taught me. I went ahead and signed the official papers



KARA HANSEN | PHOTO BY GWEN SHOEMAKER

and started working with them daily — the front of the house, the back of the house, bookkeeping, orders, customers, paperwork... everything.”

Hansen said she continues to learn more every day, especially from the staff members who stayed through the transition.

“It’s been a real positive experience,” she said. “All the staff stayed except for one, so we have some consistency for the customers. But, they’ve also been awesome and taught me a lot, as well. We’re like family here already, and it’s super cool.”

Hansen said she looks forward to supporting the community as Kara’s Kitchenware continues to grow and evolve.

“The community’s really embraced us as a whole,” Hansen said. “Now I want to work on giving back. Whatever that may be, I just can’t say enough about how welcoming everybody’s been.”

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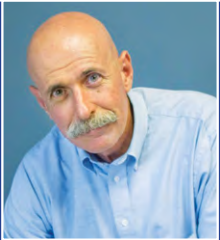
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Local Engineers

Continued from page 1

year profitable – near our goal.”

Century West Engineering Corporation, which provides general, civil and aviation engineering services, also remained robust during the pandemic. “We have been fortunate to maintain and expand the long-term planning, design and construction management contracts throughout the pandemic, and are continuing to build our backlog for the coming years. This includes both our aviation and our municipal markets,” says Tom Headley, PE, CWRE, office supervisor and Sr. project manager.



Rolf Armstrong

Rolf Armstrong, PE, SE, branch manager and principal of Eclipse Engineering in Bend, says business has been healthy for Eclipse as well, and the staff has maintained a steady workload. “Flexibility has been key to our success, as well as staying positive and proactive while we worked through the challenges as a team,” he says.

Working Remotely:

The Good, the Bad and Everything Else

The engineering professionals all seem to agree that learning how to work remotely was perhaps the biggest challenge they faced during the pandemic closures. However, once the learning curve had subsided, remote work proved to be beneficial in the long run. As a result, most of the companies are retaining the practice to some degree.

“The pandemic has definitely been interesting. At the very beginning, we were all working remotely, and this was a bit of a learning curve. This doesn’t work well with civil engineering because there’s lots of teamwork that needs to happen. But we adapted,” says Parker. “A couple of people are still working remotely part time, but the majority are back in the office now. Probably 90 percent of us have gotten our vaccines now.” He says the option to work remotely is one change that is likely permanent. “We will allow some employees to work remotely every once in a while now due to family issues and such, which was not really an option before.”

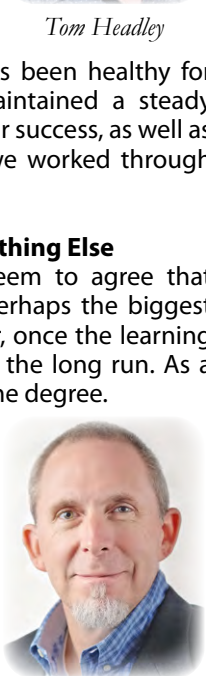


Laura J. Breit

“We hired a few employees who are permanent remote employees,” says Breit. “We also went back to a partial in-office model, where employees are in the office about three to four days per week. The remainder of the time, employees have the option of working remotely.” She agrees, however, that the lack of face-to-face interaction



Tom Headley



Brett Parker

was difficult during the closure. “Our team suffered from some communication challenges while remote, which is one main reason we decided to open the office up again,” she says. “We are pleased that returning to the office has resolved the communication challenges.” Although she says training new staff remotely has been a hurdle, the company has succeeded in doing so. “We learned that with the right attitude, anything is possible.”

Armstrong says the Eclipse team, which provides structural engineering services and has five offices located in the northwest, had to learn how to manage projects and teams remotely, but that now, virtual work has proved helpful in some ways. “Staying connected, and the level of effort required to maintain a collaborative environment while working remotely, was a challenge but forced us to learn how to function more digitally while being remote.” He adds, “Many of our employees have adapted easily and found ways to be more efficient through this process. This has created opportunities for some employees to work remotely on a permanent basis.”

At Century West, the staff took steps ahead of the pandemic to prepare for remote work, Headley says. “In our Bend office, each of our employees tested their home work environment in February 2020. This ensured that the details of a work-from-home scenario were already in place, from comfortable workstations to surge protectors. When we closed our doors to the public in March 2020, the transition to project delivery from home took just a few weeks to smooth out.” He adds, “Civil Engineering is a relationship business. This includes the relationships we have with our clients and the relationships we have with each other as we collaborate to serve our clients through project management, planning and design. Our young engineers learn from our experienced engineers — and vice-versa. While there are tremendous advantages to online collaboration, it is not a substitute for drawing up solutions on the same piece of paper together. We missed the face-to-face meetings with clients, but we adapted quickly to the online videoconferencing platforms like everyone else.”

Staffing Hurdles

As with most industries, engineering companies are struggling through the labor shortage. “We have had ads out for quite a while, and we are having trouble finding skilled workers,” says Parker. “We have the option of hiring people right out of school, but we are so backlogged we need people with existing skills who can plug and play.” To help ease the situation, Parker says the HWA team is working more hours now, and the principles who typically handle project management are now delving into doing the design work themselves. “We did get a hire from North Carolina who will be here in a couple of weeks, which will help.” But procuring contractors to perform the work is also a hurdle, he says. “They are completely booked through the end of the year. We have projects that are ready to be constructed, but we just can’t get to them.”

“It’s always been a bit challenging to find experienced staff in the Central Oregon area, and that hasn’t changed,” adds Breit. “We are concentrating on looking for the right new staff, and of course, treating our current staff well.” At Eclipse, Armstrong says they have been fortunate to be able to hire a few “very impactful employees” during the pandemic, and have been able to grow company-wide over the past 18 months.

“Staffing was a challenge before the pandemic and remains so today. Demand outstrips supply when it comes to qualified Professional Engineers (PE) with several years of experience,” says Headley. “Our industry generally enjoys and rewards career loyalty, so it can be hard to bring in those seasoned hires. Thankfully, Oregon is home to several excellent civil engineering colleges, so we do see new talent entering the field each year. To the civil PEs reading this: If you’re interested in the work we do, please call me.”

Triumphs: Positive Outcomes from the Pandemic

Because of the explosive growth of the region, Parker says HWA has been able to open a new division of construction inspection. “The city has the need for additional inspectors because they are short-staffed. The workload has been continual. We are hopeful that this trend continues, and that we don’t see any bubble bursting like it did in 2008.”

At ColeBreit, Breit says that keeping the personal connection between the Bend and Corvallis offices was difficult, but that the situation ultimately became a good thing. “When everyone went to work from home, the playing field was leveled, and it allowed those connections to build. Similarly, we have been able to meet with our clients more often via video conference than we would have been able to in person.” She adds, “We have also been able to make some new client connections remotely. One of our clients recently stated that it has been pleasing to learn that they can work efficiently with our team, even though we are located in a different geographical area, due to the use of virtual meetings and other virtual platforms. This has and will continue to help our business grow.”

Headley agrees that one of the silver linings resulting from the pandemic was the ease with which they were able to work remotely. “Now, we are more comfortable seeing occasional remote work as an option for those who would like a break from the commute, have a flight to catch mid-day or just want to recharge by working from home for a day or two. The remote work tools that have been introduced and refined through the pandemic will remain valuable to us moving forward.” He adds, “To the Central Oregon engineers who will be welcoming the engineers-in-training graduates of the COVID-19 era, please congratulate them on getting through their degree programs amid such a challenge. They’ll rely on us, more than before, to learn the value of face-to-face learning. Engineering is a profession of lifelong learning, and that learning flourishes in an engaged workplace.”

Armstrong says that the Eclipse staff and their ability to work through adversity has been a success story that has come out of this past season. “We have been able to add and develop many key roles and key employees throughout our company, and this has put us in a great position moving forward. Throughout our history, Eclipse has invested time and energy into defining our core values, and I believe that has given us a strong foundation to be better equipped when challenges like this occur.”

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Shedding Light on Emergency Egress

What You Need to Know

by RYAN MARONEY, PE — Morrison-Maierle, Inc.

There is often much confusion regarding emergency egress lighting requirements for buildings. What is emergency egress lighting? Where is it required? How can we address these code requirements with aesthetic, cost-effective and low-maintenance solutions? To help answer these questions, let's start with some definitions and then dig in further.

Egress lighting is the lighting that illuminates the travel path from any occupied space of a structure out to a public way. Emergency egress lighting is similar, except that it must remain on during a loss of normal utility power. Various codes outline the requirements for both, but it is the latter that often requires the most thought and planning, so let's focus on that part for now.

What does the code say?

The two most widely enforced codes in our region on emergency egress lighting requirements are the Life Safety Code (NFPA 101) and the International Building Code (IBC). Further reading can be found specifically in NFPA 101 Section 7.9, and IBC Section 1008.3, but in summary, these codes require the following:

"Emergency illumination shall be provided for a minimum of 1½ hours in the event of failure of normal lighting. Emergency lighting facilities shall be arranged to provide initial illumination that is not less than an average of 1 footcandle and, at any point, not less than 0.1 footcandle, measured along the path of egress at floor level. (NFPA 101 7.9.2)"

These performance requirements are applicable for all paths of egress



WHEN THE POWER GOES OUT, A MEANS NEEDS TO BE IN PLACE TO PROVIDE ILLUMINATION SO THE BUILDING WILL NOT GO PITCH DARK. THIS IS ESPECIALLY IMPORTANT DURING A FIRE, WHERE EXIT PATHWAYS NEED TO REMAIN LIT TO AID IN GETTING PEOPLE SAFELY OUT OF THE BUILDING | PHOTO COURTESY OF MORRISON-MAIERLE, INC.

defined by IBC 1008.3. This includes interior spaces like vestibules, corridors, passageways and exit stairways. However, it also includes exterior areas such as

Continued on Page 15 ►



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AKS Engineering & Forestry 2777 NW Lolo Dr., Ste. 150 Bend, OR 97703	541-317-8429	N/A	www.aks-eng.com chamberse@aks-eng.com	Brian Wilkinson, Chris Chambers	13	2008	4 PEs & 1 PLS	Civil engineering, land surveying, site planning, natural resources, water resources, forestry, arborist services, construction support, GIS, landscape architecture.
Ashley & Vance Engineering 33 NW Franklin Ave., Ste. 110 Bend, OR 97703	541-647-1445	N/A	www.ashleyvance.com info@ashleyvance.com	Jim Lord, PE, John Fischer, PE	15	2005	9	Committed to offering our clients creative, collaborative & cost-conscious civil & structural engineering solutions that range from residential to large-scale community infrastructure projects.
BECON 549 SW Mill View Way, Ste. 100 Bend, OR 97702	541-633-3140	N/A	www.beconeng.com info@beconeng.com	Erik Huffman	13	2012	5	Civil engineering, environmental engineering, land surveying & construction services.
Bend Structural Engineering, PC 61535 S Hwy. 97, Ste. 9-247 Bend, OR 97702	541-977-3738	N/A	www.bendstructuralengineering.com sandy.c@bendbroadband.com	Sandy Crenshaw	1	2005	1	Structural engineering services for architects, designers, homeowners & contractors on residential, commercial & industrial projects. Licenses in Oregon, Washington, Idaho, California & Montana.
CA Rowles Engineering, PC 1345 NW Wall St., Ste. 200 Bend, OR 97703	541-585-2207	N/A	carowlesengineering.com info@carowles.com	Charlie Rowles, PE	5	2004	1	Civil engineering, building design & planning.
Cascade Crest Consulting Engineers PO Box 2242 Sisters, OR 97759	541-419-5139	N/A	www.cccengr.com cccengr@msn.com	Eugene L. Trahern	2	2002	1	Structural, seismic evaluations & renovation design. Insurance & litigation claim support.
CEA Consulting Engineers 1345 NW Wall, Ste. 101 Bend, OR 97701	541-318-0404	541-322-5731	www.cca-engineering.com larrys@cca-engineering.com	Larry Scharf	5	2000	2	Mechanical & plumbing engineering & collaborative electrical engineering.
Century West Engineering Corporation 1020 SW Emkay Dr., Ste. 100 Bend, OR 97702	541-322-8962	541-382-2423	www.centurywest.com jroshak@centurywest.com	Joe Roshak	12	1969	8	General, civil & aviation.
ColeBreit Engineering 721 SW Industrial Way, Ste. 110 Bend, OR 97702	541-728-3293	N/A	www.colebreit.com Laurabreit@colebreit.com	Emily Foltz, Laura Breit, PE, LEED AP	17	2013	8	Mechanical, electrical, plumbing engineering & design services.
David Evans & Associates, Inc. 320 SW Upper Terrace Dr., Ste 102 Bend, OR 97702	541-389-7614	541-389-7623	www.deainc.com kws@deainc.com	Ken Schalk	2	1986	1	Civil engineering, water resource engineering, geographic information system (GIS), traffic engineering, surveying, landscape architecture, planning.

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Shedding Light

Continued from page 13

exterior landings at exit doorways, and outdoor exit ramps and stairways. These exterior requirements are often overlooked and can be a costly add at the end of a project. It is important to coordinate with the architect on all exit paths and plan for both interior and exterior emergency egress lighting early in design to avoid having to pick up these code requirements late in the game.

What construction types fall under these requirements?

There are some limited exceptions, but in general, all buildings other than basic residential dwelling units are required to follow these egress lighting code requirements. This includes both new construction projects and renovation projects where existing parts of a building are being upgraded. In addition, in cases where public safety is a concern as determined by the Authority Having

Jurisdiction (AHJ), some existing buildings will be required to be retrofitted to conform with current egress lighting code requirements. It is important to check the aforementioned code sections, as well as to confirm with the local AHJ, before assuming emergency egress lighting will not be required on a project.

Why the requirement in the first place?

When the power goes out, whether it be from a utility outage, a fire event or something else, a means needs to be in place to provide illumination so the building will not go pitch dark. This is especially important during a fire, where exit pathways need to remain lit to aid in getting people safely out of the building. Think about being in an unfamiliar building, possibly alone, when suddenly the fire alarm rings and the power goes out. You are going to want to get out of there immediately. Having some illumination will not only physically help you get out, but also reduce your panic and stress levels. The most important thing to remember is the goal of illuminating the path(s) needed to get someone safely out and away from the building.

How can we address these requirements?

There are some options when looking for ways to tackle emergency egress lighting such as:

- Using standalone “bug-eye” light fixtures
- Installing light fixtures with internal battery back-up
- Providing a lighting inverter to backup select light fixtures upon failure of normal power
- Use a generator to provide backup power to select light fixtures upon normal power failure.

As with most things, there are advantages and disadvantages associated with each solution. If you’d like to learn more, visit Morrison-Maierle’s



THIS BUILDING HAS ITS EMERGENCY EGRESS LIGHTING NEXT TO THE EXITS AND ALONG THE STAIRWAY TO ASSIST OCCUPANTS EXITING THE BUILDING IN CASE OF AN EMERGENCY | PHOTOS COURTESY OF MORRISON-MAIERLE, INC.

website and search for “egress”.

Ryan Maroney, P.E. is an electrical engineer in the Morrison-Maierle Bozeman office. His design work primarily consists of lighting, lighting controls, power and fire alarm for commercial buildings. In his free time, Ryan can be found in the mountains hunting and hiking with his wife Katie.

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▶ CONTINUED FROM PAGE 14

Engineering Firms *(Listed Alphabetically)*

Company / Address	Phone	Fax	WebSite/Email	Contact	Staff	CO Year Est.	Licensed Engineers	Services
DENT Instruments Inc. 925 SW Emkay Dr. Bend, OR 97702	800-388-0770	541-385-9333	www.dentinstruments.com sales@dentinstruments.com	Christopher L. Dent	22	1988	2	Design & manufacture of portable energy & power measurement instruments.
DOWL 963 SW Simpson Ave., Ste. 200 Bend, OR 97702	541-385-4772	N/A	www.dowl.com jamason@dowl.com	Justin Mason, PE, CWRE	15	2013	7	Engineering, surveying, construction management & inspection.
E::SPACE Labs LLC 48 Bridgeford Blvd., Ste. 180 Bend, OR 97702	541-241-8801	N/A	www.espacelabs.com david@espacelabs.com	David V. Robson, Rick Silver	2	2015	N/A	Affordable local prototype development lab to inventors, entrepreneurs, startups & corporations in the electronic & electromechanical space.
Eclipse Engineering Inc. 365 NE Quimby Ave. Bend, OR 97701	541-389-9659	N/A	www.eclipse-engineering.com jarmstrong@ceimt.com	Julie Armstrong	11	1998	6	Structural engineering services, with five offices located in the northwest. License to provide structural engineering services on projects throughout the United States & Canada.
ENERGYneering Solutions Inc. (ESI) 15820 Barclay Dr. Sisters, OR 97759	541-549-8766	N/A	www.energyneeringsolutions.com corporate@energyneeringsolutions.com	Julie Benson, Benny Benson	45	2007	13	An innovative engineering, construction & operations consulting firm committed to delivering quality renewable energy solutions in today's rapidly changing energy markets to provide clients with unmatched experience, flexibility & follow-through within the renewable energy industry.
Ferguson & Associates, Inc. PO Box 1994 Redmond, OR 97756	541-788-6282	N/A	www.traffic-team.com gscott@traffic-team.us	Scott Ferguson	2	1999	1	Regional transportation planning, traffic engineering, parking studies, traffic impact studies, trip generation studies.
Froelich Engineers, Inc. 745 NW Mt. Washington Dr., Ste. 204 Bend, OR 97703	541-383-1828	N/A	www.froelich-engineers.com kclifford@froelich-engineers.com	Tim Froelich, Kim Clifford	34	1991	5 in the Bend office 31 overall.	Structural & civil.
Garland Engineering, LLC 61360 King Solomon Ct. Bend, OR 97702	541-948-1539	541-508-0766	www.garlandengineering.com ggbend@gmail.com	Glenn D. Garland, P.E.	1	2008	1	Residential & light commercial structural design, building design, heavy timber design, site plans, grading & drainage plans, drafting & plan production. Licensed in OR, WA, ID & CO.
H.A. McCoy Engineering & Surveying, LLC 1180 SE Lake Rd., Ste. 201 Redmond, OR 97756	541-923-7554	N/A	www.ham-engr.com office@ham-engr.com	Hayes McCoy	12	2013	1 licensed engineer, 2 licensed land surveyors.	Civil engineering, land surveying & land use planning.

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Engineering Firms *(Listed Alphabetically)*

Company / Address	Phone	Fax	WebSite/Email	Contact	Staff	CO Year Est.	Licensed Engineers	Services
Harper Houf Peterson Righellis Inc (HHPR) 250 NW Franklin Ave., Ste. 404 Bend, OR 97703	541-318-1161	541-318-1141	www.hhpr.com nicolass@hhpr.com	Nicolas Speros	10	2005	4	Civil engineering, land surveying, structural engineering, water resources, land use & planning, landscape architecture, construction management, natural resources & environmental permitting, visual communications & software sales (Civil Tools Pro).
HDR Engineering, Inc. 404 SW Columbia St., Ste. 240 Bend, OR 97702	541-693-9020	541-693-9021	www.hdrinc.com/home sandra.siemens@hdrinc.com	Sandy Siemens	10	2010	5	Architecture, asset management, commissioning & operations, economics, engineering, environmental sciences, finance, planning & consulting, project delivery, real estate, research, sustainability & resiliency.
HWA 62930 OB Riley Rd., Ste. 100 Bend, OR 97703	541-389-9351	541-388-5416	www.hwa-inc.org granth@hwa-inc.org	Grant Hardgrave	14	1987	6 licensed engineers & 2 licensed surveyors.	Civil Engineering, surveying & land use planning.
JJC Engineering 70 SW Century Dr., Ste. 100-156 Bend, OR 97702	541-728-3624	N/A	www.jjceng.com jjc@jjceng.com	Jay Castino	1	2005	1	Mechanical engineering.
Kittelson & Associates, Inc. 1001 Emkay Dr., Ste. 140 Bend, OR 97702	541-312-8300	N/A	www.kittelson.com sbeaird@kittelson.com	Scott Beaird, PE	9	2008	4	International transportation planning, engineering & research firm.
LB Engineering, Inc. 1902 NE Fourth St. Bend, OR 97701	541-317-2939	541-317-2940	lennie@lbeng.com	Lennie Brant	6	1995	2	Structural engineering & planning, civil engineering.
Morrison-Maierle, Inc. 2659 SW Fourth St., Ste. 102 Redmond, OR 97756	541-699-5432	N/A	www.m-m.net ewebber@m-m.net	Eric J. Webber, PE, LEED AP BD+C	5	2020	3	Mechanical, electrical, plumbing, structural, civil engineering.
Munson & Associates 233 SW Wilson Ave., Ste. 5 Bend, OR 97702	541-550-7396	N/A	www.munson-assoc.com chris@munson-assoc.com	Chris Munson	1	2015	1	Civil engineering, land surveying & land use planning services.
Parametrix 150 NW Pacific Park Lane, Ste. 110 Bend, OR 97701	541-508-7710	855-542-6353	www.parametrix.com bjohnson@parametrix.com	Barry Johnson	30	2015	10	Civil engineering, environmental planning & documentation, surveying.

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Company / Address	Phone	Fax	WebSite/Email	Contact	Staff	CO Year Est.	Licensed Engineers	Services
PBS Engineering & Environmental Inc. 390 NE Emerson Ave., Ste. 201 Bend, OR 97701	541-388-9290	866-727-0140	www.pbsusa.com alex.fischer@pbsusa.com	Alex Fischer	9	1998	N/A	Phase One site assessments, environmental remediation & monitoring, regulatory compliance; stormwater permitting, asbestos, lead, fungal & indoor air quality services, geotechnical engineering, natural resources.
Reynolds Technical Services 65234 78th St. Bend, OR 97703	541-389-9190	N/A	N/A	Mark Reynolds	1	1993	1	Electrical, high-voltage power systems, wire systems control design, telecommunications & repair.
Siemens & Associates 19134 River Woods Dr. Bend, OR 97702	541-385-6500	503-296-2271	siemens@bendcable.com	Andy Siemens	3	1992	1	Geophysical exploration for geotechnical & environmental projects, worldwide.
Structural Integrity Associates 233 SW Wilson Ave., Ste. 101 Bend, OR 97702	541-693-1133	N/A	www.structint.com acoughlin@structint.com	Andy Coughlin	6	2017	2	Condition assessment, component integrity, metallurgical & failure analysis & non-destructive evaluation focused on power plants & pipelines. Product testing & certification to seismic, wind & blast loading for essential facilities.
Sun Country Engineering & Surveying, Inc. 920 SE Armour Rd. Bend, OR 97702	541-382-8882	541-385-5832	www.suncountryengineering.com info@suncountry.engineering	Jeff Clay, PE, Tim Weishaupt, PE, Adam Kershaw, EIT	7	1976	3	Civil/surveying & planning.
The Wallace Group, Inc. 62915 NE 18th St., Ste. 1 Bend, OR 97701	541-382-4707	541-383-8118	www.wallacegroup-inc.com info@wallacegroup-inc.com	Scott Wallace, Shane Cochran, Adam Larson, Lisa Splitter	17	2010	2	Environmental, geotechnical, water resources, construction special inspection & materials testing.
Tye Engineering & Surveying, Inc. 725 NW Hill St. Bend, OR 97703	541-389-6959	541-385-1341	www.tyeengineering.com office@tyeengineering.com	Dirk Duryee	8	1990	2	Civil engineering, land surveying & water rights.
Walker Structural Engineering 2863 Northwest Crossing Dr. Ste. 201 Bend, OR 97703	541-330-6869	N/A	www.walkerse.com info@walkerse.com	Craig Davis, Joe Speck, Jon Walker	12	2004	7	Structural engineering for commercial, medical, industrial & residential projects.

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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Largest Insurance Companies & Agencies *(Listed Alphabetically)*

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Allstate Insurance 141 NW Sixth St., Ste. A Redmond, OR 97756	541-548-1416	541-647-6317	www.allstate.com/cheritowery cheritowery@allstate.com	Cheri Towery	6	1986	6	All lines except health/also do life insurance & financials.	Allstate Insurance, Chicago, IL.
Bancorp Insurance 51477 Hwy. 97 PO Box 327 La Pine, OR 97739	800-452-6826	541-536-1568	www.bancorpinsurance.com bancorp@bancorpinsurance.com	Cheri Martinen	12	1978	10	Specializing in contractors, RV parks & resorts, adult foster care homes, wildland firefighters, suppliers & caterers, private water districts, fishing guides & outfitters, small business insurance. Three agents on staff specializing in personal home & auto insurance, Medicare, supplemental insurance, life insurance & health insurance.	Little River Investments Inc. DBA Bancorp Insurance.
Brown & Brown NW Insurance 1160 SW Simpson Ave., Ste. 100 Bend, OR 97702	541-749-4978	N/A	www.bbnw.com mmastroni@bbnw.com	Mike Mastroni	20	1980	20	All lines of insurance.	Brown & Brown
Cascade Insurance Center 1201 NW Wall St., Ste. 100 Bend, OR 97702	541-382-7772	541-388-5403	www.cascadeinsure.com service@cascadeinsure.com	Patrick O'Keefe	13	1985	10	All lines of insurance.	Cascade Insurance Center, LLC, Bend, OR
Century Insurance Group LLC 320 SW Upper Terrace, Ste. 104 Bend, OR 97702	541-382-4211	541-382-7468	www.centuryins.com jepple@centuryins.com	Jeff Weichman, Jason Epple	30	1996	12	All lines.	Century Insurance Group LLC, Bend.
Farmers Insurance, Scott Robson 644 NE Greenwood Ave., Ste. 1 Bend, OR 97701	541-382-9111	541-383-8949	farmersagent.com/srobson sarah.srobson@farmersagency.com	Darrin Prickett, Scott Robson	5	1989	5	All lines. Licensed in Oregon, Washington, Idaho & California.	Farmer's Insurance, Hillsboro, OR
Focus1 Insurance - Bend 15 NW Park Place, Ste. 120 Mailing: 70 SW Century Dr., Ste. 100 Pmb 307 Bend, OR 97702	541-312-1939	541-312-1938	www.insurebendor.com servicebend@focus1ins.com	Justin Woodside	1	2014	3	Property & casualty insurance. Home, auto, business, farm & ranch.	Focus1 Insurance Group
Fullhart Insurance (A Bisnett Insurance Company) Bisnett Insurance of Sisters 704 W Hood Ave., Ste. A PO Box 1890 Sisters, OR 97759	541-549-3172	541-549-9374	www.fullhartinsurance.com ttaylor@fullhartinsurance.com	Craig Stahl, Tammy Taylor	53	1990	6	All lines of insurance.	Bisnett Insurance, Lake Oswego, OR

Continued on Page 22 ►



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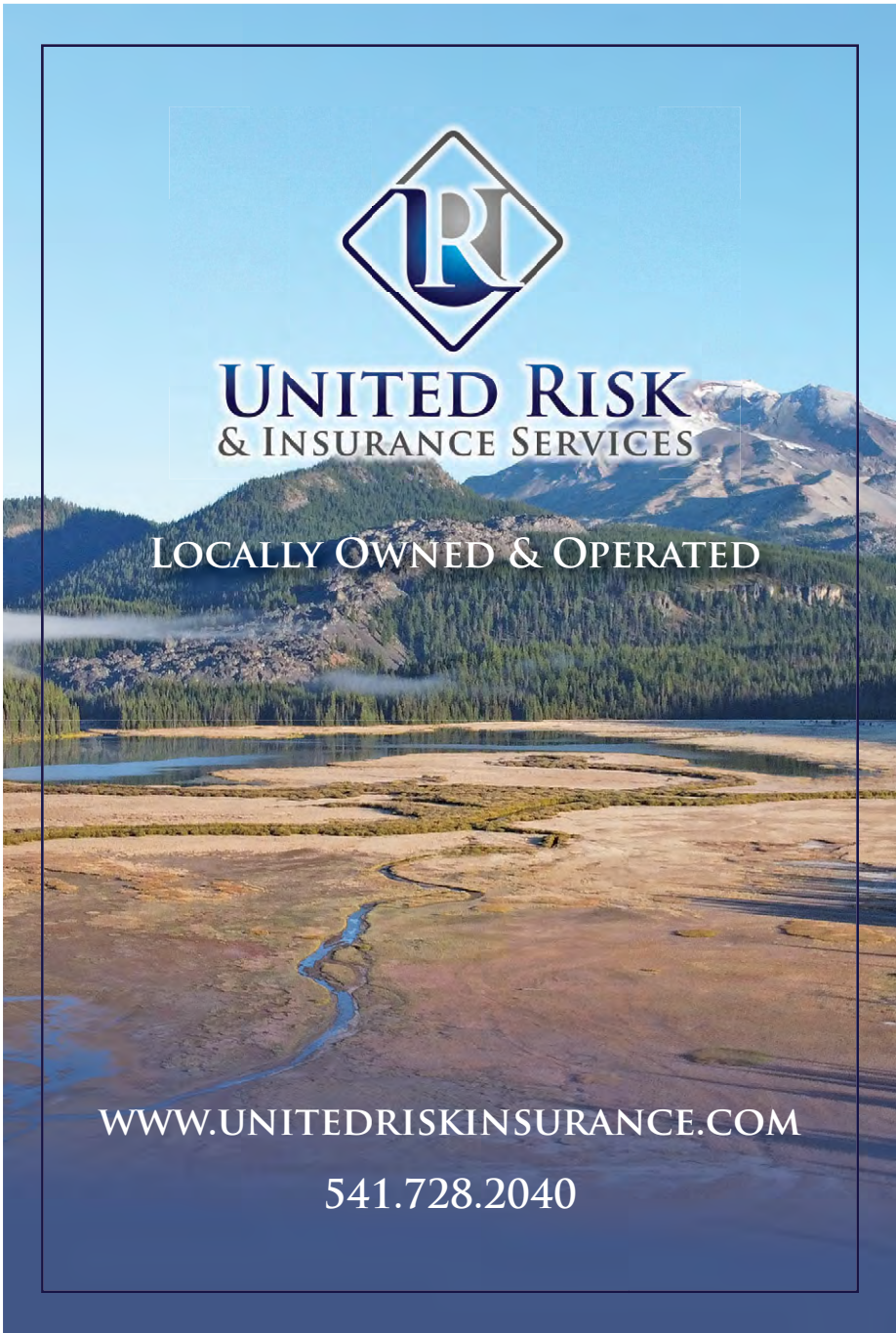
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Insurance Industry

Continued from page 1

day turning age 65 in this country, and sometimes I think they are all here in Bend. So we have a very brisk Medicare business.



Jeffrey W. Melville

Jeffrey W. Melville, Owner, High Desert Insurance & Financial Services, Bend

Surprisingly well. We have survived the pandemic quite well. People are still buying houses, cars, boats and RVs. We honestly didn't see any slowdown this year at all due to COVID. On the health insurance side, we were very busy as well,

through open enrollment and through the extended open enrollment period.

Jason Epple, Principal, Century Insurance Group, LLC

For the most part, Century Insurance was able to weather the COVID storm pretty well.

How have you navigated this past year; did the pandemic complicate the insurance industry?



Jason Epple

Bill McCabe

From a customer service standpoint, helping clients manage risk internally was challenging. For business owners, from an insurance standpoint, navigating worker's comp insurance has been difficult. Because COVID changed everything so much, there was a long period of time



Bill McCabe

that employers were afraid to bring employees back. They didn't want to be held liable if employees got sick. Rules were changing, sometimes on a weekly basis. So from an insurance standpoint, if you are a business owner, you are required to have a worker's

comp policy. There was a big time period of fear about if the worker's comp policy would cover an employer if employees came back and got sick. There were worries about properly following the rules, masks, distancing, etc. And business owners were afraid of personal liability. There were lots of liability questions.

Patrick O'Keefe

There were a number of short-term rules and regulations that affected insurance policies. Things like extended late payment provisions imposed by the State for personal lines policies (home, auto, etc.). Open enrollment periods for health insurance were also extended.

Jeffrey W. Melville

We have a smaller office. Some of the agencies in town have 25 or more employees, so they couldn't work from the office. We did end up having to lay off one employee due to COVID, but everyone here except that one is a family member, so we were able to work from the office.

Jason Epple

For years, Century folks have been set up to work one day a week from home. So, when the pandemic hit, the one day a week just became five. I'm really proud of everyone here and how well they adjusted. Taking care of our clients is the key to keeping this company strong and healthy. It was business as usual for us, we just didn't see each other.

Did you have to change the way you do business due to COVID? How?

Bill McCabe

Now that mandates have been lifted, we are able to go out and pursue new business again. Traditionally, I would walk in and introduce myself; but for a year, we couldn't do that. Our pursuing of new business was limited during that time. We couldn't just walk in, even with a mask sometimes. We had to make appointments. Now, we are back to building relationships face-to-face and getting new clients.

Patrick O'Keefe

We did. And it has been an interesting 15 or 16 months. We initially went full remote the end of March (2020). Unfortunately, we weren't prepared, as we haven't done that before. It meant buying computers



Patrick O'Keefe

for some of the staff (me included, as the system we use for our agency is Windows-based and at home I'm Apple). I needed to get my IT guy to get us all configured. We also had to redirect our phone system, change our mailing address to a P.O. box, etc. It was quite the experience. A few months later, about a third of my staff returned to the office, but we remained closed to clients until just recently. Then on July 6, the rest of the staff came back.

Jeffrey W. Melville

Most of our work is being conducted over the phone still. Even now, people are happy to do things over the phone versus coming into the office. I meet with 13-15 people per day during open enrollment. In 2019, all those people came into the office to meet in person, but in 2020, they all met with me over the phone.

Jason Epple

One of the first things we started doing was to reach out to our clients to reduce their estimated sales and payroll. The majority of business insurance premiums are based on either sales revenue or payroll. By doing this, we were able to quickly reduce insurance premiums to ease the pain of the shutdown. Our restaurant clients really benefited from this. Saving a few thousand dollars quickly when you can't even pay yourself is a big deal.

How is staffing going?

Bill McCabe

We are having trouble finding teammates. To help with staffing issues; we are working longer hours, increasing pay for our existing employees and each taking on more tasks to help fill the gaps; we are doing everything we can do to find new teammates, especially here in Oregon.

Patrick O'Keefe

We were not affected like other industries such as hospitality. However, I did lose a couple of employees for reasons indirectly related to COVID.

Jeffrey W. Melville

We would like to increase our staffing. We want to hire one to two more people, but like everyone else, it's very difficult to find someone with the experience, the license and the knowledge as opposed to bringing in someone to train. Staffing is definitely going to be a challenge moving forward. We are going to be busier

Continued on Page 23 ▶

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Largest Insurance Companies & Agencies *(Listed Alphabetically)*

Company / Address	Phone	Fax	WebSite/Email	Contact	Staff	CO Year Est.	Agents	Services	Parent Company
High Desert Insurance & Financial Services 1543 NE Third St., Ste. 100 Bend, OR 97701	541-388-4242	541-388-4250	www.highdesertinsurance.com patsy@highdesertinsurance.com	Jeffrey W. Melville	4	2008	2	Ind. & group health, life, home, auto, RV, boat, business.	N/A
Juniper Insurance 19855 Fourth St., Ste. 106 PO Box 2367 Bend, OR 97703	541- 226-3590	888-744-8933	www.juniper-insurance.com service@juniper-insurance.com	Deana Fowler	2	2011	1	All line of Property & Casualty, specializing in Farms & Commercial policies, as well as life & group health.	Juniper Insurance
MASA Medical Transport Solutions 70 SW Century Dr. Bend, OR 97702	541-848-8124	N/A	masamts.com/biz-solutions turioste@masamts.com	Tony Urioste	140	1974	N/A	Emergency Medical Transport Coverage.	N/A
PayneWest Insurance 606 NW Arizona Ave., Ste. 200 Bend, OR 97703	541-306-2080	N/A	www.paynewest.com ttdavis@paynewest.com	Travis Davis	14	2012	12	Commercial / personal / employee benefits (all lines).	PayneWest Insurance, a Marsh McLennan Agency
Phil & Doreen Hetz Independent Agents Representing PO Box 9694 Bend, OR 97708	541-318-7581	541-318-5453	www.aflac.com philip_hetz@us.aflac.com	Dory Hetz, Phil Hetz	2	1992	2	Voluntary employee benefits, section 125-cafeteria plans	Independent Representative of AFLAC, Columbus, GA
Preferred Choice Insurance 370 SE Third St., Ste. B Bend, OR 97702	541-330-5882	541-330-5695	woolhiserr@yahoo.com	Robin Woolhiser	3	1996	3	Contractor, general liability, bond, auto, property, homes, life, disability, health, annuities.	Preferred Choice Insurance, Bend, OR
Prineville Insurance Agency 297 NW Third St. Prineville, OR 97754	541-447-6372	541-447-5742	www.prinevilleins.com Monica@prinevilleins.com	Monica Elsom	8	1935	6	All personal & commercial lines of insurance. Life, group health & disability	Insure Pacific Inc., Prineville, OR
Ray Austin Insurance Agency, Inc. - COUNTRY Financial 8283 11th St., Ste. 4 Terrebonne, OR 97760	541-923-7105	541-548-1466	www.countryfinancial.com/ray.austin ray.austin@countryfinancial.com	Ray Austin	2	1925	1	All lines.	Country Financial, Bloomington, IL
SAGE Program Underwriters, Inc. 376 SW Bluff Dr., Ste. 5 Bend, Oregon 97702	541-633-4570	N/A	www.sageprotects.com info@sageprotects.com	Chuck Holdren, Mollie Boyd	5	2020	5	Business, personal, employee benefits & more. One stop shopping for all insurance needs.	N/A
SAIF Corporation 999 SW Disk Dr., Ste. 103 Bend, OR 97702	541-382-0322	541-383-2400	www.saif.com saifinfo@saif.com	Mike Elliott	18	1914	2	Workers' compensation insurance.	SAIF Corporation, Salem, OR
SELCO Insurance Services 501 NE Bellevue Dr. Bend, OR 97701	541-312-1809	541-312-1809	www.selco.org dchaney@selco.org	David Chaney	1	2008	1	Wide range of insurance policies & other services.	SELCO Credit Union, Eugene, OR
State Farm Insurance - Agent Joe A. Lochner 123 SW Fifth St. Redmond, OR 97756	541-548-6023	541-548-6024	www.joelochner.com joe@joelochner.com	Joe A. Lochner	3	1998	3	Auto, fire, life, health, business, farm/ranch, financial services.	State Farm Insurance, Bloomington, IL.
State Farm Insurance - Agent James Chrisman 1052 NW Newport Ave., Ste. 101 Bend, OR 97703	541-388-9204	541-388-9804	www.jameschrisman.net james.chrisman.ne9j@statefarm.com	James Chrisman	2	2002	3	All lines & financial services.	State Farm Insurance
Tanner Eastlick Insurance Agency 61396 S Hwy. 97, Ste. 229 Bend, OR 97701	541-382-6700	541-388-5417	www.farmersagent.com/teastlick teastlick@farmersagent.com	Tanner Eastlick	2	1983	1	All lines.	Farmer's Insurance, Tigard.
United Risk & Insurance Services 2660 NE Hwy. 20, Ste. 610-532 PO Box 3798 Bend, OR 97701	541-728-2040	541-728-2041	www.unitedriskinsurance.com donna@unitedriskinsurance.com	Bill McCabe	10	2017	7	Commercial, personal lines & benefits coverage.	N/A

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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Insurance Industry

Continued from page 21

coming out of COVID, and we need people, but they are harder to find.
What have been the greatest challenges?

Bill McCabe

Finding new clients during the closures. We kept most of our existing clients, but finding new ones was challenging. Prior to COVID, we had four permanent offices (San Diego, Los Angeles, Bend and Sunriver) and one satellite regional office (Las Vegas). We closed all the offices but one here in Central Oregon. Most people are still working from home. Our industry is more of a go-out-and-see-the-clients industry anyway, and even more so now.

Patrick O’Keefe

Learning how to work with our clients without seeing them face-to-face. Also, there is a certain amount of synergy that we lose not being together as a team. We did a lot of Zooming as you might expect, but it’s not the same.

Jeffrey W. Melville

The greatest challenge is the lack of personal contact, the lack of seeing clients face-to-face. But our book of business is quite established. We have some new clients come in each week, but a great majority of business is repeat customers. They are happy to meet over the phone, but I had a client today who I hadn’t seen in almost two years. In our personal and work lives, we don’t see the people. We may talk to them, but we don’t see them.

Jason Epple

COVID did bring a few additional battles our way. All the new temporary COBRA laws related to layoffs rolled out, and we had to be overnight experts on that. We had a lot of concerned employer groups, and the phones were very busy for the first few months. One of the biggest challenges in the insurance industry was the business income component found in commercial insurance and how it relates to civil authority. If the government shuts a place of business down because the structure is determined to be unsafe do to a direct physical loss, the business income piece of the policy is triggered. The insurance pays the loss of income due until the business is operational. A partial loss resulting from a small fire that left the building standing but sacrificed its structural integrity is a perfect example. The problem is, virus is specifically excluded on Civil Authority. A virus does not bring a direct physical loss, so the business income was never triggered. Many business owners were confident their insurance would take care of them. Unfortunately, this is not what insurance was designed for.

What have been the greatest triumphs? Any silver linings?

Bill McCabe

The silver lining for us as an organization was that we were able to help all of our clients through this scary time. I feel fortunate that no one who we know of passed away from this illness. The people we did know who got sick recovered. Our average client is seven-plus years, so we consider our clients family and friends. The ultimate silver lining is that all the people we work with have made it through so far without a lot of pain, which is not the case across the world.

Patrick O’Keefe

I would say learning how to adjust (I would say “pivot,” but I think everyone is beginning to hate that word) in a short period of time. And while we are no longer remote, I am sure some of the lessons we learned in the process will have future applications. But mainly, I am very proud of the fact that even though we couldn’t meet with clients for an extended period of time, we never missed a beat. We were able to effectively service our current clients as well as bring on many new clients.

Jeffrey W. Melville

It’s helped us to be more efficient. We’ve been able to work on efficiencies within the office; streamlining procedures and processes to meet the clients’ needs. We aren’t training new people; everybody here is very well trained. We been able to work on processes, and this has been very nice.

Jason Epple

COVID did change our office structure. We moved in January to a new office space nearly a third of the size we had prior. We worked with Domain Design Group, an interior design company here in Central Oregon. Together, we created this fantastic office using a collaborative office space concept. Jennifer Gooding, the owner, has done this for several years in California, and now we are lucky to have her in Bend. Today, our team has both the option of working from home or in the office at one of 12 floating or collaborative workstations. It’s a crazy cool concept that allows us to be scalable from an employee standpoint without the increased cost of rent. We can probably double in size without requiring more office space. We now have some of our team here to help in person, but we have learned that we don’t need everyone here all the time. Our team loves the flexibility, and we haven’t lost any productivity. This, I would say, is the COVID silver lining for Century Insurance. A super-cool office space, flexibility for our team to work both from home or in the office and the ability to go up and down in size without the need for space.

Anything else to add?

Bill McCabe

It’s been a roller coaster, but we fared well through it and we are excited about the future growth of Central Oregon.

Jeffrey W. Melville

One of the things we’ve seen is that since the wildfires last summer, we’ve seen an increase in homeowner’s insurance. I tell people that prices on insurance will continue to go up, especially here in Oregon. I once I explain it, they understand it, but before then, when they get their bills, they are shocked. The hurricanes in Florida won’t affect insurance here in Oregon, but the wildfires are affecting all of us. It’s been years and years since we have had anything of the magnitude of what the wildfires in Oregon were last summer.

Jason Epple

What I really want to say is how hard it is to get anything done. I think everyone working from home and living in their PJ’s has made a lot of American workers soft. We don’t get the responsiveness from insurance underwriting and claims handling that we did prior to COVID. That’s just my frustration, but I’m sure many others have the same.

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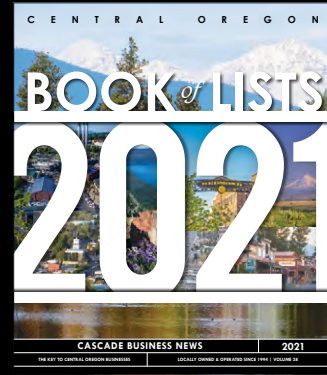


Health Plan Companies *(Listed Alphabetically)*

Company / Address	Phone	Fax	WebSite/Email	Contact	Staff	CO Year Est.	Number of Members	Parent Company/ Headquarters
PacificSource Health Plans 2965 NE Connors Ave. Bend, OR 97701	541-330-8896	541-330-8948	www.pacificsource.com info@pacificsource.com	Dan Stevens	243	1933	290,000	PacificSource Health Plans Springfield, OR

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Wall Street Beach Reads

by ED WETTIG, CFP — Wettig Capital Management

Summer is finally here! It's time to pack up the car and get out of town! The summer months are a great time to unwind, disconnect and break open a good book.

The high finance world on Wall Street can be downright perplexing to many people. Fortunately, there are some great authors out there who can expertly guide us through these complicated and high-stakes worlds. Here are some favorites!

The Big Short: Inside the Doomsday Machine. If we said that a book about the bond and real estate market would be turned into an Academy Award-winning movie, would you believe us? The film was based on the outstanding book by Michael Lewis, who uses a character-driven narrative to take us deep into the world of complex derivatives.

Barbarians at the Gate: The Fall of RJR Nabisco. You probably recognize the name 'Nabisco' as the maker of some of your favorite treats, including Oreos, Ritz Crackers, Triscuits, Wheat Thins and more. You may not know that they merged with a tobacco company in 1985 or that they were the subject of the then-largest leveraged buyout in history at \$25 billion. What's a leveraged buyout, and why did a cookie company merge with a tobacco company? Pick up *Barbarians at the Gates* to find out!

Reminiscences of a Stock Operator. Even though it was published almost 100 years ago, the book remains essential for anyone interested in trading, the psychology of crowds or just looking for an entertaining ride. It's follows stock trader Jesse Livermore, who serves as the inspiration for the main character. Livermore pioneered day trading and was infamous for making huge, contrarian bets. For instance, Livermore made \$1 million in one day by shorting the market during a bank run known as the Panic of 1907 — that's \$28.4 million in today's dollars! In one day! One year later, he filed his first of three bankruptcies. It's an insightful, funny and poignant time machine to early-20th century America.

These three topics — derivatives, corporate mergers and stock trading — remain just as relevant today as they were when these books were originally published. All three titles are classics and are worth a read.

Have you ever wondered where our modern-day financial system came from? It was built on thousands of years of history, trial and error. Read on for my financial history recommendations!

The Ascent of Money: A Financial History of the World. Historian and Stanford University fellow Niall Ferguson makes the case that finance is an innovation on par with any technological marvel humanity has created. He casts a new light on familiar events like how the Renaissance was enabled by Italian foreign exchange dealers or how the French Revolution tracks back to an earlier stock market bubble. It's a great book that shows just how central finance is to underwriting humanity's greatest achievements and worst failures.

Debt: The First 5,000 Years. Anthropologist David Graeber explores the origin



PHOTO | BY LINK HOANG ON UNSPLASH

of debt and the evolution of credit systems to finance the growth of agrarian empires like the Persians and Romans. Graeber is an anthropologist, so he takes a uniquely human-centered view of the institutions and systems a credit-oriented system imposes on the people working within it. These fascinating observations make the book a great option for a deep dive!

The Man Who Knew: The Life and Times of Alan Greenspan. Arguably, the most powerful person in the world isn't the President of the United States, it's the Chairperson of the Federal Reserve. Alan Greenspan served as Chairman of the Federal Reserve from 1987 to 2006. He led the Fed through the Savings and Loans Crisis and the Dotcom Bubble and, arguably, influenced the economic conditions that culminated in 2008's Global Financial Crisis. But is the criticism fair? Journalist Sebastian Mallaby traces Greenspan's rise to power over his career to offer deeper insight into the mysterious point where government and the economy meet.

Whether you read any or all of these books, you'll learn about some important history of financial evolution. I hope you enjoy!

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

The **Deschutes County Commissioners** have appointed **Steve Dennison** as interim County Clerk, effective July 31. Dennison, who has served as Deschutes County's Election Supervisor since 2017, will complete the remainder of County Clerk Nancy Blankenship's term, which ends in 2022. Blankenship announced her retirement earlier this spring and recommended Dennison's appointment to the Board of Commissioners.

Prior to joining the Deschutes County Clerk's Office, Dennison worked for San Mateo County, where he managed the technical aspects of the Elections Office. He began his career working for an election technology vendor, Election Systems and Software.



two dachshunds, is an avid basketball and football fan who dominates his fantasy leagues, and loves camping and craft beer with his wife.

Columbia Bank announced that it named **Kevin Guiney** vice president and Commercial Relationship manager for Madras, Redmond and the surrounding areas in Oregon.

Guiney was previously a Commercial Relationship manager at U.S. Bank, where he held the position for nearly nine years. His experience spans all facets of business banking and commercial lending, from agriculture and real estate loans to acquisitions and equipment purchases.

In his new role, Guiney will manage and grow a commercial and agriculture banking portfolio in Central Oregon and will work with current and potential clients to help build and grow their businesses.

Guiney is actively involved in the community. He serves on the advisory council for Assistance League of Bend and Heart of Oregon.



Meet the team at **SAGE Insurance Solutions in Bend.**

Mollie Boyd, senior vice president of operations, started in the insurance industry in 2001 and brings over 18 years of experience as an Oregon insurance agent. That includes 16 years managing all aspects of a multi-million dollar retail agency.

Insurance is a critical part of any business; it's a very personal experience to employees and determines success and peace of mind to any business owner. She thrives when working with business owners to find the best products suited to their specific needs. Attracting and retaining talent is vital to the long-term health and success of a business.

As a native Bend resident, Boyd is an enthusiastic member of the community. She grew up here and is now raising her daughters here. "I love kayaking and hiking (and anything else beautiful Central Oregon has to offer) with my two girls."

Chuck Holdren, president and CEO, is a proven leader with high emotional intelligence; a problem solver and mentor. Just out of high school, Holdren started as a file clerk at an insurance company. Since then, he's worked in all areas of the industry and developed comprehensive, nationwide programs.

He started his own underwriting companies from scratch and built them into leading national organizations. With his ethical insurance company, you'll find Holdren is dependable and dedicated to maximizing your efficiency and profits. And there'll be plenty of fun in the process.

Holdren enjoys all things outdoors and loves to be on the water with a fly rod in his hand. "Life is so much better when you're outside. Get out and enjoy it!"

Karen Ebert, vice president, commercial, has worked in the insurance industry for the past 40 years — 20 of those were spent serving the great businesses of Central Oregon. During her entire career, her focus has been providing excellent care and guidance to each and every one of her clients; putting together a comprehensive insurance portfolio geared to each individual client.

Through many years as an insurance agent, Ebert has helped hundreds of business owners protect their business and employees, saving them hard-earned money in the meantime. As a mother and grandmother, she loves any activity that revolves around the kids: being outside exploring, watching her four-year-old grandson race motocross, or playing board games with her granddaughters. "Any time spent with the kids makes my heart full!"

Matt Heberling is the vice president of sales for Sage Program Underwriters, with experience in workers compensation insurance, as well as personal lines (home, auto, life, umbrella, renter). His goal is to find the most appropriate and affordable coverage for his clients while helping them understand the products and industry. He cares personally for his clients and takes pride in his timely response, professionalism and commitment to accuracy and transparency. Heberling is a veteran of the United State Marine Corps. He is also a father of three young kids and



The **Bend FC Timbers** announces the hiring of **Cole McCool** as the competitive director of Coaching.

McCool holds his USSF "B" license and has been involved in the sport of soccer as a player and coach for over 30 years. McCool began his playing career with one of the original Central Oregon clubs, Bend United. He went on to win a 4A State Championship with Mountain View High school and eventually played collegiately at UNLV, where he was a four-year starter, team captain and Academic All-American. Upon graduation McCool transitioned to coaching, making stops at THUSC, Westside Timbers, Portland Thorns Academy and Linfield College.

McCool's playing career includes Bend United, Westside Timbers, Oregon State ODP, UNLV Team Captain 2006, 4x Oregon State Cup Champion Westside Metros, 3x All-Conference selection at Mountain View High School, 1x All-State selection Mountain View High School and 1999 Oregon High School State Champion — Mountain View High School.

His coaching career highlights are USSF B License, 2021 Oregon State Cup Champions '03 Westside Timbers Boys, 2019 Oregon State Cup Champions '00 Westside Timbers Boys, Head Coach Linfield Women's Soccer 2014-2018 and Assistant Coach Linfield Women's Soccer 2010-2013.

Shane Mayfield of **Perfection Plus Auto Detailing** in Redmond has been selected for his third year on the much-anticipated 2021 Air Force One Detailing Team at Seattle's Museum of Flight, July 11-18. After two years, and thanks to a generous benefactor, master automotive and aircraft detailer Renny Doyle of Detailing Success will return to the Museum of Flight this year with a smaller but more streamlined Air Force One Detailing Team to continue the preservation of the first presidential jet Air Force One on display at the museum. Also on the agenda is the equally historic WWII B-29 Super Fortress Bomber.

This will be the 18th year Doyle, known as The Detailer of Air Force One, will lead a team to Seattle to continue their role as caretakers of the famous presidential plane and the notable B29 Bomber. While the team is less than half the size of teams in recent years, this year's slimmed down team of 20 will consist of the most experienced and proven members of the team who could make the last-minute commitment.

Doyle chooses his team members carefully every spring from detailers he has certified over the years. Many of them are senior members of the team that go back to the original restoration project in 2003, while he tries to also bring in rookies every year who show promise in the meticulous art of paint correction and polishing one-stage paint and brightwork.



More Who's Who Next Page ►



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

Mayfield and other team members are successful detailing business owners who pay their own way to Seattle and donate their time and skills to the project. The famed detailers will tackle only two of the more than 15 historic aircraft the team has been restoring and preserving over the past decade; however, Doyle said he is grateful for the opportunity to be working on the two celebrated airplanes after having to skip last year due to the coronavirus pandemic. Today the plane is on display inside the open-air Aviation Pavilion, but it is still exposed to moisture and Seattle's cold winter weather conditions. Doyle said every year when they come to work on it, the paint has begun to show signs of weathering and the brightwork has begun to dull, even though they use a one-year protective coating to tie it over until the next year. It has been two years since they have laid hands on the two aircraft and the coating will have worn off by now. Doyle said they expect to see some weathering of the paint and oxidizing of the aluminum. This goes double for the B-29 Bomber with its 100 percent aluminum fuselage.

Deschutes Children's Foundation (DCF) welcomes new board members. **Kristin Bell Doan** is the vice president of Customer Success at Salesforce, a global cloud-based company that is the leader in customer relationship management. In her role with Salesforce, Doan leads a remote based team that is responsible for delivering value, driving growth and inspiring digital transformation for global Enterprise customers. Doan was raised in Toronto, Canada where she received her master's



degree in political science. She has a passion for equality, diversity and inclusion. She has volunteered with several organizations locally and around the world that have the common thread of empowering women and children who have had limited access and opportunity to succeed. Doan has lived in Oregon since 2005 where she and her husband Scott are raising their teenage daughter and son. Serving on the Board for DCF is an honor for Doan. As a lifelong learner, she is eager to collaborate, listen and contribute to both incremental and monumental community success. **Megan Norris** works as the Forward Planning manager for Hayden Homes doing due diligence on properties and working with local governments on project approvals in Central Oregon. Prior to Hayden Homes, Norris served as the Central Oregon Childcare Accelerator leading a diverse coalition of nonprofits and Central Oregon businesses to help solve the child care crisis and create desperately needed spaces for Central Oregonians. Norris graduated with a degree in Political Science from the University of California, Davis in 2000. She then served for three years in the Peace Corps in Senegal, West Africa doing community outreach and organizing around rural health care issues and promoting girls education. After the Peace Corps, she worked on several political and advocacy campaigns, including national and statewide campaigns. Norris then went to work as a legislative aide in the California State Senate, where she worked on legislation around affordable housing and homeless issues. At Housing California, Norris led a statewide campaign with an affordable housing nonprofit for a permanent source of funding in California. At Sierra Club California, Norris organized statewide campaigns for cleaner vehicles and habitat preservation. As vice president and partner at Riverview Capital Investments, Norris co-developed a 352 single family home community in Sacramento's urban core and three large scale utility solar projects throughout the Central Valley in California. Megan Norris lives in Bend, and enjoys spending her time with her family (two girls: ten and six), exploring the outdoors and volunteering for causes close to her heart.

Synergy Health & Wellness Announces Certifications with Medtronic & Omnipod Insulin Pumps for Administration to People with Diabetes

Synergy Health & Wellness (Synergy) today announced its advanced diabetes insulin pump administration certifications, along with a unique innovation to its Thriving with Diabetes classes. The team of diabetes educators at Synergy are now certified and currently administering Medtronic and Omnipod insulin pumps to patients with both Type 1 and Type 2 diabetes. Starting in the October session, all participants in Thriving with Diabetes class will have the opportunity to “test-drive” a Continuous Glucose Monitor (CGM) for fourteen days, which will provide data and real-time blood sugar monitoring. “We look forward to supporting more people in this capacity and helping them understand and manage their blood sugar even better,” says RanDee Anshutz, RDN and founder at Synergy. Since the COVID-19 pandemic began, Synergy has seen a profound uptick in those struggling to stay on track with managing diabetes, gut health and nutrition and kidney disorders. Their goal is to help patients address their struggles and partner with physicians to support their patients with recommended treatment programs. Synergy has also added additional members to its diabetes and nutrition teams to enhance the experience and capability to support more patients in its Bend and Redmond Clinics. The next Thriving with Diabetes four-week class session will be held October 2 through 23, 2021; every Saturday 9am-12pm. Participants can select virtual or in-person attendance. Overview of the session:

- Provide education on diabetes, the disease process, factors that impact blood sugars, medications and more.
- **NEW** — Clients will receive a test Continuous Glucose Monitor (CGM). Over a two-week period, clients will see how different foods impact their blood sugar in real-time.
- **NEW** — A full meal will be served during class and integrate carb counting, blood sugar education and trending blood glucose levels in real-time.
- Examine behavioral strategies that can help people stay on track with their treatment or get back on track, and even thrive, with diabetes.
- Discuss real-life tips and tools for recognizing and moving through the emotional aspects of diabetes.

Registration is open at synergyhealthbend.com/diabetes-education-program.html.
synergyhealthbend.com • 541-323-3488

Businesses Serving Community

LATINO COMMUNITY ASSOCIATION

The Latino Community Association (LCA) received a \$12,000 boost in June from the Cow Creek Umpqua Indian Foundation of Roseburg to support its efforts to equip Latinos with job skills and help finding employment. LCA's workforce education program teaches English and computer skills (currently online) and offers one-on-one support to navigate job applicants through setting goals, refining their resumes, applying for jobs or applying for a business license. With this help, workers can gain higher-paying jobs to build wealth and provide better housing, food and health care for their families. This resonates with the foundation's mission to end hunger and improve the lives of youth and families through better education and health care. With this grant and other funds, LCA will continue to offer virtual classes, which challenge our participants to develop their technical skills. This is a key to improving their job opportunities. Since 1997, the Cow Creek Umpqua Indian Foundation has awarded more than \$14 million dollars in grants to nonprofit organizations in its homeland territory — Coos, Deschutes, Douglas, Jackson, Josephine, Klamath and Lane counties.

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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



- July 21**
7pm City of Bend Virtual City Council Meeting. <https://www.bendoregon.gov/government/city-council/city-council-meeting-agendas-video>.
- July 22**
5:30-7:30pm City of Bend House Bill 2001 Community Info Session, Question and Answer Opportunity. Register at https://bendoregon-gov.zoom.us/webinar/register/WN_6V_R6Rt0SzWfs3q--4eCqA, proposed amendments and more info on Bend's HB 2001 implementation at bendoregon.gov/HB-2001.
- July 23**
8:30am Redmond Chamber Virtual Coffee Clatter. Facebook Live.
- July 30**
8:30am Redmond Chamber Virtual Coffee Clatter. Facebook Live.
- July 31**
9am-1pm at Deschutes County Solid Waste Free Summer Household Hazardous Waste Event La Pine High School. Information at www.deschutes.org/sw and 541-317-3163.
- August 7**
9am-1pm Deschutes County Solid Waste Free Summer Household Hazardous Waste Event at the Deschutes County Fair & Expo Center. Information at www.deschutes.org/sw and 541-317-3163.
- August 12**
9am City of Bend Virtual Notice of Public Hearing Before a Hearings Officer for an appeal to the decision for PLLD20200990. The application at <https://cityview.ci.bend.or.us/Portal/Planning/Locator>, hearing details at <https://www.bendoregon.gov/Home/Components/Calendar/Event/7353/20?curm=8&cury=2021>.
- August 11**
11am City of Bend Council Virtual Rules Subcommittee Meeting. Register at https://bendoregon-gov.zoom.us/webinar/register/WN_ns5XQg96TxqtsAEsB5K4kA. After registering, you will receive a confirmation email containing information about joining the webinar.
- August 29**
La Pine Lions Club Golf Tournament at Quail Run Golf Course. Contact Sue Mose at lapinelionsclub@gmail.com for info.

- September 8**
4-6pm Land Trust Annual Open House at Pine Nursery Park, Bend. <https://www.deschuteslandtrust.org/hikes-events/hikes/open-house-bend-21>.
- September 23**
5-7pm Land Trust Annual Open House at Crooked River Wetlands, Prineville. <https://www.deschuteslandtrust.org/hikes-events/hikes/open-house-prineville-21>.
- September 29**
4-6pm Land Trust Annual Open House at Sahalee Park, Madras. <https://www.deschuteslandtrust.org/hikes-events/hikes/open-house-madras-21>.
- September 30-October 3**
The Wall That Heals * Traveling Vietnam Wall Memorial at Frontier Days Events Land, La Pine. TWTHlapine@gmail.com or 970-371-6260 for more info. www.lapine.org/wall-heals-la-pine.
- October 23**
La Pine Chamber of Commerce and Visitors Center Annual Chamber Awards Banquet. Location TBD, call the La Pine Chamber for more info at 541-536-9771.

WORKSHOPS & TRAINING



- July 22**
6-8pm COCC Virtual Business Core Discipline Course, Finance & Accounting for Decision Making. \$149, register at <https://www.enrole.com/cocc/jsp/session.jsp?sessionId=SU21FIN-ACCTG.1&courseld=FIN-ACCTG&categoryId=10205>.
- August 5**
6-8pm COCC Virtual Business Core Discipline Course, Finance & Accounting for Decision Making. \$149, register at <https://www.enrole.com/cocc/jsp/session.jsp?sessionId=SU21FIN-ACCTG.1&courseld=FIN-ACCTG&categoryId=10205>.
- August 19**
6-8pm COCC Virtual Business Core Discipline Course, Finance & Accounting for Decision Making. \$149, register at <https://www.enrole.com/cocc/jsp/session.jsp?sessionId=SU21FIN-ACCTG.1&courseld=FIN-ACCTG&categoryId=10205>.
- Saturdays, October 2-23**
9am-12pm Synergy Health & Wellness Thriving with Diabetes Classes. Register at <https://www.synergyhealthbend.com/diabetes-education-program.html>.

Building Permits

COMMERCIAL PERMITS WEEK ENDING 7-2-2021

Deschutes County

\$1,071,876.00	-	Commercial (New Hanger) 16,150 sf. at 63132 Powell Butte Hwy Bend 97701 OR Owner: City of Bend 710 NW Wall St. Bend, OR 97701 Permit # 247-21-003571
\$496,305.00	-	Commercial (Alteration) at 56900 Enterprise Dr. Sunriver 97707 OR Owner: School Dist # 1 520 NW Wall Bend, OR 97703 Permit # 247-21-002037

City of Redmond

\$91,500.00	-	Commercial (Addition) 850 sf. at 345 NE Hemlock Ave. Redmond 97756 OR Owner: PCC Structural, Inc. 4600 SE Harney Dr. Portland, OR 97206 Builder: Baxter Builders, LLC 541-647-2595 Permit # 711-21-000722
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COMMERCIAL PERMITS WEEK ENDING 7-9-2021

City of Redmond

\$17,500.00	-	Commercial (Tenant Improvement) at 1480 NE Jackpine Ave. Redmond 97756 OR Owner: CMK Properties, LLC 25295 NW Svea Dr. Hillsboro, OR 97124 Permit # 711-21-001302
\$15,000.00	-	Commercial (Tenant Improvement) at 122 SE Glacier Ave. Redmond 97756 OR Owner: Fred Hodecker, Inc. PO Box 488 Redmond, OR 97756 Permit # 711-21-001231

Deschutes County

\$25,000.00	-	Commercial (Alteration) at 491 E Main Ave. Sisters 97759 OR Owner: Frideres Holdings, LLC PO Box 10 Sisters, OR 97759 Builder: Ferris Building and Design, Inc. 541-410-7513 Permit # 247-21-004415
\$20,000.00	-	Commercial (Tenant Improvement) at 395 NW Pershall Way Redmond 97756 OR Owner: T-Mobile 3 Monroe Parkway Ste P313 Lake Oswego, OR 97035 Permit # 247-21-004610

City of Bend

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

How to Help Wildlife in Oregon’s Wildfires & Heat Waves

Extreme heat and wildfires throughout the state of Oregon have a lot of people wondering how wildlife is affected. Bend Wildlife Hospital and Conservation Center, Think Wild, hasn’t seen any injured or orphaned wildlife patients due to the fires yet, but during the heat wave their hotline was flooded with calls about birds fleeing their nests.

Oregon’s native species are adapted to reacting to fires, but that doesn’t mean that many won’t suffer or lose their lives. The fires will cause immediate habitat loss and potential die-offs, and they change ecosystem structure for years to come. Some species that depend on mature forests — tree cavity-nesting owls, for example — may experience population reductions while those that thrive in young forests, like songbirds and burrowing mammals, may increase.

In the short term, with the severity and scale of the recent wildfires, wildlife may be more likely to enter urban areas and exhibit unusual behavior while fleeing the smoke and fire. They will also be in search of food resources, which will be significantly depleted in the immediate aftermath of the fire. Long term, Think Wild expects an increase in orphaned, injured and especially starving wildlife.

“Wildlife are going to be terrified and may be traveling through your property fleeing fire and looking for food and water,” said Pauline Baker, director of Wildlife Rehabilitation at Think Wild. “Do not panic or approach these animals but monitor at a safe distance. You can leave out fresh, cold water for them if you want to help. If you are concerned about an injury, please contact your local wildlife rehabilitation center.”

Wildlife hospitals across Oregon were inundated with calls related to the heat wave that set record temperatures in the Pacific Northwest at the end of June. Some rescue centers, including Chintimini Wildlife Center, closed early in the season due to capacity restraints.

While not currently receiving any wildfire-specific calls — Think Wild expects cases to significantly increase as ecosystem changes take effect and as people enter back into affected areas and are more likely to come across wildlife in need of help. The nonprofit wildlife hospital has already treated over 385 patients and responded to a thousand calls this summer.

Here are tangible ways that you can help native wildlife and your local wildlife hospitals:

- Do not leave food out or feed wildlife. If you have a bird feeder, clean it often. You can leave water out away from your house as long as you change it often.
- Keep dogs and cats indoors as much as possible during times of hazardous air quality. This will protect them and also prevent cat- and dog-caught related injuries to small animals and babies that may be moving about or seeking refuge.
- Make sure water features on your property, such as irrigation ponds, provide



PHOTO | COURTESY OF THINK WILD CENTRAL OREGON

an exit strategy for wildlife to climb out. Rocks, rope and logs are helpful additions to prevent wildlife from drowning.

- Do not approach wildlife. Call your local wildlife hospital if you find injured or orphaned wildlife or if you see wildlife behaving strangely and are uncertain of how to proceed.

- If you find an animal that has been burnt and are waiting to get in contact with a wildlife hospital or vet, do not feed it. Wrap it loosely in 100 percent cotton and place it in a well-ventilated box in a dark and quiet place.

- Be conscious of your water usage. Try to minimize water use, especially during droughts, the hot, dry summer months and wildfire season.

- Pay attention to burning restrictions, especially when traveling to another location. Stay educated on potential fire hazards — small, contained fires can become disastrous very quickly.

- Your local wildlife hospital could always use more donations and supplies. Most wildlife hospitals (including Think Wild) receive little to no government funding and rely on individual in-kind and cash donations. Hosting a fundraiser for your local wildlife hospital at your business, through social media and in your network is a great way to show support.

This list is non-exhaustive, but we hope that you find it helpful. If you ever have any questions, Think Wild’s wildlife hotline, 541-241-8680, is available seven days a week from 8am to 5pm. Think Wild is a 501(c)(3) nonprofit organization, and tax-deductible donations can be made at thinkwildco.org/donate or mailed to PO Box 5093 Bend, OR 97708.

thinkwildco.org

Oregon State Researchers Begin to Unravel the Mysteries of Kombucha Fermentation

by SEAN NEALON — Oregon State University

Oregon State University scientists are beginning to unravel the key microorganisms that contribute to the fermentation of kombucha, research that is already aiding large-scale kombucha producers in the fast-growing industry.

Kombucha is a fermented tea drink that has been homebrewed around the world for centuries, but in recent years has become widely popular with a global market size expected to grow from \$1.3 billion in 2019 to \$8.1 billion by 2027, according to an industry report. Several large producers, including Humm and Brew Dr., are based in Oregon.

Kombucha is produced by



KEISHA HARRISON, A DOCTORAL STUDENT AT OREGON STATE UNIVERSITY, WITH A KOMBUCHA SCOBY | PHOTO COURTESY OF OREGON STATE UNIVERSITY

fermenting sugared tea using a symbiotic culture of bacteria and yeast, commonly referred to as SCOBY, and adding flavorings to enhance the taste. But little is known about what microorganisms in the SCOBY contribute to fermentation, which presents a challenge to kombucha brewers, especially those working on a commercial scale.

Continued on Page 30 ►

NIGHTLY BUSINESS PATROLS

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Deschutes Public Library

Continued from page 3

design and are steeped in the Pacific Northwest experience. We are excited to work with them as we update and expand Library buildings and services to better serve the people of Deschutes County.”

The Library received proposals from five architectural partnerships. The Miller Hull Partnership and Steele Associates were selected following an initial Request for Qualifications and a more detailed Request for Proposal, as well as a formal interview process.

“Miller Hull and Steele’s commitment to community input and outreach, responsive communication and passion for creating collective spaces makes them a dynamic team,” said Dunkelberg. “What’s more, both firms are rooted in creating spaces that are accessible and environmentally sustainable.”

The Miller Hull Partnership is based in Seattle, Washington, and has designed libraries and community spaces throughout the Pacific Northwest, including Oregon, Washington, British Columbia and Idaho. Steele Associates, based in Bend, Oregon, has led the design of a number

of iconic building projects in Deschutes County, including facilities for Central Oregon Community College, Oregon State University-Cascades and school districts throughout the region.

“I was born here and our staff has lived and worked in all the communities of Central Oregon for more than 25 years designing landmark public and private projects,” said Scott Steele, president and owner of Steele Associates. “Libraries are special places that have evolved to become community centers and gathering places that equitably provide information and services to people from all walks of life, and we understand what a profound impact each library will have on our communities and families. It is hard to express in words how meaningful it is for us and our partners to be selected to design these libraries in concert with Deschutes Public Library and each community.”

Steele also expressed enthusiasm for the collaboration with The Miller Hull Partnership.

“The Miller Hull Partnership have internationally recognized library and design expertise and a real excitement for community projects. Together our team brings the perfect balance of design, technical and local expertise,” Steele said.

“Our firms spent a lot of time together preparing for the proposal and interview process, and quickly

discovered how like-minded and passionate we are about incredible community projects like this,” said Sian Roberts, partner with The Miller Hull Partnership. “We can’t wait to begin and we bring our passion, creativity and thoughtfulness to the process and projects.”

In November 2020, Deschutes County voters supported the Library’s bond measure to expand and improve libraries across the county. The bond will fund the design and construction of an approximately 100,000-square-foot Central Library adjacent to Highway 20 on Robal Road to serve all Deschutes County residents. Bond funds will also pay for doubling the square footage of the Redmond Library and will update existing libraries in Downtown Bend, East Bend, La Pine, Sisters and Sunriver.

An estimated timeline for completion of construction and renovation projects is as follows:

- Sunriver Library: November 2023
 - Sisters Library: May 2024
 - Redmond Library: July 2024
 - Central Library: September 2024
 - La Pine Library: September 2024
 - East Bend Library: December 2024
 - Downtown Bend Library: February 2025
- deschuteslibrary.org/about/visionprocess

COCC

Continued from page 3

prioritized and awarded the highest amount, with other awards based on estimated enrollment status.” The limited funding, Sylwester added, will support students with tuition, general school costs, living expenses and other needs.

An additional \$402,500 will support the training and materials needs of eligible students in adult basic skills, continuing education and the Small Business Development Center (SBDC). These funds will pay for workforce development classes, adult basic skills

students’ laptop purchases, SBDC tuition assistance for entrepreneurs and experienced small business owners, and more.

The aid comes from supplemental HEERF funding attached to the federal government’s 2020 Coronavirus Aid, Relief, and Economic Security Act, or CARES Act. The two supplemental funds — established by the Coronavirus Response and Relief Supplemental Appropriations Act, signed into law last December, and the American Rescue Plan, signed into law this past March — greatly increase HEERF’s impact on higher education.

“This aid will directly contribute to our local economy, so the impact of these awards is far-reaching across Central Oregon,” said Dr. Laurie Chesley, COCC’s

president. “These funds will enable many local students to begin achieving, or continue achieving, their higher education goals, and we’re excited to welcome them back to all four of our campuses this fall.”

Last year, close to 1,700 COCC students received financial support from the initial round of HEERF funding, ranging from \$525 to \$1,025 per student. Under a ruling from the Biden administration, CARES Act funding is now available to undocumented students, corresponding with Oregon and COCC regulations.

For more information, contact Alicia Moore, vice president of student affairs, at 541-383-7244 or amoore@cocc.edu. cocc.edu

RECENT TRANSACTIONS

Continued from Page 3

- Lynn Coker** of **NAI Cascade Commercial Real Estate Services** represented the tenant in leasing 2,208 SF of medical office at 1744 E. McAndrews in Medford, OR.
- Ken Streater** of **NAI Cascade Commercial Real Estate** represented the buyer of 798 NE Jackpine, an industrial development lot in Redmond. This property closed at \$285,000.
- Ken Streater** of **NAI Cascade** represented and owner/user in the purchase of 628 SW Glacier in Redmond. This property closed at \$985,000.
- Ken Streater** of **NAI Cascade** represented the tenant in leasing office space at 376 SW Bluff Dr. in Bend.
- Ken Streater** of **NAI Cascade** represented a well-established Central Oregon tenant in expanding their footprint into 2,615 SF of office space in Woodburn, OR.

Barran Liebman LLP

Continued from page 9

- That such work shall be intermittent and for short periods of time, and under the direct and close supervision of a qualified and experienced person;
- That safety instructions shall be given by the school and correlated by the employer with on-the-job training; AND
- That a schedule of organized and progressive work processes to be performed on the job shall have been prepared.

Minors age 16-17 years-old may not work more than 44 hours per week. Employers must complete an annual Employment Certificate Application through BOLI for all minors age 14-17.

Avoid Violations!

Violating these laws has expensive consequences. Penalties can be monetary (fines from \$1,000-\$10,000 per violation), civil or criminal depending on the severity and frequency of the violations. For example, in 2020, a Tigard company was fined \$27,451 for several violations, including minors driving vehicles on public roadways and operating trash compactors. Also in 2020, Chipotle was fined \$1.4 million for over 13,000 violations of Massachusetts labor laws, including for having minor employees work too many hours and too late on school nights.

When it comes to employment of minors, remember the federal rules differ in many ways from the Oregon rules. In those cases, the employer must comply with the rule most favorable to the employee.

Nicole Elgin is an attorney and Blayne Soleymani-Pearson is a Law Clerk at Barran Liebman LLP. For questions on compliance with these rules or other labor and employment matters, contact Nicole at 503-276-2109 or nelgin@barran.com. barran.com

Kombucha

Continued from page 29

“Without having a baseline of which organisms are commonly most important, there are too many variables to try and think about when producing kombucha,” said Chris Curtin, an assistant professor of fermentation microbiology at Oregon State. “Now with this research we can say there are four main types of SCOBY. If we want to understand what contributes to differences in kombucha flavors we can narrow that variable to four types as opposed to, say, hundreds of types.”

Curtin and Keisha Harrison, a doctoral student in Curtin’s lab, recently published a paper in the journal Microorganisms about their

kombucha microorganism research, which began in 2017 when Harrison joined the lab.

Harrison gave a presentation about the research at KombuchaKon, an annual technical meeting for the kombucha brewing industry. Her talk caught the attention of representatives from Sierra Nevada Brewing Co., who were looking to launch a line of hard kombucha, Curtin said.

Sierra Nevada launched that line, known as Strange Beast, in 2020, and recently expanded it with three new flavors. The line uses a proprietary SCOBY culture developed with the Oregon State team, drawing upon results from the recently published paper.

Curtin and Harrison’s research follows

work by other scientists who have uncovered the microbial communities that contribute to fermentation in other foods and beverages, such as wine, cheese and some types of beer. Past efforts to understand the microbial composition of kombucha have yielded inconclusive results.

In the recently published paper, Curtin and Harrison begin to change that. They used high-throughput DNA sequencing approaches to evaluate the microorganisms in 103 SCOBY used by kombucha brewers, primarily in North America. Only a few studies have applied these techniques with kombucha, and none at this scale.

The major finding was that there are essentially only four main types of SCOBY. Interestingly, each type consisted of very different

combinations of yeast and bacteria working together. This contrasts with other fermented beverages, where a single organism consistently becomes dominant, as is the case for beer, wine and cider.

“This is the first comprehensive picture of SCOBY microbial community ecology,” Harrison said. “Further research is necessary to relate the microbial community composition of kombucha SCOBY to acidity, flavor and aroma of finished products. That work can now draw upon what we have discovered with the results in this paper.”

This research was partially funded by the Kombucha Brewers International and the Agricultural Research Foundation at Oregon State.

oregonstate.edu

Town & Country

Kôr Community Land Trust Ribbon-Cutting Celebration

Continued from page 3

development located at 21221 Hurita Place in Bend. “There have been so many organizations and people involved to get me to this point. And they have not stayed in their cubicles. The City of Bend has even underwritten some of this.”

Located in the Larkspur neighborhood off SE 27th Street, the two-bedroom, two-bath, 1,100-square-foot homes are designed to meet net-zero energy standards, meaning that the units are built with the goal of producing as much energy as they are projected to use based on household size. The homes feature solar panels, an energy-efficient building envelope, lighting and mechanicals, 50-year metal siding, upgraded fixtures and hard-surface flooring. Kôrazón was designed by Shelter Studio and developed by Kôr Community Land Trust in partnership with Housing Works. Funding was made possible by the City of Bend, Oregon Housing and Community Services, Washington Federal Bank and a number of local donors. Kôrazón is the first homeownership project in the state to close using Oregon Housing and Community Services’ Local Innovative Fast Track funds.

“If you work in Bend, you should be able to live in Bend,” said Deschutes County Commissioner Phil Chang during the ribbon cutting event. “Taking the cost of land out of the equation, like Kôr has done with this project, makes homeownership within reach. I want to recognize Kôr for their commitment to sustainability and making incredibly efficient use of land.”

The development is a mixed-income community designed to serve Bend’s workforce, including two extremely low-income households earning between

30-50 percent Area Median Income (AMI), two very low-income households earning between 50-80 percent AMI and one middle-income household earning between 80-120 percent AMI. The units will be permanently affordable through the Community Land Trust model, serving the community’s affordable housing needs for generations.

“I’m super excited about this project. What is so unique and awesome is that these are affordable, workforce homes,” said City Councilor Melanie Kebler. “The goal of the City Council is to make homes affordable. The City needs to continue to play our role. The gift of land is one way, along with waiving fees and providing funding.”

The ribbon-cutting event included brief remarks by representatives of the Oregon Housing and Community Services, the City of Bend and Kôr. “The quality is outstanding. I am so humbled by this,” said Deschutes County Commissioner Patti Adair. “It breaks the cycle of not being able to afford rent and utilities. What Deschutes County can do to help this program is really important.”

Amy Warren, land and development director and co-founder of Kôr Community Land Trust, concluded the event with a tour of one of the new homes. “Pretty much everything in here had some kind of support behind it, whether directly or in-kind,” she said. “We want these units to be homes people want in their back yard, made from long-lasting products so they will stay looking nice for years to come.”

korlandtrust.org



21221 HURITA PLACE



HOMEOWNERS | PHOTOS COURTESY OF KÔR COMMUNITY LAND TRUST



RIBBON CUTTING



AMY WARREN AND LAURA FRITZ, KÔR BOARD CHAIR



PHIL CHANG | PHOTOS BY TESS FREEMAN

Town & Country

Big Brothers Big Sisters of Central Oregon Hope For Littles Happy Hour

PHOTOS | BY PEGGY CAREY, DIRECTOR OF STRATEGIC INITIATIVES — J BAR J YOUTH SERVICES



Mark Capell and Amanda Adams



Peggy Carey and Jeff Whiteside



Sandy Cassio



America (Little Sister) and Teresa DeSitter



Ben and Tina Becker



Bradord Hinman



Carrie and Casey Baxter



Chris Miller, Martha Hinman and Scott Safadi



Colleen and Chris Miller



Jaclyn Alfaro, Theresa Alfaro and Carlos Alfaro



Jerry Scdoris and Bruce Stegmaier



Lorie Fisher and Joann Dewey



Scott Schaier



Teresa, America, Les Adams



Terry and Terri Rahmsdorf
and Mark Fischer