



So,  
What's Next?  
— Page 19

Enhancing & Promoting the Economic Vitality of Central Oregon Since 1994

## OSU-Cascades Celebrates Grand Opening of Edward J. Ray Hall



THE MAIN ENTRANCE OF EDWARD J. RAY HALL | PHOTO COURTESY OF OREGON STATE UNIVERSITY – CASCADES

by **RONNI WILDE** — CBN Reporter

On September 1, a ceremony was held on the Oregon State University – Cascades campus in Bend to celebrate the grand opening of the school's second academic building, the 55,000-square-foot Edward J. Ray Hall. The facility will serve the STEAM disciplines of science, technology, engineering, arts and mathematics, and sets the campus standard for sustainability with its net-zero energy, water and waste goals.

Oregon State University Interim President Becky Johnson and OSU President Emeritus Ed Ray joined the celebration marking the opening of the building, which sits on a reclaimed former pumice mine property. "I can't tell you how thrilled I am to be back here," said Johnson during the ceremony. "Today's grand opening wouldn't be possible without hundreds of people, including community members who traveled hours each way to testify for three minutes to the governor about the need for OSU-Cascades."

OSU-Cascades is the first new university campus in Oregon in 50 years, Johnson said, and has supported many Central Oregon Community College students on a pathway to affordable degrees. "It wasn't always easy and fun, and for the first year, some residents weren't happy. But OSU-Cascades is now growing and strong."

"Every time I come to Bend, I'm amazed at the progress of OSU-Cascades," said Eric Schoenstein, chairman of the OSU Foundation Board of Trustees, who gave remarks at the ceremony. "Congratulations to President Emeritus Ed Ray, who is being honored by the building named after him. He has been passionate. Thanks to he and

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## Welcome to the Pack!

### Bearing Wolf Mascot, Caldera is Bend's First New High School in 20 Years

by **SIMON MATHER** — CBN Feature Writer



PHOTO | BY FISHEYE AERIAL MEDIA

After roughly four years of planning, two years of construction and comprehensive design work, the brand new \$140 million Caldera High School in South East Bend has welcomed students for the inaugural 2020-2021 fall term.

Covering some 260,000 square feet, the first large high

school to open in Bend in two decades — funded by a 2017 Bond issue — features nearly 60 classrooms, including several Career and Technical Education (CTE) spaces, a 600-seat auditorium, a library as the central focal point of the school, a football stadium and other sports fields, two secure main entries and more.

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## Sisters is the Place to Be as New Companies & Residents Relocate

by **KRISTINE THOMAS** — CBN Feature Writer

Sisters Mayor Michael Preedin understands why his town attracts tourists, new residents and businesses. "Sisters is an iconic, western-themed mountain town that has something for everyone," Preedin said. "There's mountain biking, snow skiing, water skiing, hiking and good shopping and restaurants. Sisters is a little on the quirky side as we have arts and culture to western activities to recreation. People are super friendly because they are happy to live here."

Celebrating its 75th anniversary this year, Preedin said Sisters has grown from 250 citizens in 1946 to more than 3,400 citizens today. "What hasn't changed in 75 years is Sisters still has the small-town feel," Preedin said. "There are many people who are second and third generations of the families who founded the town."

Preedin estimates there are 200 people who volunteer for the eight boards for the City of Sisters. "I think our volunteers are truly engaged in Sisters and work to keep the small-town feel of the town," he said. "We all want to keep the town livable."

Preedin moved to Sisters in 2007 for his work as a custom home designer. Since 2020, he has seen more people move to Sisters to get away from the bigger cities. "There is a societal shift taking place where people are wanting to enjoy a better life," he said. "One of the biggest issues we are facing is growth and how to grow so we maintain the livability of our town and embrace our new neighbors."

Finding employees for restaurants, retail shops and



SISTERS CELEBRATES ITS 75TH ANNIVERSARY. TAKE A STROLL AROUND TOWN TO READ ABOUT SISTERS' HISTORY | PHOTO BY KRISTINE THOMAS

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<sup>2</sup>Ponemon Data Breach Study.

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## NAI Cascade Acquires Strategic Property Services

NAI Cascade Commercial Real Estate Services is honored to announce the acquisition of Strategic Property Services and with it, veteran Property Manager, Trish Parkes.

While NAI Cascade has always offered a regional property management solution, we now have an in-office, experienced property manager to manage and grow

our portfolio. NAI Cascade's property management services are built around NAI Cascade's objective of providing full-circle service that produces results and relationships that appreciate.

"In representing buyers and sellers,

Continued on Page 30 ►

## City of Bend to Host Info Session for Architects, Contractors & Owner's Representatives Interested in Future Juniper Ridge Public Works Campus

The City of Bend is beginning to plan for the development of a new Public Works Campus on City-owned property in Juniper Ridge. When completed, the campus will support the Engineering and Infrastructure Planning Department, Utilities Department, Transportation and Mobility Department and Fleet Services. The Public Works Campus project will

include development of a new 26.5-acre site, multiple buildings and extension of the roadways and utilities required to service the site.

As a first step in this project, the City will be soliciting requests for proposals

Continued on Page 30 ►

## COCC Joins with Facebook & Fortis Construction to Offer a New Local Construction Training Program

A new partnership between Central Oregon Community College (COCC), Facebook and Fortis Construction will provide hands-on paid training aimed at developing skilled labor for the data center construction industry. COCC's Workforce Development department will provide the four-week classroom education portion of the program.

This eight-week paid program, Hardhat in Hand, will offer participants hands-on learning at the Prineville Data Center as well as on-site classroom training in a variety of topics in the construction industry. Participants will have

Continued on Page 30 ►

## Pedego Store in Bend Celebrates Ten-Year Anniversary with Palooza Event

Pedego Electric Bikes, an award-winning national electric bike company with over 200 stores globally, has announced the tenth anniversary of its Bend location. The independently owned Bend store is located at 25 NW Minnesota Ave, #6. The branch hosted their first-ever Pedego Palooza event as a celebration of their ten-year anniversary.

The Palooza event, which featured live music, food and drinks, giveaways, as well as guided mini history and river tours on Pedego brand electric bikes, celebrated the store moving into their 11th year of being open. This was a monumental event as it is one of the

Continued on Page 30 ►

### RECENT TRANSACTIONS

**Dan Steelhammer**, Broker, & **Brian Fratzke**, CCIM, Principal, both of **Fratzke Commercial Real Estate Advisors, Inc.**, represented the Seller in the sale of 13.02 Acres on Murphy Road, in Bend, for \$5,700,000.

Brokers **Graham Dent**, **Jay Lyons**, **SIOR**, **CCIM** and **Grant Schultz** with **Compass Commercial Real Estate Services** represented the seller, **Bond-Wilson Associates, LLC**, in the sale of 233 SW Wilson Avenue in Bend. The 23,856 SF office building on 1.24 acres sold for \$6,800,000.

**Brian Fratzke**, CCIM, Principal, of **Fratzke Commercial Real Estate Advisors, Inc.**, represented the Buyer and the Seller in the sale of 1515 NE 3rd Street, in Prineville, for \$2,050,000.

**Compass Commercial Real Estate Services** broker **Robert Raimondi**, CCIM represented the seller, **Bronson Family Trust**, in the sale of a 9,600 SF industrial building located at the Bend Airport at 63360 Powell Butte Highway in Bend. The property sold for \$840,000.

**Tom Tapia**, CCIM, Principal, of **Fratzke Commercial Real Estate Advisors, Inc.**, represented the Seller & **Brian Fratzke**, CCIM, Principal, of **Fratzke Commercial Real Estate Advisors, Inc.**, represented the Buyer in the sale of 63026 Plateau Drive, in Bend, for \$2,000,000.

Broker **Robert Raimondi**, CCIM with **Compass Commercial Real Estate Services** represented the seller, **Bronson Family Trust**, in the sale of 63354 Powell Butte Highway in Bend. Broker **Russell Huntamer**, CCIM with **Compass Commercial Real Estate Services** represented the buyer, **Scott Greenstone**. The 10,000 SF industrial building on 0.8 acres located at the Bend Airport sold for \$825,000.

**Tom Tapia**, CCIM, Principal, & **Brian Fratzke**, CCIM, Principal, both of **Fratzke Commercial Real Estate Advisors, Inc.**, represented the Seller in the sale of 1212 1st Street, in Bend, for \$1,650,000.

**Compass Commercial Real Estate Services** brokers **Russell Huntamer**, CCIM, **Jay Lyons**, **SIOR**, **CCIM** and **Grant Schultz** represented both the landlord, **Old Mill Retail, LLC**, and the tenant, **Monolith Tattoo Studio, LLC**, in the lease of a 1,597 SF retail suite located in the Box Factory at 550 SW Industrial Way in Bend.

**Brian Fratzke**, CCIM, Principal, both of **Fratzke Commercial Real Estate Advisors, Inc.**, represented the Buyer and the Seller in the sale of 20700 Carmen Loop, in Bend, for \$1,590,000.

**Compass Commercial Real Estate Services** brokers **Peter May**, CCIM and **Robert Raimondi**, CCIM represented the landlord, **Deschutes Center, LLC**, in the lease of a 4,995 SF office suite located at 20332 NE Empire Avenue in Bend.

Continued on Page 30 ►



### • FOR SALE •



**\$3,600,000**

**60909-Parcel 2**  
**SW 27th Street, Bend**

28.1 acre parcel approved for inclusion in Bend City limits. Industrial Light and Mixed Employment zoned. Infrastructure improvements to begin 2022.

**Contact Al Eastwood**  
**541.350.0987**

### • FOR SALE •



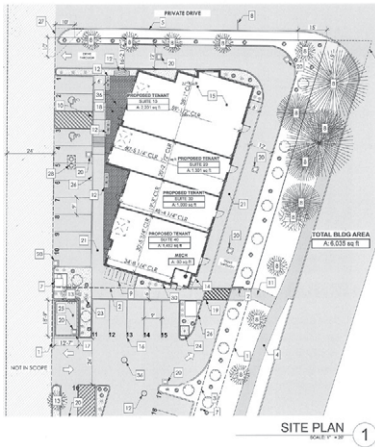
**\$895,000**

**546 NW 7th**

Turn key restaurant in a great downtown Redmond location! Equipment, furniture and fixtures will remain in the building as part of the sale. Private off street customer parking.

**Bill Pon**  
**541.815.4140**

### • BUILD TO SUIT •



Build to suit opportunity on Bend's south side in front of Walmart. Rent determined on deal by deal basis depending on construction costs. Construction is slated to begin first quarter of 2022 with completion in summer of 2022. Top two spaces are leased, 2500 SF still available which is dividable.

**Contact Paula Van Vleck**  
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DESCHUTES COUNTY

◆ Chief Deputy District Attorney Steve Gunnels announced his candidacy for Deschutes County District Attorney. “I’ve dedicated my career to justice and public safety and believe the criminal justice system must protect the rights of every person in our community,” Gunnels said. “It would be an honor to serve as your District Attorney.”

A longtime resident of Central Oregon, Gunnels has served as a Deschutes County prosecutor for 27 years. His experience includes the



Chief Deputy District Attorney Steve Gunnels

successful prosecution of some of the most serious crimes committed in Deschutes County. Gunnels, a Redmond High graduate, attended Oregon State University and Georgetown University Law School. He and his wife have raised their family in Central Oregon and are committed to this community.

Current Deschutes County John Hummel’s decision not to run for re-election led to Gunnels’ decision to step up. “When Hummel announced that he would not file, I was contacted by numerous community members, prosecutors, defense attorneys and law enforcement who encouraged me to run,” he said.

Gunnels enters the race with a slew of impressive endorsements, including Deschutes District Attorney John Hummel, Chief Deputy District Attorney Mary Anderson and former Deschutes District Attorneys Patrick Flaherty and Michael Dugan. “Steve has the experience and dedication to carry on our office’s great work,” said Hummel. “He will continue to focus on our collaborative approach and innovative programs and serve our community well.”

One of Gunnels’ proudest achievements was working with Honorable Judge Alta Brady and a team of professionals to design and implement the Deschutes County Family Drug Court Program and then serve as the court’s prosecutor for 15

years. “I have seen people enter the program in the throes of addiction, and with the help of the program, embrace sobriety, reunite with their families and become healthy, productive members

of our community,” said Gunnels. Deschutes County will be voting for District Attorney in the May 17, 2022, primary election.

SteveGunnelsForDA.com

FROM THE LEGISLATIVE DESK...

WASHINGTON, D.C.

◆ U.S. Senators Ron Wyden and Jeff Merkley recently announced that the Fair Housing Council of Oregon will receive \$500,000 in federal Fair Housing Initiatives Program grants to provide equal access to housing for thousands of Oregonians.

“I am gratified to see a concentrated federal investment in Oregon communities hit hard by a crushing combination of the housing affordability crisis and housing discrimination,” Wyden said. “Housing is a human right and every dollar counts toward ensuring that every Oregonian has a roof overhead and a floor underfoot.”

“Every Oregonian — regardless of what they look like, their zip code or their income — deserves a safe place to call home,” said Merkley. “If we want to turn that vision into a reality, we need to tackle the skyrocketing prices and discriminatory housing practices that have long kept families from reaching housing stability. This grant funding will help us address those crucial issues, and I will continue to do all that I can to secure the resources

and housing policy reforms we need to ensure that all of our neighbors have equal access to housing.”

The Fair Housing Initiatives Program from the U.S. Department of Housing and Urban Development (HUD) funds fair housing organizations and other nonprofits that assist people who believe they have been victims of housing discrimination. The funds will be distributed to the Fair Housing Council of Oregon for the following purposes:

- \$125,000 to expand fair housing awareness and increase housing choice through key stakeholder engagement and to serve housing consumers most likely to experience housing discrimination, including people living with disabilities, families with children and residents with limited English proficiency.
- \$375,000 to provide equal access to housing providers, housing consumers (including those with limited English proficiency, people with disabilities and communities of color) and advocates serving the targeted consumer populations.

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# Postal Connections/iSOLD It Opens Franchise’s Third Bend Location

Postal Connections/iSOLD It, one of the nation’s premier providers of retail packaging, shipping, mail receiving and eBay customer-sales support, announced the opening of a new service center in Bend at the Bend River Mall, just off the intersection of Bend Parkway and Highway 20 (100 NE Bend River Mall Dr.). The new location, which is the brand’s third in Bend, is on the city’s north side, and joins locations on the east and south sections of the city.

Local resident Lee Kennedy is the owner and operator of the franchise location, his first Postal Connections/iSOLD It. His wife, Leticia Sanchez, son, Jacob Kennedy and father, Ken Kennedy, are supporting the family-run business as well.

“I have been impressed by the Postal Connections/iSOLD It model since day one and have witnessed firsthand how our center can provide convenient, time-saving and personalized services that meet the needs of local residents here in my Bend community,” said Kennedy, whose professional background includes relevant work in the local package delivery industry. “Whether you are working from home and need mail, shipping or notarization services or a local business owner needing to send out your products to customers, Postal Connections is a one-stop, trusted shop to meet your needs.”

The new Bend location marks the company’s fourth east of the Cascades in Oregon (Bend-Redmond), joining five others west of the range in the state.

Headquartered in Frisco, Texas, Postal Connections/iSOLD It has established itself as a leading franchise and provider of an innovative array of business and personal service centers. It offers access to postal products, FedEx, DH and accepts drop-off ecommerce returns, along with receiving from all carriers.

“Our stores make life easier for residents and businesses alike. Lee and his family are the perfect team to carry out our operating values,” said Fred Morache, COO of Postal Connections/iSOLD It. “I’m confident they will thrive in the Bend market, where we have fantastic brand awareness. Today’s e-commerce brings us wonderful products at affordable prices, yet people appear to be starved for customized services when tasks are time consuming or they simply want the benefit of having someone else do it.”

Postal Connections/iSOLD It was able to pivot quickly to meet the challenges of the pandemic head on. When nationwide mandates declared shipping and postal services as essential businesses, the brand met the needs of its communities and the nation’s needs as well. Working throughout the pandemic and serving the public as more and more consumers quarantine and shop and work from home, Postal Connections/iSOLD It has proved its resistance to the recession.

There are 44 Postal Connections/iSOLD It franchise service centers in 21 states across the United States. The retail business model is awarding franchise opportunities to qualified individuals who share the company’s commitment to owner/operator involvement in the

business and who will be dedicated to superior customer service.

For more information on franchise opportunities, visit [postalconnections.com/franchise-opportunities](https://postalconnections.com/franchise-opportunities) or call 800-POSTALS (767-8257). [postalconnections.com](https://postalconnections.com)



LEE KENNEDY AND HIS WIFE, LETICIA SANCHEZ | PHOTO COURTESY OF POSTAL CONNECTIONS/iSOLD IT



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

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

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# Duke Warner Real Estate Market Trend Report

With the summer selling season winding, down the Central Oregon real estate market remains robust as pending properties in Bend increased by over eight percent last month, and new listings increased only slightly from the previous 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 fourth quarter of 2021.

### September 1 Inventory and August Activity

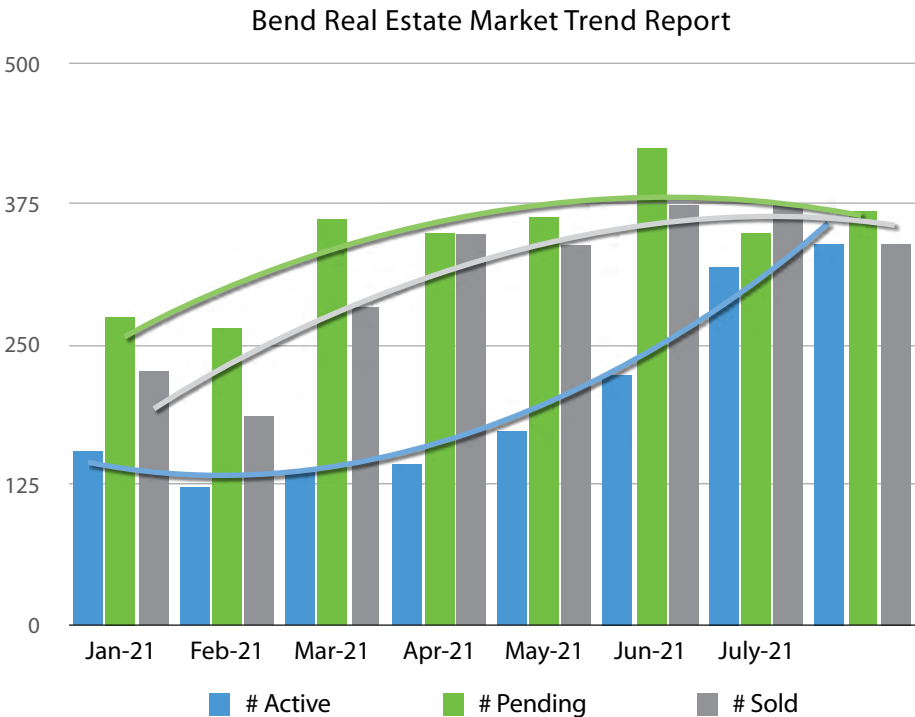
With 242 active listings as of September 1, the Bend market saw a slight increase in available listings, up from 237 from the previous month. Pending homes were at 263, up from 243 from the previous month, but homes still continue to sell at an impressive pace, leaving homebuyers empty-handed and ready to buy on the spot. Now is an excellent time for a homeowner who might otherwise wait until later this fall to list a home for sale. Both Bend and Redmond's current listings, although beginning to recover, are being snapped up very quickly. Redmond's active listings as of September 1, showed 97 homes, up 16 percent from 83 in the previous month. As we are beginning to gear up for the fall selling season, we see the combined active listings for Central Oregon at 339 homes.

August numbers for the Redmond

market shows us 109 homes sold, 128 new homes on the market and 109 homes pending. The bulk of active homes on Redmond's market remain in the \$525,000-and-up price range, showing 49. The \$225,000-\$325,000 had only one active listing, the \$425,000-\$525,000 range had 22 active listings and the \$325,100-\$425,000 price range showed 25 active listings.

For Bend, the numbers in August continued to illustrate a market with relatively low inventory. There was one active listing in the \$225,000-\$325,000 range, and one in the \$325,100-\$425,000 range, 19 in the \$425,100-\$525,000 range and 50 in the \$525,100-\$625,000 price range. The \$625,000-\$725,000 had 42 active listings, the \$725,000-\$825,000 had 37 actives and the \$825,000-\$925,000 showed 17 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 75 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. Our Duke brokers know



how to price properties according to the market trends and current housing competition.

### Sold and Pending Listings

Bend had 263 pending homes in August, up eight percent from 243 in July. These numbers still showcase the need for more listings to keep up with the demand to buy a new home in Central Oregon. For sold listings in Bend, there were 231 in August, as compared to 250 in July. In Redmond, we saw 109 sold in August down from 125 in July.

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](mailto:info@dukewarner.com).

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700 NE Hemlock Ave. Redmond, OR 97756  
\$1,700,000

Highly desirable M2 Industrial Land located in north Redmond's Industrial Park. This 4.54 acre piece is ideally suited for development with 3.54 acres of the property being fully fenced. Access to all city services. In addition, this property has water rights from Central Oregon Irrigation and contains a usable cistern.



2240 NE 3rd St. Prineville  
\$1,100,000

Price reduction on this 3 acre property on Prineville's East side. Zoned C2, and located directly across from Robberson Ford. 300+ feet of highway frontage and with two curb cuts for easy access. This is a prime location and would be great for office building, RV and mobile home sales, retail or auto dealership. MLS # 220118036



20676 & 20680 Carmen Ln., Bend OR 97706  
\$4,200,000

1.32 acres  
25,766 sq ft total 4722 sq ft is office/ showroom space with high quality finishes zoned Light Industrial (IL)  
Fully leased (single tenant)  
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# Employer COVID-19 Vaccine Mandates are Withstanding Legal Challenges, but Obstacles Persist

by CHARLOTTE HODDE & BRUCE GARRETT — Barran Liebman LLP

Late last year the question started to creep up: can employers require their employees to receive the COVID-19 vaccine as a condition of employment? We have since learned that the answer to that question is generally yes, but it is complicated.

As the inoculation rate grew late last spring, so did the amount of litigation surrounding employer and higher education vaccine mandates.

In Indiana, several students brought a challenge to the University of Indiana's policy that required students to either be vaccinated or wear masks and be subject to regular testing. The Seventh Circuit Court of Appeals upheld the university's policy and the Supreme Court declined review of the case. In Texas, more than 100 employees at the Houston Methodist Hospital challenged a similar vaccine mandate implemented by their employer. The federal district court dismissed the suit.

Like both of these cases, other failed challenges to vaccine mandates were predicated on the Food and Drug Administration's (FDA) emergency authorization for the vaccine—challengers often dubbed the vaccine as "experimental." However, with the FDA approving the Pfizer vaccine in August and the other brands moving toward full approval later this year, the success of future legal challenges is now more dubious.

An employer's vaccine mandate, however, is not bullet-proof if it does not conform with certain requirements prescribed by state and federal law. The following are the primary considerations for employers to keep in mind:

**Disability Accommodation**

This accommodation is sometimes referred to as a "medical exception." Under the Americans with Disabilities Act (ADA), an employer must provide reasonable accommodations to employees who have a disability that prevents them from receiving the COVID-19 vaccine. In response to an accommodation



Charlotte Hodde



Bruce Garrett

request, the employer should engage in an interactive process with the employee to determine whether there is a reasonable accommodation. Reasonable accommodations may include wearing additional personal protective equipment, remote work or alternative duties. An employer is not required to grant an accommodation that

creates an undue hardship to the employer or that poses a direct threat to the unvaccinated employee or others in the workplace. Employers should maintain detailed recordkeeping throughout this process.

**Religious Accommodation**

Under Title VII of the Civil Rights Act, an employer must provide a reasonable accommodation to an employee whose sincerely-held religious belief prevents them from receiving the COVID-19 vaccine unless doing so would pose a direct threat to the employee or others in the workplace or create an undue hardship on the operations of the employer. A personal or political objection to the vaccine is not the basis for a religious accommodation. However, discerning whether an employee's belief is religious or personal can be difficult. Unless the employer has an objective basis to doubt the sincerity of the employee's belief, an employee's proffered religious belief should be accepted as true even if it does not align with the formal teachings of the religion.

**Collective Bargaining**

Employers who have unionized employees face a special hurdle if they want to implement vaccine mandates. A mandatory vaccine policy for union-represented employees is a mandatory subject of bargaining—meaning that the employer must negotiate the policy with the union before implementing it. There is a split among union positions with some taking the position that the vaccine mandates are important for economic recovery and worker safety and others challenging vaccine mandates that side-step the negotiating table.

**Confidentiality**

In accordance with state and federal law, employers should maintain their employee's medical information as confidential, including documentation of an employee's vaccination status and documentation about an accommodation. Such safeguards include keeping vaccination records and accommodation documentation stored in a separate file from personnel files and limiting who has access to confidential files.

**Oregon-Specific Issues**

While some states have taken action to limit employer vaccine mandates, Oregon is moving in the opposite direction. The Oregon Health Authority has issued temporary rules requiring employees in schools, school-based programs and healthcare settings (which are defined broadly) to be fully vaccinated or have an exception by October 18, 2021, to continue working. OHA has published forms that employees must use to request a medical or religious exception. The medical form must be signed by a healthcare provider and state the precise medical condition that prevents them from receiving the vaccine. The religious exception form requires the employee to describe their sincerely-held religious belief and how it prevents them from receiving the vaccine.

The final obstacle that employer vaccine mandates may face is Oregon's law that prohibits wrongful discharge in violation of public policy. An employee who is fired for refusing a vaccine may claim that being forced to take the vaccine or be fired runs afoul of public policy. Although, it is still unclear as to how these claims will fair in court.

Employers who see the vaccine as a tool to mitigate the concern of workplace COVID-19 infections are legally permitted to implement a vaccine mandate, but navigating the various federal and state rules can be difficult. It is a good idea for employers to consult with counsel before conditioning employment on, or before offering, withholding or changing benefits based on vaccination status.

Charlotte Hodde is an attorney and Bruce Garrett is a law clerk at Barran Liebman LLP. For questions, contact Charlotte at 503-276-2102 or [chodde@barran.com](mailto:chodde@barran.com). [barran.com](http://barran.com)

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# Edward J. Ray Hall

*Continued from page 1*

Becky for making the dream of a four-year university a reality in Bend.”

Ray, who served as Oregon State’s president for 17 years through June 2020, was instrumental along with Johnson in the establishment of OSU-Cascades. The building that bears his name is light and bright, with innovative design features, regionally sourced mass timber construction and heating and cooling fueled by geothermal energy.

David Webb, project manager with architect SRG Partnership, was on hand at the opening to provide information during group tours that were offered during the celebration. Webb said the facility is a “celebration of wood,” adding, “The structure is in modules, so walls can be taken down at any time to change instructional spaces.” He explained that all the building’s mechanicals are contained in the corridors so that the classrooms are primarily wide opens paces with only wood exposed. Within its four stories, there are seven general classrooms, 12 laboratories, maker spaces for art, computer science, engineering and outdoor product programs, a machine shop, collaborative spaces for



OSU PRESIDENT EMERITUS ED RAY AT THE GRAND OPENING OF THE BUILDING NAMED AFTER HIM | PHOTO COURTESY OF OREGON STATE UNIVERSITY – CASCADES



A CLASSROOM SPACE IN EDWARD J. RAY HALL | PHOTO BY RONNI WILDE

informal and formal studying, quiet spaces for faculty and student conversations, office spaces and meeting rooms. Views of Bend, Awbrey Butte and the surrounding trees and mountains from every window create an inspiring environment for students and faculty alike.

“This ceremony has significance to me that goes back almost 50 years,” said Ray. “In late 2008 and early 2009, there were two events that led to OSU-Cascades, one bad and one good: the Great Recession and an unemployment rate of 24 percent, and Becky Johnson beginning her service as leader of OSU-Cascades. Both drove home the need for a skilled workforce in Central Oregon.” He continued, “Becky developed a to-do list. She understood that OSU-Cascades had to be a destination university with specialized degrees, not just a substitute for OSU Corvallis. I cannot understate

Continued on Next Page ►



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# Edward J. Ray Hall

Continued from page 8

how honored I am to have a building of this caliber carry my name. I know the best is yet to come for OSU-Cascades.”

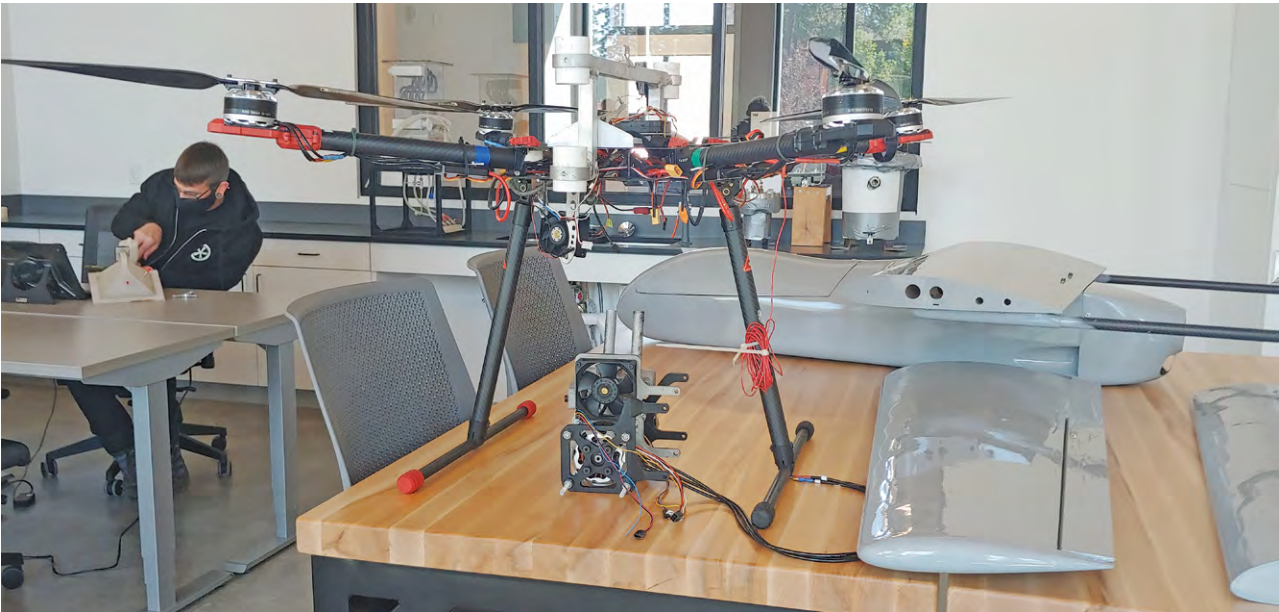
Built by Swinerton, Edward J. Ray Hall was made possible due to a \$5 million gift from an anonymous donor, a \$1 million gift from Charles McGrath, founder and former president of Grace-Bio Labs, a \$1 million gift from the Tykeson Family Foundation and gifts from other donors who together contributed \$10 million to match state funding. The total cost of the new building is \$49 million.

Next up on the expansion plans for OSU-Cascades is a 22,500 square-foot student success center, to be located directly across from Edward J. Ray Hall. The center is slated to house programs designed to increase graduation rates, will be home to veteran services and will connect students to internship providers and employers. Construction of the center is scheduled to start in 2022, and it is anticipated to open to students in the 2023-2024 academic year.

[osucascades.edu](http://osucascades.edu)



THE SIDE ENTRANCE TO ED RAY HALL | PHOTOS BY RONNI WILDE



A GRADUATE STUDENT'S DRONE PROJECT IN THE NEW EDWARD J. RAY HALL ENGINEERING LAB



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Caldera High School  
*Continued from page 1*

The two-story facility, designed by Bend-based BBT Architects and built by general contractor Kirby Nagelhout, is strategically sited at SE 15th and Knott Road to meet current and anticipated future classroom shortages caused by decades of enrollment growth and will help alleviate overcrowding at the city's other high schools.

Associated off-site work included building a roundabout at Knott & SE 15th Street, creating a collector road connecting Brosterhouse and SE 15th, constructing a local access road and constructing multi-use paths surrounding the perimeter of the site and connecting to nearby Alpenglow Community Park and SE 15th.



KEVIN SHAVER, ASSOCIATE, ARCHITECT, BBT ARCHITECTS; RENÉE ALEXANDER, PRINCIPAL, ARCHITECT, BBT ARCHITECTS; MIKE CONDON, PROJECT MANAGER, BEND-LA PINE SCHOOLS AND MIKE LAWRENCE, PROJECT MANAGER, KIRBY NAGELHOUT CONSTRUCTION COMPANY | PHOTO BY CASCADE BUSINESS NEWS



WEIGHT ROOM


The school has launched with ninth graders and tenth graders only. During the next two years, it will add one grade level per year and be fully enrolled with a capacity of 1,600 students by fall of 2023.

Along with the main gymnasium, the school has a cardio center, weight room, music rooms, an auxiliary upper level gym and a separate room for activities such as wrestling or dance. In the realm of athletics, it is home to the blue-and-orange Caldera "Wolfpack" — a name school principal Chris Boyd says was selected as "representative of a community and a group."

Caldera will offer the same athletic programs as Bend Senior High, Mt. View High School, Summit High School and La Pine High School. In year one, some of the athletic programs will participate at the junior varsity and varsity levels, while others will launch at

Continued on Next Page ►

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Caldera High School

Continued from page 10

the junior varsity level and then add a varsity team in year two. Other Oregon School Activities Association (OSAA) competitive events will include music and speech as well as leadership.

The sports fields have been designed in a park-like setting, with as many trees as possible preserved on the site.

Principal Boyd is particularly proud of the school's open concept, including classrooms on both floors connected by spacious hallways interspersed with "collaboration spaces" where



PHOTO | BY CASCADE BUSINESS NEWS



PHOTO | COURTESY OF WALLACE GROUP, INC

students can gather to work together within sight of teachers from nearby classrooms through glass walls.

He said, "When you come in the main student entrance, you can see our career, technical and education spaces through a lot of glass and open windows and see students in the process of making and creating."

A double-decker staircase that routes students through the library adds to the open and inclusive feel.

Mike Condon, project manager for Bend-La Pine School District, said, "Everything flows together well."

Continued on Page 12 ▶

The logo for J&R Fire LLC features the company name in a bold, sans-serif font inside a red oval. Above the oval are stylized yellow and orange flames. Below the oval, the text "INSTALLATION • REPAIR • MAINTENANCE" and the phone number "541-526-1680" are displayed. A small license number "CCB# 179850" is at the bottom of the oval.

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Caldera High School

Continued from page 11

“Both the cafeteria and the library are designed as open or common areas, as opposed to closed-off rooms, which gives students more options on where they can eat, study and work.

“This incorporates the open concept library, an area that can historically be more isolated, but here is the beating heart of the school.”

Another flexible area is a bleacher-style “learning staircase” adjacent to a conventional flight of stairs, with deep wide steps where students can gather opposite an elevated bank of mounted TV’s that can interface together to make one large screen.

Alongside a variety of both open and more closed, quieter spaces, there are sound-buffering acoustic panels, including some adorned with artwork by local artists depicting local scenes such as the Three Sisters and Smith Rock.

Condon added, “We spent nine months analyzing what a new high school needs to be; what it should look like for the future — including visitations to other high schools such as in Portland and Seattle to observe best practices — and two years of design and construction.



BLEACHER-STYLE “LEARNING STAIRCASE”



PHOTOS | BY CASCADE BUSINESS NEWS

“The last high school built in Bend was Summit over 20 years ago, so we wanted to get up to speed on how things have changed over the last two decades.”

As part of the process, BBT conducted focus groups with more than 100 staff and students to give input on the design and function for the new high school.

Project Architect Kevin Shaver of BBT said Caldera High promotes student curiosity and engagement through a focus on openness and light.

Continued on Next Page ►



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DESCHUTES CONSTRUCTION

Congratulations to Kirby Nagelhout Construction Company on the completion of Caldera High School



Caldera High School

Continued from page 12

He said, “This new high school provides a flexible, welcoming and innovative learning environment that will prepare students to think critically and positively engage in society. It is designed as a place where students, staff and the larger community can feel safe and connected.

“As a ‘school of the future’ it features adaptable, functional spaces that meet the diverse needs in the present and can respond to educational

Continued on Page 14 ▶



CLASSROOM | PHOTOS BY CASCADE BUSINESS NEWS



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And congratulations to Bend-La Pine Schools and Caldera High School's staff and students.

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Congratulations to Bend-La Pine Schools on the new Caldera High School. DOWL is honored to have had a part in the planning, design, land surveying, and construction of the site and facility.

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Caldera High School

Continued from page 13

innovations in the future. It contains a variety of engaging spaces that stimulate deep learning, helping students discover their passions and to become independent learners that are prepared for success in college, careers and life."

Connection and camaraderie are promoted through the prevalent open



MEDIA CENTER | PHOTOS BY CASCADE BUSINESS NEWS



and transparent spaces, with one aim being that looking into collaborative spaces, laboratories and other learning environments can inspire students to explore new subjects.

Shaver added, "At every opportunity, the goals of collaboration, group interaction and adaptable learning spaces are emphasized. Areas are scaled to support various activities and group sizes such as independent study, small group activities and large group learning.

"The media center transcends boundaries between students to create areas where occupants share knowledge freely. Large worktables and pin-up areas make the media center a space to process knowledge and evolve ideas through group discussion and collaboration.

"As the heart of the school, the commons is located where paths unite and provides uninterrupted views through all corridors. Following a theme that runs through the building, the space is designed to accommodate multiple scales of interaction."

Continued on Next Page ▶

LEFT: ONE OF THE COMMON AREAS

RIGHT: FUTURE CENTER



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Caldera High School

Continued from page 14

Boyd commented, “With a focus on purpose and belonging, our staff has worked to design learning experiences that are highly relevant through connected opportunities within our local community.

“Our hands-on, project-based approach will ensure that students are ready for their future pursuits. In our core programs, students will engage in science instruction that begins with physics and chemistry and then progresses to biology and future lab-based experiences.

“Our applied mathematics and connected learning experiences across the humanities will further ensure that students develop the skills and knowledge necessary to thrive, and courses will stress lessons that can be applied to post-graduate life.

“Our goal is to make sure no matter where your student attends high school, you have the same options that are present at any other high school.”

The new school has been launched with CTE programs including health sciences, engineering and design, construction, entrepreneurship and the arts. Additionally, music and theater programs as well as world languages will provide opportunities for students to develop their voice and explore their passions.

Boyd added, “With all the challenges that come with learning and leading in a pandemic, we emphasize our commitment to social, emotional and mental health needs.

“Caldera will prioritize belonging, safety and relationships as our foundation, knowing that learning and future success are built upon this groundwork.

“Our leadership team, counselors, teacher-leaders and coaches look forward to working with the larger population as we make Caldera High School a new pillar of our community and a home to generations of learners and leaders for years ahead.

“The southeast corner of Bend is also excited to have a community space and a focal point for plays, for concerts, for youth athletics; for all the different activities we can bring into this space.”

On the construction side, the main complex is built with structural steel and the building features many green elements, including high energy efficiency standards and solar shielding sunshades.

A potential future middle school could be accommodated at an adjacent site the school district owns between the new high school and Alpenglowl Park.

CALDERA HIGH SCHOOL

60926 SE 15th St., Bend OR 97702

Property Owner/Developer:

Bend-La Pine Schools

Contractor:

Kirby Nagelhout Construction LLC

Project Cost: \$116 Million

Sitework Start: 7/1/19

Completion: 8/30/21

Square Footage: 260,000 sq. ft.

Financing:

Capital construction bond (May 2017)

Project Manager:

Mike Lawrence

Supervisor: Alec Hansen

Architect: BBT Architects

Principal Architect:

Renee Alexander

Structural Engineer:

Walker Structural Engineering LLC

Civil Engineer: DOWL

Mechanical Engineer: PAE

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Sisters  
Continued from page 1

businesses is the greatest challenge for businesses in Sisters. Preedin said the Sisters Woodlands project is being designed to provide workforce housing. The 35-acre development is on land previously owned by the U.S. Forest Service, east of Highway 20 and south of Barclay Drive. “The plan is for 250 multi-family units,” he said. “There is a need for affordable housing for employees in Sisters. There are plans to make it so people can walk or bike to work. Work is projected to begin this winter or in the spring.”

**Economic Development**  
While Sisters is well-known for being a tourist destination, Preedin said Sister’s business park is attracting world-renowned companies in outdoor gear, natural health products and advanced manufacturing.

Caprielle Lewis is the area director of economic development for Sisters. Her employer is Economic Development for Central Oregon (EDCO), a regional nonprofit supported by both public funding and private memberships. She has been working with traded-sector companies who have moved, started or expanded in Sisters.

Cognito, Faceout Studios, Molt Brand, Nechville Banjos and Holy Kakow all recently relocated to Sisters. Funky Fauna Artisan Ales is a startup coming soon to the Sun Ranch Business Park. Sisters Coffee Co. will be expanding its operation with a new roasting facility and visitor experience in Sun Ranch Business Park. Laird Superfood is about to utilize its new, 28,000-square-foot warehouse, and several other businesses are preparing expansions in 2022.



NEW HOMES ARE BEING BUILT TO ACCOMMODATE THE PEOPLE RELOCATING TO SISTERS TO RETIRE OR TO WORK

“I think Sisters’ economic environment is more resilient than in the past,” Lewis said. “Sisters has increasingly become more economically diverse with a solid mix of industries in addition to tourism. There are several exciting new tech companies that have relocated to Sisters recently.”

Lewis has seen semi-retired to young families move to Sisters. Many people who owned second homes in the area are now permanent residents. “People felt more comfortable visiting and living in smaller rural communities such as Sisters, and we have experienced a fairly significant population boost,” Lewis said. “I wouldn’t call Sisters a Zoom town yet but since more people are working



SISTERS IS WELL-KNOWN FOR ITS MANY COMMUNITY ACTIVITIES INCLUDING THE SISTERS FARMERS MARKET, SISTERS FOLK FESTIVAL AND SISTERS HARVEST FAIRE | PHOTOS BY KRISTINE THOMAS

remotely, living in Sisters can be a possibility when it may not have been before the pandemic.”

Lewis said Sisters is attractive to new businesses because it offers a high quality of life with close access to incredibly beautiful outdoor recreation, outstanding schools, arts and culture and a safe, passionate and caring community. The City of Sisters and the community support economic development strategies and initiatives, including a new 15-acre light industrial park with developable lots for sale. “The Sisters, Oregon brand illustrates the community’s pioneering spirit, highlights our community values and the town’s culture and character, and is immediately affiliated with a positive experience, beautiful vision or a happy memory,” Lewis said. “Companies can leverage this to help promote their products and services and that in turn provides new opportunities for Sisters. It’s a win-win!”

**Supportive Community**  
Sisters Area Chamber of Commerce CEO Judy Trego would like to thank everyone who “stepped up to the plate to help during the pandemic.” Deschutes County and the Deschutes County Commissioners provided many rounds of personal protection equipment to the chamber for distribution to local businesses. The City of Sisters provided a \$40,000 small grant fund for businesses.

Trego said it is a nice change of pace as the city begins to shift its focus from the crisis mindset to recovery. “However, we are facing some formidable challenges. The pandemic has decimated our workforce and finding employees is going to take all of the tools in the toolbox, and it is going to be difficult,” she said.

Tourism in Sisters Country has made a rebound, with a significant increase in visitor volume but getting back to normal will take everyone’s efforts, Trego said, adding Transient Lodging Tax is up 41 percent over last year.

As of press time, several events were scheduled to take place in Sisters including the Sisters Fresh Hop Festival on September 25 at Three Creeks Brewing Tasting Room; the 24th annual Sisters Folk Festival October 1 to October 3; Sisters Harvest Faire on October 9 and 10 and Happy Girls Run on October 30.

Christina Schulz is the branch manager of Washington Federal Bank in Sisters. She feels Sisters is a hidden gem. “This town always pulls together and looks out for each other. Everyone is so friendly and always has each other’s backs,” she said. “There is so much to do in this little town. I absolutely love living in Sisters.”

The pandemic has required Schulz and her team to make adjustments, including having to have its doors closed to the public for 18 months. “People were only allowed inside the bank if they had an appointment,” she said. “We ran everything through the drive thru. It did take some time to get used to doing, but we made it work and our clients were very understanding.”

Schulz said the amount of loans is down a bit, due to the “strange real estate market we are in and with lumber prices slowly coming down I think we will start to see construction loans again.”

**A Seller’s Market**  
Patty Cordoni, a principal broker for Cascade Sotheby’s International Realty in Sisters, said people looking to purchase homes in Sisters are coming from Portland, the Willamette Valley, California and Washington. “Some people are retired or able to work from home,” she said. “We also have people looking to purchase a second home.”

She said the sharp decline in inventory resulted in an increase in prices making it a sellers’ market. Buyers should have a preapproved loan as homes are getting multiple offers above the listing price. “We are seeing buyers looking for homes in the \$1 to \$2 million range,” Cordoni continued. “Homes selling for less than \$700,000 get snatched up super quick, while the higher-quality homes take a little longer to sell.”

Cordoni said Sisters is a highly desirable place to live as it is close to Bend and recreational sites including Hoodoo Ski Area, Suttle Lake and Camp Sherman. “Sisters is a small, western town and everyone who moves here wants to keep it that way,” she said.

She encourages anyone looking to move to Sisters to study the market, watch what’s happening with homes online and be prepared to pay more. “By the time buyers get here, they already know a great deal about the town and school district and where they want to live,” she said.

Javier Luna is the owner of Rancho Viejo. While business has been great, he said finding employees has been a challenge. “My advice to someone wanting to start a business in Sisters is to develop a local following to support you through the difficult times and seasonal-based tourism,” he said. “Sisters is a fun town to have a business because of the people who live and visit here.”

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# Camp Sherman — A Hidden Gem on the Metolius

by **RONNI WILDE** — CBN Reporter

While Central Oregon has become a travel destination for people from around the world, there is a tiny jewel nestled in the backcountry near Sisters that not everyone knows about — yet. Camp Sherman, located just 35 miles northwest of Bend and about 15 miles northwest of Sisters, sits on the spectacular Metolius River, tucked back in the woods away from the noise, traffic and bustling activity of the rest of the region. For those who want nightlife, Camp Sherman is not the place to be. But for those who wish to escape to the pristine forest interrupted only by the sounds of pine trees rustling in the wind and the flowing of a wild and scenic river, this little enclave can provide a restful recharge for locals and tourists alike. The only rushing you'll find here is that of the river water.

With a current population estimated at about 215 people, it's likely that the local deer outnumber the humans. From Highway 20 not far from Black Butte Ranch, Camp Sherman is reached by turning off the highway onto the Metolius River Camp Sherman exit and following the signs for about five miles. Once off Highway 20, the area is dotted with private residences, resorts, trailheads and then the unincorporated community of Camp Sherman, which consists of a general store, cabins and resorts and a series of campgrounds along the banks of the river. The Metolius is a fly-fishing mecca, and the area is also home to Wizard Falls Fish Hatchery. For Central Oregon locals, Camp Sherman can make for an awesome day trip, and for those coming from farther away, a stay of a few days or a week or two is sure to rejuvenate.

"This is a good place to just come and get away," says Ted Reid, manager of the Metolius River Lodges, a resort with a series of cabins that were built in the 1930s. "You kind of self-isolate here; you are generally by yourself. Everyone is very respectful of keeping their distance and wearing their masks. It's a great place to get away and enjoy the scenery, and the fishing is very popular. It's been a good season." He says Camp Sherman is a wonderful place to find solitude; the only modern amenity is Wi-Fi, and there is currently very limited cell service in the area, depending upon your provider.

The Metolius River Lodges, family owned for 22 years by John and Vicky Hornbeck, is one of a number of resorts in the area. It has 13 unique cabins — each on the river



THE CABINS AT THE METOLIUS RIVER LODGES ARE ON THE RIVER | PHOTOS BY RONNI WILDE



METOLIUS RIVER LODGES DECK; NOTHING SAYS RELAXATION BETTER THAN A GLASS OF WINE BY THE RIVER | PHOTO COURTESY OF METOLIUS RIVER LODGES



THE CAMP SHERMAN STORE SERVES AS A COMMUNITY HUB

and each with its own name — and is open year-round. Reid, who has worked for the resort for 15 years and managed it for five, says they have been extremely busy since the pandemic began. "I'm surprised at how busy we've been. COVID hasn't really affected business at all; I think it's actually increased business," he says. "Customers are more from out of the area. A lot come from the Portland area, but people come from all over." He continues, "We advertise in several magazines, like the Oregon travel guides, and they find us through the internet on our website, as well as a lot of word of mouth." Reid says that in the summer, about 50 percent of their clientele are return customers who come back every year. "We have people come stay for a week in the summer, and even up to three weeks. You have the river running right outside the cabins, some

wildlife that comes in and cozy fireplaces for wintertime," he says.

Roger White, co-owner of the iconic Camp Sherman Store for 25 years along with his wife, Kathy, says they have enjoyed getting to know their return customers over the years. "There has been a laugh a day for 25 years, always with somebody, never at somebody," he says about running the store, which was established in 1918 by farmers from Sherman County and has been in business ever since. For 103 years, the store has served as a community hub and contains a fly-fishing shop, bakery and deli counter and a market with food, clothing, camping and outdoor recreation supplies, gifts and souvenirs.

White says he and Kathy purchased the shop after Kathy had grown up vacationing in Camp Sherman with her family, and then working in the store during summer breaks from college. When the couple learned that the previous owners were planning to sell, they drove into Camp Sherman and signed the papers. "Kathy's dream had always been to own the store, so we came up and made a deal," says White. "That was in 1996. The rest is history. We have had the great fortune to have good folks and friends who were able to come up and work here. It's been a wonderful run; we've made friends from all over

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Stock Brokerage Firms (Listed Alphabetically)

Company / Address	Phone	Fax	WebSite/Email	Contact	Staff	CO Year Est.	Number of Brokers	Services
Charles Schwab & Co., Inc. 777 NW Wall St., Ste. 201, Bend, OR 97701	541-318-1794	541-318-1841	www.schwab.com luiz.soutomaior@schwab.com	Luiz Soutomaior, CFP, CFS	2	1999	1	Full-service brokerage from non-commissioned brokers, financial, estate, college & retirement planning.
D.A. Davidson & Co. 360 SW Bond St., Ste. 300, Bend, OR 97702	541-330-8964	541-330-1293	www.dadavidson.com slelli@dadco.com	Steve Lelli, Jacquie Burchard	11	2000	6	Full service investment firm featuring asset management, financial planning, investment banking, research & public finance.
Edward Jones Investments 8222 N Hwy. 97, Ste. 103, PO Box 174 Terrebonne, OR 97760	541-504-7817	855-379-0714	www.edwardjones.com hadi.sale@edwardjones.com	Hadi Sale	2	1968	1	Financial planning, asset mgmt. & investment advisory services. Stocks, bonds, mutual funds, cd's, government & tax exempt municipal services: variable annuities, life insurance, long term care, estate, retirement planning & more.
Edward Jones Investments 320 SW Upper Terrace Dr., Ste. 103 Bend, OR 97702	541-330-4096	877-566-9510	www.edwardjones.com mark.schang@edwardjones.com	Mark Schang	2	2002	1	Asset management & investment advisory services. Stocks, bonds, mutual funds, CD's, government & tax exempt municipal services: variable annuities, life insurance, long term care, estate, retirement planning & more.
Edward Jones Investments 16345 Sixth St., Ste. 101 La Pine, OR 97739	541-536-8822	866-462-0145	www.edwardjones.com bob.cox@edwardjones.com	Bob Cox	2	2002	1	Financial planning, asset mgmt. & investment advisory services. Stocks, bonds, mutual funds, cd's, government & tax exempt municipal services: variable annuities, life insurance, long term care, estate, retirement planning & more.
Edward Jones Investments 247 North Main St., Prineville, OR 97754	541-447-7013	888-805-0812	www.edwardjones.com darrel.wiseman@edwardjones.com	Darrel Wiseman	2	2002	1	See above.
Edward Jones Investments 413 NW Larch Ave., Ste. 203, Redmond, OR 97756	541-548-1300	866-229-7019	www.edwardjones.com annette.vardanega@edwardjones.com	Annette Var- danega	2	2002	1	See above.
Edward Jones Investments 655 SW Greenwood Ave., Ste. 4, Redmond, OR 97756	541-923-7773	800-303-0134	www.edwardjones.com dan.young@edwardjones.com	Dan Young	1	2002	1	See above.
Edward Jones Investments 585 SW Sixth St., Ste. 1, Redmond, OR 97756	541-923-2532	888-516-6327	www.edwardjones.com john.lmeyer@edwardjones.com	John Meyer	2	2002	1	See above.
Edward Jones Investments 1705 SW Highland Ave. Redmond, OR 97756	541-923-5135	866-462-7274	www.edwardjones.com jeanie.eberle@edwardjones.com	Jeanie Eberle	2	2002	1	Asset management & investment advisory services. Stocks, bonds, mutual funds, cd's, government & tax exempt municipal services: variable annuities, life insurance, long term care, mortgage financing, estate, retirement planning & more.
Edward Jones Investments 1020 SW Indian Ave., Ste. 103 Redmond, OR 97756	541-923-8848	888-239-6409	www.edwardjones.com michael.bishop@edwardjones.com	Michael Bishop AAMS	3	2002	1	Financial planning, asset mgmt. & investment advisory services. Stocks, bonds, mutual funds, cd's, government & tax exempt municipal services: variable annuities, life insurance, long term care, estate, retirement planning & more.
Edward Jones Investments 1247 NE Medical Center Dr., Ste. 2, Bend, OR 97701	541-382-0853	888-452-0159	www.edwardjones.com john.morgan@edwardjones.com	John Morgan	2	2002	1	See above.
Edward Jones Investments 334 NE Irving Ave., Ste. 101, Bend, OR 97701	541-389-0100	888-232-0664	www.edwardjones.com danielle.baptist@edwardjones.com	Danielle Baptist	2	1968	1	See above.
Edward Jones Investments 1444 NW College Way, Ste. 2, Bend, OR 97703	541-330-4329	866-411-6564	www.edwardjones.com justin.lappe@edwardjones.com	Justin Lappe	1	2002	1	See above.
Edward Jones Investments 1345 NW Wall St., Ste. 300, Bend, OR 97703	541-389-4363	888-449-5591	www.edwardjones.com kate.gaughan@edwardjones.com	Kate Gaughan	1	2002	1	See above.
Merrill Lynch 755 SW Bonnett Way, Ste. 2200, Bend, OR 97702	541-382-4373	541-326-0291	www.ml.com	Stuart C Malakoff	13	1994	10	See above.
Morgan Stanley 705 SW Bonnett Way, Ste. 1200, Bend, OR 97702	541-389-1282	541-382-7329	www.morganstanley.com william.brewer@morganstanley.com	William Brewer	17	1974	12	Full-service brokerage firm.
RBC Wealth Management 1133 NW Wall St., Bldg. 2 Bend, OR 97703	800-678-5026	N/A	www.rbcwealthmanagement.com pamela.j.carty@rbc.com	Pamela J. Carty	20	1909	12	Financial planning, asset mgmt. & investment advisory services, stocks, bonds, mutual funds, CD's, government & tax exempt municipal services: variable annuities, life insurance, long term care, estate, retirement planning & more.
UBS Financial Services Inc. 600 SW Columbia St., Ste. 6200 Bend, OR 97702	541-617-7020	N/A	www.ubs.com greg.hogensen@ubs.com	Greg Hogensen	13	1998	9	Full-service brokerage firm offering financial planning wealth management, consulting, discretionary & non-discretionary portfolio mgmt, equities, fixed income, cash mgmt, lending, equity research & retirement planning.
Wells Fargo Advisors 320 SW Upper Terrace Dr., Ste. 200, Bend, OR 97702	541-388-1221	541-318-0715	www.wellsfargoadvisors.com	Brad Waterman, Grant Aspell	27	1986	19	Full-service brokerage firm.
Zimbalist Smith Investments LLC 547 SW 13th St., Ste. 201 Bend, OR 97702	541-330-6300	N/A	zims@bendcable.com	Bill Smith	0	1982	3	Independent, locally owned, full-service discount investment firm specializ- ing in financial planning for retirement, college funding, wealth accumulation, preservation & transfer.

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



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So, What's Next?

by RANDY MILLER, President — ASI Wealth Management

Financial markets continue their upward march and we continue to see record highs for stocks and very low yields for bonds. While COVID-19 also continues to be a challenge in many parts of the world, progress is being made around the globe. Unemployment rates continue to improve, but we have a long way to go to get back to the pre-COVID levels of less than five percent.



Given the uncertainty of our economy, overlayed with ongoing coronavirus concerns and a proposed tax law overhaul, what could possibly be coming next? More new highs for stocks? A correction in stock prices? Higher inflation? Interest rate increases?

I have a crystal ball sitting on my desk. It was a gift from the ASI team at our ten-year anniversary. Unfortunately, I cannot seem to get it to work. I occasionally reach over and dust it off, but nothing. Luckily, we can look to history to help guide us towards wise decisions that will impact our future. The table below sheds some light on how markets have performed after reaching record highs and compares them to all other periods. The majority of the time, markets have gone up in value over one-, three- and five-year periods, regardless of whether they are coming off a new high or not.

So, if we cannot predict the future, what should investors do in times of such uncertainty? We counsel our clients to stay disciplined and diversified. Continue to talk to your financial advisor to understand why you are taking the risks in your portfolio and what the long-term plan is. Trust your advisor to take advantage of market volatility by rebalancing, both when stocks are up and when stocks are down. We love buying stocks when they are on sale!

So, what else should we be doing? This is a perfect time to revisit your cash reserves and replenish or increase them as needed. It also may make sense to look at pulling out cash for vacation plans, a house remodel, a new house, new car, boat or any other quality-of-life desires.

Stock market corrections, while not predictable as to when exactly, happen frequently. Stocks frequently sell off over 10 percent, 15 percent and 20 percent. This is precisely why it makes sense to revisit cash needs when markets are at all-time highs as well as systematically rebalancing portfolios as stocks rise

Market hits a new high – What do you do?

Percentage of cases where S&P 500 is high after monthly closing vs. any monthly closing level

January 1926–December 2018

Look-Ahead Period	Percent of Cases Where Index Was Higher (after new high)	Avg. Return (after new high)	Percent of Cases Where Index Was Higher (after any previous level)	Avg. Annualized Return (after any previous level)
1 year	81.3%	14.1%	75.2%	12.3%
3 years	84.3%	10.4%	83.7%	10.6%
5 years	84.8%	9.9%	87.7%	10.1%

- 30% of monthly observations were new closing highs
- Average returns were similar after a new monthly closing high or any previous monthly closing level
- The percent of cases where the index was higher was similar after a new monthly closing high and after any previous monthly closing level

In US dollars. Annualized compound returns are computed for the relevant time periods subsequent to new market highs and averaged across all new market highs observations. There were 1,115 observation months in the sample. January 1990 –Present: S&P 500 Total Return Index, S&P data © 2019 S&P Dow Jones Indices LLC, a division of S&P Global. All rights reserved. January 1926 –December 1989: S&P 500 Total Return Index, Stocks, Bonds, Bills and Inflation Yearbook™, Ibbotson Associates, Chicago. For illustrative purposes only. Index is not available for direct investment; therefore, its performance does not reflect the expenses associated with the management of an actual portfolio. Past performance is no guarantee of future results.



TABLE | COURTESY OF ASI WEALTH MANAGEMENT

over time. We know there will be a correction at some point, we just do not know the timing, duration or magnitude.

Who would have predicted the coronavirus would still be infecting people in all regions of the world, yet investment returns would be overwhelmingly positive! Although there are still many challenges ahead of us, in most cases they are challenges that investors have constantly faced: taxes, interest rates, budget deficits, national debt and policy.

*The principal owner of ASI Wealth Management, Randy Miller helps clients make smart money decisions so they can live the life of their dreams and help others do the same.*

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From left to right: Jacob Fain, Jennifer Payer, Jay Fain, Chris Schroeder-Fain, Sarah Hall

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Company / Address	Phone	Fax	WebSite/Email	Contact	Staff	CO Year Est.	Services
Acuity Wealth Advisors 300 SW Columbia St., Ste. 204 Bend, OR 97702	541-323-4599	N/A	www.acuitywealthadvisors.com clay.trenz@acuitywealthadvisors.com	Clay Trenz	2	2010	Financial planning.
Ameriprise Financial 35 NW Hawthorne Ave., Ste. 2 Bend, OR 97701	541-389-0889	541-382-7077	www.ameriprisefinancial.com peter.geiser@ampf.com	Peter Geiser	14	1970	Full-line of financial planning, asset mgmt., risk mgmt., estate & charitable planning.
Ascend Financial Solutions LLC 1295 NW Promontory Dr. Bend, OR 97703	541-410-3875	N/A	www.ascend-financial.com belinda.afs@gmail.com	Belinda Britt Adler	1	2018	Financial consulting, business lending & bookkeeping.
Ascent Capital Management, LLC 2796 NW Clearwater Dr. Bend, OR 97703	541-382-4847	541-388-1124	www.ascentbend.com scott@ascentcap.com	Scott Agnew, Devin Harrigan	4	2001	Registered investment advisor.
ASI Wealth Management 15 SW Colorado Ave., Ste. 280 Bend, OR 97702	541-617-0898	541-617-0498	www.asiwealthmanagement.com info@asiwealthmanagement.com	Susan Langdon	11	1998	Wealth management for affluent individuals & families. Investment consulting for endowments, foundations & corporations. Corporate service areas include retirement plans, cash mgmt, reserve assets & fiduciary oversight.
Black Diamond Financial, LLC 855 SW Yates Dr., Ste. 101 Bend, OR 97702	541-389-4740	541-647-6545	www.blackdfinancial.com paul@blackdfinancial.com	Paul Svendsen CPA/PFS ABV	1	2008	Financial planning, estate planning & investments.
Buckingham Strategic Wealth 780 NW York Dr., Ste. 105 Bend, OR 97703	541-317-1617	866-371-7889	www.buckinghamadvisor.com/ locations/bend alaferriere@buckinghamgroup.com	Ann LaFerriere, CFP	2	2002	Fee-only fiduciary; investment management & retirement planning.
Capstone Wealth Management Group, LLC 404 SW Columbia St., Ste. 230 Bend, OR 97702	541-330-0266	541-330-0254	www.capstonewmg.com mike@capstonewmg.com	Michael Conrads, CFP, ChFC	5	2003	Registered investment advisor. Independent, fee-based, customized portfolio management, wealth management & tax, financial & estate planning strategies.
Cascade Financial Strategies 243 Scalehouse Ip., Ste. 5B Bend, OR 97702	541-678-5475	541-678-5476	www.cascadefs.com jack@cascadefs.com	Neal Richards, Jack Schniepp	2	2013	Fee-only comprehensive financial planning, strategic investment management, socially responsible investing, customized planning strategies, risk management, savings maximization & preservation.
Central Financial Services 209 NE Greenwood Ave., Ste. 200 Bend, OR 97701	541-382-8949	541-388-0205	insurebend.com henrik@insurebend.com	Henrik Jahn	7	1986	Life, health, disability, medicare, long term care insurance, financial planning, 401k plans, employee benefits.
Charles Schwab & Co., Inc. 777 NW Wall St., Ste. 201 Bend, OR 97701	541-318-1794	541-318-1841	www.schwab.com luiz.soutomaior@schwab.com	Luiz Soutomaior, CFP, CFS	2	1999	Full-service brokerage from non-commissioned brokers, financial, estate, college & retirement planning.
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	34	1925	All lines.
Edward Jones & Co. 701 NW Arizona Ave., Ste. 210 Bend, OR 97702	541-617-8861	877-843-3790	www.edwardjones.com austin.ouderkirk@edwardjones.com	Austin Ouderkirk	2	1968	Financial Planning, asset mgmt. & investment advisory services. Stocks, bonds, mutual funds, cd's, government & tax exempt municipal services: variable annuities, life insurance, long term care insurance, estate, retirement planning & retirement savings. Business financial services including cash mgmt. Lines of credit & succession planning.
Edward Jones Investments 320 SW Upper Terrace Dr., Ste. 103 Bend, OR 97702	541-330-4096	877-566-9510	www.edwardjones.com mark.schang@edwardjones.com	Mark Schang	3	2002	Asset management & investment advisory services. Stocks, bonds, mutual funds, CD's, government & tax exempt municipal services: variable annuities, life insurance, long term care, estate, retirement planning & retirement savings. Business financial services including cash mgmt. lines of credit & succession planning. Business IRAs including sep, simple & 401K.
Edward Jones Investments 8222 N Hwy. 97, Ste. 103 PO Box 174 Terrebonne, OR 97760	541-504-7817	855-379-0714	www.edwardjones.com hadi.sale@edwardjones.com	Hadi Sale	2	1968	Financial planning, asset mgmt. & investment advisory services. Stocks, bonds, mutual funds, cd's, government & tax exempt municipal services: variable annuities, life insurance, long term care, estate, retirement planning & retirement savings. Business financial services including cash mgmt. lines of credit & succession planning.
Edward Jones Investments 1705 SW Highland Ave. Redmond, OR 97756	541-923-5135	866-462-7274	www.edwardjones.com jeanie.eberle@edwardjones.com	Jeanie Eberle	2	2002	Asset management & investment advisory services. Stocks, bonds, mutual funds, cd's, government & tax exempt municipal services: variable annuities, life insurance, long term care, mortgage financing, estate, retirement planning & retirement savings. Business financial services including cash mgmt. lines of credit & succession planning.
Edward Jones Investments 1020 SW Indian Ave., Ste. 103 Redmond, OR 97756	541-923-8848	888-239-6409	www.edwardjones.com michael.bishop@edwardjones.com	Michael Bishop AAMS	3	2002	Financial planning, asset mgmt. & investment advisory services. Stocks, bonds, mutual funds, cd's, government & tax exempt municipal services: variable annuities, life insurance, long term care, estate, retirement planning & retirement savings. Business financial services including cash mgmt. lines of credit & succession planning.
Elevation Capital Strategies 775 SW Bonnett Way, Ste. 120 Bend, OR 97702	541-728-0321	541-639-3456	www.elevationcapitalstrategies.com info@elevationcapitalstrategies.com	Cathy Mendell	8	2009	Offers comprehensive wealth management with a focus on preservation, appreciation & income generating solutions. Because, in retirement, one size rarely fits all.
Fincham Financial Group 404 SW Columbia St., Ste. 214 Bend, OR 97702	541-382-8773	541-318-6977	www.finchamfinancial.com rob@finchamfinancial.com	Rob Fincham, MSFS	1	1967	Comprehensive financial, estate & business succession planning, wealth management & insurance services. Investment advisory services through Eagle Strategies LLC, a registered investment advisor.
First Interstate Bank Wealth Management 1070 NW Bond St. Bend, OR 97703	541-617-6883	N/A	www.firstinterstatebank.com richard.wilson@fib.com	Rick Wilson	2	1977	Full service trust, investment management, financial & retirement planning.
HR CAPITAL LLC 2699 NW Cedar Ave. Redmond, OR 97756	541-549-3800	N/A	www.hrcapital info@hrcapital	Charles Kapp	5	2017	HRC is a fund manager specializing in real estate with a major focus on opportunity zone investing.
Jones & Roth CPAs & Business Advisors 300 SW Columbia St., Ste. 201 Bend, OR 97702	541-382-3590	541-382-3587	www.jrcpa.com info@jrcpa.com	Evan Dickens, Brian Newton, Robert Adrian	14	2001	Accounting & payroll, construction & real estate, dental practice advisory, healthcare consulting, nonprofit organizations, retirement plan services, tax planning & preparation, auditing & assurance services.
LPL Financial Member FINRA/SIPC 50 SW Bond St., Ste 101 Bend, OR 97702	541-382-9212	541-610-1880	www.josephferrinlpl.com joseph.ferrin@lpl.com	Joseph Ferrin, CRPC	1	1994	Full service private money management.

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# Retirement Readiness Checklist

by PAUL MILLER, MBA, CLTC®, APMA®, Financial Advisor & BRETT FERGUSON, APMA®, Financial Advisor

Every day brings you a little closer to retirement age. Are you prepared for the financial impact of leaving the workforce? Here's a checklist to help you consider the variables that impact your retirement readiness:



Paul Miller



Brett Ferguson

- 1. Estimate your retirement living costs.** Do you know how much money you will need to live comfortably in retirement? The amount you spend is likely to change over the years. For many retirees, expenses are highest in the early active years of retirement, but also may spike later in life, should you require costly living assistance.
- 2. Add up your assets.** As you approach retirement, you'll want to have a good handle on the assets available to fund your retirement. Consider the equity in your home and other properties, your investment accounts, retirement accounts, annuities or cash-value insurance and savings accounts. If you're a collector and hope to cash in, now is a good time to get an appraisal to determine current market value.
- 3. Think about liquidity.** How will you access your savings in retirement? Will you need to sell securities or properties? Do you own an annuity that can be converted into an income stream? Do you have a lot of pre-tax dollars in your retirement accounts? You'll want to have a plan to withdraw from your retirement savings in the most financially advantageous way.
- 4. Calculate your Social Security earnings.** How much you will receive each month from Social Security is based on your work history and the age at which you choose to retire. To receive your maximum monthly benefit, plan to claim your Social Security benefits at full retirement age (or later-- up to age 70). Filing at an earlier age will result in a permanent reduction in monthly benefits.
- 5. Consider your tax obligations.** Taxes continue even when you stop working. Assuming you meet the income threshold, some portion of

your Social Security income will be taxed. The good news is that as a retiree, you will most likely qualify for a lower marginal income tax rate. State income taxes vary widely and may influence where you want to retire.

- 6. Don't forget about inflation.** While your Social Security benefits are adjusted for inflation, your other income may not be immune to rising consumer prices. Keep inflation in mind as you estimate your living expenses into the future.
- 7. Sign up for Medicare during the limited enrollment window.** To avoid penalties, you must elect your Medicare benefits within a limited time frame on either side of age 65. Special rules apply for people who continue to work and are covered by an employer's health insurance plan. During Medicare enrollment, you'll also have the opportunity to choose an optional Medicare Supplement insurance plan. Medicare Supplement plans help pay for out-of-pocket costs such as co-payments, coinsurance and deductibles under original Medicare.
- 8. Consult the experts.** Don't wait until the last minute to figure out how you'll pay your way in retirement. Talk to your accountant and financial advisor and explore your options. Together, you can devise a retirement strategy to help you make the most of the savings you've accrued from a lifetime of work.

Paul Miller, MBA, CLTC®, APMA®, and Brett Ferguson, APMA® are financial advisors with AGP Wealth Advisors a private wealth advisory practice of Ameriprise Financial Services, LLC in Bend, Oregon. They specialize in fee-based financial planning and asset management strategies. To contact them visit [agpwealthadvisors.com](http://agpwealthadvisors.com) or call (541) 389-0889. AGP Wealth Advisors in Bend is located at 698 NW York Drive, Bend OR, 97703.

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► CONTINUED FROM PAGE 20

Financial & Investment Advisors *(Listed Alphabetically)*

Company / Address	Phone	Fax	WebSite/Email	Contact	Staff	CO Year Est.	Services
Mackeson Advisory 777 SW Mill View Way, Ste. 200 Bend, OR 97702	541-323-6300	541-323-6301	www.mackesonadvisory.com eric@mackesonadvisory.com	Tyler Mackeson, Bethany Perry, Eric Maki	3	2015	Investment strategy & financial planning.
Merit Wealth Management, LLC 61239 Tetherow Dr., Ste. 209 Bend, OR 97702	888-516-3748	541-550-2223	www.meritwealth.com jeff@meritwealth.com	Jeff Griswold	5	2008	Fee-only investment advise & portfolio management, comprehensive financial planning, access to DFA funds & other no-load & low-cost institutional grade investments, customized bond ladders, 401(k)management & consulting, open communication & transparency.
Northwest Quadrant Wealth Management 63088 NE 18th, Ste. 190 Bend, OR 97701	541-388-9888	541-388-3492	www.northwestquadrantwealth.com troy@northwestquadrantwealth.com	Tyler Simones, Troy Reinhart	9	1981	Fee based wealth management, financial planning, estate planning, retirement & charitable planning.
Northwestern Mutual 225 SW Scalehouse Lp., Ste. 102 Bend, OR 97702	541-389-7878	541-383-3846	www.northwesternmutual.com Jared.Dairy@nm.com	Jared Dairy	4	1975	Insurance planning, investment products & services, retirement planning, education funding, estate & business planning, long-term care, disability insurance.
Northwind Financial LLC 2445 NE Division, Ste. 204 Bend, OR 97703	541-318-7871	888-320-7095	www.northwindfinancial.net BJ@northwindfinancial.net	B.J. Boeck	3	1985	Long-term financial, estate & tax planning. Customized wealth management.
Paltzer Wealth Management PO Box 1703 Bend, OR 97709	541-389-3624	541-389-3579	www.jakepaltzer.com jake@jakepaltzer.com	Jake Paltzer, CFP	2	2009	Comprehensive wealth management & investment advisory for successful individuals & families.
RBC Wealth Management 1133 NW Wall St., Bldg. 2 Bend, OR 97703	800-678-5026	N/A	www.rbcwealthmanagement.com pamela.j.carty@rbc.com	Pamela J. Carty	20	1909	Financial planning, asset mgmt. & investment advisory services, stocks, bonds, mutual funds, CDs, government & tax exempt municipal services: variable annuities, life insurance, long term care, estate, retirement planning & retirement savings. Business financial services include cash mgmt. IRA & college planning.
Rosell Wealth Management 550 NW Franklin Ave., Ste. 368 Bend, OR 97703	541-385-8831	541-385-8832	www.rosellwealthmanagment.com david@rosellwealthmanagement.com	David Rosell	3	2001	Comprehensive fee-based financial planning with a focus on financial independence & estate planning for those at or near retirement. DavidRosell.com.
Seglund Financial Group 750 NW Charbonneau, Ste. 108 Bend, OR 97703	541-647-8157	N/A	www.paulseglund.com paul@seglund.com	Paul Seglund	2	2007	Services include: independent investment advisory & financial planning, Business retirement & benefit plans. business exit planning strategies & asset protection analysis.
Sheppard Wealth Management, LLC 360 SW Bond St., Ste. 510 Bend, OR 97702	541-604-8603	888-569-7462	www.sheppardwealth.com john@sheppardwealth.com	John Swanson	4	2014	Asset management, financial planning, wealth management.
Sherpa Wealth Strategies LLC 444 NE Norton Ave., Ste. 101 Bend, OR 97701	541-633-7728	541-633-7759	www.sherpawealthstrategies.com brian@sherpawealthstrategies.com	Brian K. Stallcop	3	2011	Securities, investments, retirement accounts, financial planning, insurance.
Strassman & Assoc. Wealth Management 777 SW Mill View Way, Ste. 200 Bend, OR 97702	541-306-4570	541-323-6301	www.yourlegacymatters.com john@yourlegacymatters.com	John Strassman	1	2007	Investment products, life insurance consultant, retirement income planning, estate planning consultant, families personal financial resource.
Sundowner Capital Management, LLC 725 NW Broadway St. Bend, OR 97703	541-389-3311	541-389-3322	www.sundownercapital.com doug@sundownercapital.com	Douglas Downer, MBA	3	2000	Portfolio management for affluent investors.
The Pacific Wealth Group at UBS Financial Services Inc. 600 SW Columbia, Ste. 6200 Bend, OR 97702	541-322-6132	855-333-1711	www.financialservicesinc.ubs.com/ team/pacificwealthgroup/ jim.mead@ubs.com	Camille Fetzer-Lockhart, Jim Mead, CFP, CIMA	10	1997	We work with uniquely successful people who have complex financial lives due to their level of wealth. We help our clients navigate the rare obstacles & unusual opportunities they face the average investor doesn't experience.
U.S. Bank 1025 NW Bond St. Bend, OR 97703	541-388-8742	541-388-8726	www.usbank.com james.boss@usbank.com	James Boss	4	1891	Securities & insurance products, stocks, bonds, mutual funds, fixed & variable annuities, employer sponsored retirement plans, wealth management/fee based, long-term care insurance, individual retirement accounts, tax deferred strategies & a variety of small business products.
U.S. Bank Wealth Management 550 NW Franklin Ave., Ste. 468 Bend, OR 97703	541-633-1240	541-388-8704	www.usbank.com/wealth-management donald.hahn@usbank.com	Cody Michael CFP, Donald Hahn	6	1891	Wealth management banking services including personal & business lending. Retirement & financial planning, trust services.
Valentine Ventures, LLC 550 SW Industrial Way, Bldg. 2, Ste. 201 Bend, OR 97702	541-389-4148	541-389-4171	www.valentineventures.com bill@valentineventures.com	William Valentine, CFA	5	1997	Wealth management, financial planning, 401(k) management.
Waddell & Reed Financial Services 334 NE Irving Ave., Ste. 102 Bend, OR 97701	541-382-1456	541-382-2172	www.oregon.wradvisors.com eguest@wradvisors.com	Edward Guest, CRPS	4	1984	Fee-based financial planning, retirement & estate planning, wide variety of mutual funds, annuities, life insurance, money market accounts.
Wells Fargo Advisors 320 SW Upper Terrace Dr., Ste. 200 Bend, OR 97702	541-388-1221	541-388-4274	www.wellsfargoadvisors.com	Customer Service	14	1986	Full-service brokerage firm.
Wells Fargo Wealth Management 650 SW Bond St., Ste. 200 Bend, OR 97702	971-978-4700	541-633-1921	www.wellsfargo.com	Customer Service	24	1852	Full service & online brokerage, wealth planning, equity research, portfolio mgmt., investment consulting, personal trust, private banking, business banking & private mortgage consulting.
Wettig Capital Management 354 NE Greenwood Ave. Ste. 216 Bend, OR 97701	541-516-0923	541-516-0924	www.wettigcapital.com ed@wettigcapital.com	Ed Wettig CFP	2	2012	Investment Management, comprehensive financial planning, retirement income strategies, insurance & annuities.
Wyckick Investment Advisors Inc. 70 SW Century Dr., Ste. 100-448 Bend, OR 97702	503-803-8560	N/A	www.wyckick.com gparker@wyckick.com	Stein Swenson, Glenn Parker	2	2005	Investment advisory services, retirement planning, financial planning, trust administration.
Zivney Financial Group, LLC. 25 NW Irving Ave. Bend, OR 97703	541-330-7590	541-749-2729	www.zivneyfinancialgroup.com linda.zivney@raymondjames.com	Linda Zivney	3	2007	Financial planning, retirement planning, investment management, risk management.

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 if you would like to be added to a list, 541-388-5665 or email [cbn@cascadebusnews.com](mailto:cbn@cascadebusnews.com).

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# Solar Developers Unify for Greater Impact Under Shasta Power, LLC

by JOHN COPYAK — Shasta Power, LLC

Can you make an impact by investing in large-scale solar power locally? How about a renewable project that could power Bend and make an outsized return? These are the questions I asked myself as I was searching for a way to make sense out of my work life.



I was sitting on the bank of the Columbia River just below The Dalles Dam about 4pm one summer afternoon. The water level started to rise. It kept rising. There are several dams located between The Dalles and the Pacific Ocean so this wasn't the tide. This late afternoon water level rise meant one thing; Southern California's air conditioners were running full tilt and needed more power. They had exhausted local power sources and the utility must have made the call to the dam operator to let more water go. I got to thinking about all the coal plants shutting down, the drought, the uncertain natural gas production and the global CO2 problem. Everything came into question. What would happen if the Columbia River ran out of water too? Where will we get our electricity when fossil fuel plants are closed? There is an electricity shortage coming. This is a good time to get into solar development.

Back in 2018, my solar land team (Max Roe and Ansley Dunning) joined forces with a solar developer, Base Energy, LLC, in Los Angeles to see if we could develop a utility scale solar farm together. Everything in the news said one thing: everywhere starting with Southern California will need more solar power soon. My team had experience leasing solar land for solar developers. Base Energy LLC had experience permitting projects and negotiating energy contracts. It was a good fit. Together we started studying substations and 1,000 acre plus land areas suitable for solar. We found a municipality that was business friendly with plenty of raw land. We raised approximately \$2.5M from accredited investors, did the early development work and then sold the development to a larger firm who has the credit and experience to build it. For me, this helped answer the two nagging questions I started with.

- The project could power a city approximately the size of Bend.
- Investors are making multiples on their impact investment.

So now what? At the time of this writing, fires are blazing, Bend is choking on smoke, CO2 is ever rising and the nagging questions keep coming. Can



EXAMPLE OF UTILITY SCALE SOLAR FARM | PHOTO COURTESY OF SHASTA POWER, LLC

we make a bigger impact? My partners are ready to go again and investors have started funding the plans. We now have a unified brand; Shasta Power. Shasta Power has identified over ten new utility solar sites to develop in Oregon, Idaho and Utah. We are proceeding with the early stage development with the aim of narrowing the list down to the best three or four sites.

I don't know when the overarching questions will be fully answered or whether the work we are doing will make the impact we need in the time frame we need it to. All I really know is that this is by far the highest impact we can have on our immediate future, and by working together we are leveraging the skills of a great team to implement the best solutions available to us today. And yes, answering these questions in a meaningful way helps make sense of everything.

John Copyak — Shasta Power Partner  
Max Roe — Shasta Power Partner  
Boris Feldman — Shasta Power Partner  
shastapower.com



Max Roe



Boris Feldman

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# Six Keys to More Successful Investing

by ED WETTIG, CFP — Wettig Capital Management

A successful investor maximizes gain and minimizes loss. Though there can be no guarantee that any investment strategy will be successful, and all investing involves risk, including the possible loss of principal, here are six basic principles that may help you invest more successfully.



## Long-term compounding can help your nest egg grow

It's the "rolling snowball" effect. Put simply, compounding pays you earnings on your reinvested earnings. The longer you leave your money at work for you, the more exciting the numbers get. For example, imagine an investment of \$10,000 at an annual rate of return of 8 percent. In 20 years, assuming no withdrawals, your \$10,000 investment would grow to \$46,610. In 25 years, it would grow to \$68,485, a 47 percent gain over the 20-year figure. After 30 years, your account would total \$100,627. (Of course, this is a hypothetical example that does not reflect the performance of any specific investment.)

This simple example also assumes that no taxes are paid along the way, so all money stays invested. That would be the case in a tax-deferred individual retirement account or qualified retirement plan. The compounded earnings of deferred tax dollars are the main reason experts recommend fully funding all tax-advantaged retirement accounts and plans available to you.

While you should review your portfolio on a regular basis, the point is that money left alone in an investment offers the potential of a significant return over time. With time on your side, you don't have to go for investment "home runs" in order to be successful.

## Endure short-term pain for long-term gain

Riding out market volatility sounds simple, doesn't it? But what if you've invested \$10,000 in the stock market and the price of the stock drops like a stone one day? On paper, you've lost a bundle, offsetting the value of compounding you're trying to achieve. It's tough to stand pat.

There's no denying it — the financial marketplace can be volatile. Still, it's important to remember two things. First, the longer you stay with a diversified portfolio of investments, the more likely you are to reduce your risk and improve your opportunities for gain. Though past performance doesn't guarantee future results, the long-term direction of the stock market has historically been up. Take your time horizon into account when establishing your investment game plan. For assets you'll use soon, you may not have the time to wait out the market and should consider investments designed to protect your principal. Conversely, think long-term for goals that are many years away.

Second, during any given period of market or economic turmoil, some asset categories and some individual investments historically have been less volatile than others. Bond price swings, for example, have generally been less dramatic than stock prices. Though diversification alone cannot guarantee a profit or ensure against the possibility of loss, you can minimize your risk somewhat by diversifying your holdings among various classes of assets, as well as different types of assets within each class.

## Spread your wealth through asset allocation

Asset allocation is the process by which you spread your dollars over several categories of investments, usually referred to as asset classes. The three most common asset classes are stocks, bonds and cash or cash alternatives such as money market funds. You'll also see the term "asset classes" used to refer to subcategories, such as aggressive growth stocks, long-term growth stocks, international stocks, government bonds (U.S., state and local), high-quality corporate bonds, low-quality corporate bonds and tax-free municipal bonds. A basic asset allocation would likely include at least stocks, bonds (or mutual funds of stocks and bonds) and cash or cash alternatives.

There are two main reasons why asset allocation is important. First, the mix of asset classes you own is a large factor — some say the biggest factor by far — in determining your overall investment portfolio performance. In other words, the basic decision about how to divide your money between stocks, bonds and cash can be more important than your subsequent choice of specific investments.

Second, by dividing your investment dollars among asset classes that do not respond to the same market forces in the same way at the same time, you can help minimize the effects of market volatility while maximizing your chances of return in the long term. Ideally, if your investments in one class are performing poorly, assets in another class may be doing better. Any gains in the latter can help offset the losses in the former and help minimize their overall impact on your portfolio.

## Consider your time horizon in your investment choices

In choosing an asset allocation, you'll need to consider how quickly you might need to convert an investment into cash without loss of principal (your initial investment). Generally speaking, the sooner you'll need your money, the wiser it is to keep it in investments whose prices remain relatively stable. You want to avoid a situation, for example, where you need to use money quickly that is tied up in an investment whose price is currently down.

Therefore, your investment choices should take into account how soon you're planning to use your money. If you'll need the money within the next one to three years, you may want to consider keeping it in a money market fund or other cash alternative whose aim is to protect your initial investment. Your rate of return may be lower than that possible with more volatile investments such as stocks, but you'll breathe easier knowing that the principal you invested is relatively safe and quickly available, without concern over market conditions



PHOTO | BY NATTANAN KANCHANAPRAT FROM PIXABAY

on a given day. Conversely, if you have a long time horizon — for example, if you're investing for a retirement that's many years away — you may be able to invest a greater percentage of your assets in something that might have more dramatic price changes but that might also have greater potential for long-term growth.

Note: Before investing in a mutual fund, consider its investment objectives, risks, charges and expenses, all of which are outlined in the prospectus, available from the fund. Consider the information carefully before investing. Remember that an investment in a money market fund is not insured or guaranteed by the Federal Deposit Insurance Corporate or any other government agency. Although the fund seeks to preserve the value of your investment at \$1 per share, it is possible to lose money by investing in the fund.

## Dollar cost averaging: investing consistently and often

Dollar cost averaging is a method of accumulating shares of an investment by purchasing a fixed dollar amount at regularly scheduled intervals over an extended time. When the price is high, your fixed-dollar investment buys less; when prices are low, the same dollar investment will buy more shares. A regular, fixed-dollar investment should result in a lower average price per share than you would get buying a fixed number of shares at each investment interval. A workplace savings plan, such as a 401(k) plan that deducts the same amount from each paycheck and invests it through the plan, is one of the most well-known examples of dollar cost averaging in action.

Remember that, just as with any investment strategy, dollar cost averaging can't guarantee you a profit or protect you against a loss if the market is declining. To maximize the potential effects of dollar cost averaging, you should also assess your ability to keep investing even when the market is down.

An alternative to dollar cost averaging would be trying to "time the market," in an effort to predict how the price of the shares will fluctuate in the months ahead so you can make your full investment at the absolute lowest point. However, market timing is generally unprofitable guesswork. The discipline of regular investing is a much more manageable strategy, and it has the added benefit of automating the process.

## Buy and hold, don't buy and forget

Unless you plan to rely on luck, your portfolio's long-term success will depend on periodically reviewing it. Maybe economic conditions have changed the prospects for a particular investment or an entire asset class. Also, your circumstances change over time, and your asset allocation will need to reflect those changes. For example, as you get closer to retirement, you might decide to increase your allocation to less volatile investments, or those that can provide a steady stream of income.

Another reason for periodic portfolio review: your various investments will likely appreciate at different rates, which will alter your asset allocation without any action on your part. For example, if you initially decided on an 80 percent to 20 percent mix of stock investments to bond investments, you might find that after several years the total value of your portfolio has become divided 88 percent to 12 percent (conversely, if stocks haven't done well, you might have a 70-30 ratio of stocks to bonds in this hypothetical example). You need to review your portfolio periodically to see if you need to return to your original allocation.

To rebalance your portfolio, you would buy more of the asset class that's lower than desired, possibly using some of the proceeds of the asset class that is now larger than you intended. Or you could retain your existing allocation but shift future investments into an asset class that you want to build up over time. But if you don't review your holdings periodically, you won't know whether a change is needed. Many people choose a specific date each year to do an annual review.

Provided by Ed Wettig, CFP, Wettig Capital Management which offers investment management, financial planning and retirement income strategies. Securities, insurance and investment advisory services offered through Royal Alliance Associates, Inc. Member FINRA/SIPC. Wettig Capital Management is a marketing designation. [wettigcapital.com](http://wettigcapital.com)



# How to Choose Your Financial Advisor

by PAMELA J. CARTY, AWM Financial Advisor, Branch Director — RBC Wealth Management

Investing is complex and often confusing. A financial advisor can be a great ally, but how do you decide which advisor to use? It's an important decision and one that you should make with care. Here are some factors to consider:



**Determine your financial picture**

Ask yourself important questions before meeting with a potential financial advisor. Determine how much you have to invest, what kind of investments you want and how much help you need. Be armed with knowledge of your situation before you begin your search.

**Get references**

Networking makes the world go round. Ask people you trust — family members, friends, colleagues, neighbors — whom they work with and what their experience has been with their financial advisor. Follow those leads to set up informational sessions with people they trust with their financial assets.

**Check a broker's background**

The Financial Industry Regulatory Authority (FINRA) is the largest independent regulator of securities firms doing business in the United States and has introduced a free online tool called "BrokerCheck" to help investors research the professional backgrounds of current and former FINRA-registered brokerage firms and brokers. Check here [finra.org/Investors/ToolsCalculators/BrokerCheck](https://finra.org/Investors/ToolsCalculators/BrokerCheck) to support your search.

**Interview multiple brokers**

We all have unique investment needs and, regardless of references, not all financial advisors' strategies line up with our needs and wants. By talking with at least two different people and measuring their responses to your situation, you will ultimately make the most appropriate choice for your situation.

**Be comfortable with your choice**

You are about to enter a partnership with your financial advisor and that relationship should be built on trust and

understanding of your situation. You deserve the right to feel comfortable with your decision, knowing that you've entrusted your financial advisor to put your needs first in order to be the most effective steward of your assets.

While the prospect of choosing a financial advisor may seem daunting, it is one of the most important decisions you can ever make. Preparing yourself by following these simple steps will give you peace of mind, knowing you aren't navigating your financial future alone.

*This article is provided by Pamela J. Carty a Financial Advisor at RBC Wealth Management. The information included in this article is not intended to be used as the primary basis for making investment decisions. RBC Wealth Management does not endorse this organization or publication. Consult your investment professional for additional information and guidance.*

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# Better days ahead.

Often, good things come out of big changes. This past year and a half has taught us that we're resilient, and this self-discovery will likely help buoy us through any uncertain times ahead.

We've also had some time to take a deep breath and think about what really matters tomorrow—and the next day and the next. We believe that one of the best ways to feel good now is to envision yourself in the future. Putting yourself in your "someday" shoes allows you to see possibilities, consider new actions and make smart, long-term decisions. We're here to help you meet the future you. Give us a call!

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Kim Gammond

**City Club of Central Oregon** announces **Kim Gammond** as their new executive director. Gammond brings her extensive experience in community engagement, her understanding of local topics and leadership abilities as we continue to provide opportunities for civil dialog about issues vital to our community. She will assume her role as the executive director on September 20, 2021.

Gammond is currently the Communications and Public Affairs director for the Central Oregon Association of REALTORS (COAR) managing the association's communication strategy with members and the public. A graduate of Bend Senior High School, she continued her education at the University of Oregon with a bachelor of arts in history and political science and master of science in communication from Purdue University.

Prior to her work at COAR, Gammond spent ten years working in fundraising and event management at the Pacific Forest Trust, the High Desert Museum and her own company, Specialized Events.

This past year, she presented on topics such as Communicating through COVID, to the National Association of Realtors, as well as speaking on the status of the local real estate to the Bend Chamber of Commerce. She is a previous recipient of Accomplished Under 40 from *Cascade Business News* and has received a Certificate of Appreciation from the Redmond City Council for her work on the Redmond Centennial.

Gammond is deeply involved in our community here in Central Oregon, having served on the Bend2030/EnvisionBend Leadership Alliance, Bend Midmarket Housing Workgroup Steering Committee, Bend Livability Conference Steering Committee, OSU-Cascades Community Integration Committee and as University of Oregon Alumni chapter president. Additionally, she is a charter member of the City Club of Central Oregon and served on both the membership and program committees.



Adrienne Atkins

The **Environmental Center** welcomes **Adrienne Atkins** as their new FoodCorps service member.

Atkins started her service term at the beginning of August, and after a week of national training, jumped into working with kids in the garden this past month. She will be serving at MA Lynch Elementary School in Redmond, where she will be collaborating with OSU Extension Nutrition Education program to deepen our impact at the school.

**Wallace Group, Inc.** welcomes **Josh Morgan** and **Bob Swisher** to the firm and congratulates **Steve Woodward** on receiving his Sediment and Erosion Control Certification. A Certified Inspector of Sediment and Erosion Control (CISEC), is an individual who has demonstrated his or her proficiency in observing, inspecting, and reporting on the implementation of Sediment and Erosion Control Reports and Plans (e.g., 1200-C permits).

Morgan joined the firm as the senior transportation inspector. Morgan's experience includes over seven years of asphalt, soil density, concrete and aggregate testing. He recently earned his certified mix design technician (CMDT) qualification in addition to his multitude of ODOT certifications: CATI, CATII, CMDT, CAgT, CEBT, CDT and QCT.

Swisher joined the firm as the quality program manager. He joins the Wallace Group with over 20 years of experience in sales, marketing and operations management. Swisher began his career as an oilfield bell/saturation diver and then as a Nondestructive Testing Inspector (NDI) where he gained experience in a variety of applications and environments including oilfields, pipelines, commercial construction, marine, industrial fabrication, military, aerospace and performance sports. He spent the last ten years at the Boeing Company working in Quality Systems for the new 777X Composite Wing Center. His unique background enables him to solve technical issues and he enjoys working with a team to find solutions.

**Scott Vignos**, assistant vice president for strategic diversity initiatives in **Oregon State University's** Office of Institutional Diversity, has been named the university's interim vice president and chief diversity officer.

He replaces Charlene Alexander, who recently announced she is returning to Ball State University to serve as its chief strategy officer. Vignos will begin his new role on September 20. The appointment follows an extensive outreach process across the university by Becky Johnson, OSU's interim president.

Vignos joined OSU in October 2015 and served as director of strategic initiatives in the Office of Institutional Diversity for two years. He took on the role of assistant vice president in January 2019. He has consulted with OSU colleges, divisions and units to develop strategic diversity plans; assessed implementation of the university's diversity strategic plan; and coordinated the university's bias response program.

He has served on numerous university task forces and action groups, including the steering committee for the Association of Faculty and Staff for the Advancement of People of Color.



Scott Vignos

More Who's Who Page 28 ►



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

# Building a Better Central Oregon Announces 2021 Awardees

The Central Oregon Association of REALTORS (COAR) has selected the 2021 Building a Better Central Oregon (BBCO) awards. BBCO's main purpose is to recognize worthy residents who have enhanced their community with outstanding new or renovated residential, commercial or industrial buildings. Projects are judged on economic impact, neighborhood improvement, unique design or use of materials.

- Outstanding Education Opportunity**  
Bend Tech Academy at Marshall High School  
Presented to:  
The Bend Technical Academy @ Marshall High School/Bend La Pine Schools Bend
- Outstanding Enhancement to SE Bend**  
Bevel Brewing Taphouse  
Presented to:  
Bevel Craft Brewing  
Bend
- Best New Recreation Option**  
COTA South Deschutes County Trails  
Presented to:  
Central Oregon Trail Alliance  
Sunriver
- Best Overall Service to the Central Oregon Community Deschutes County**
- Stabilization Center**  
Presented to:  
Deschutes County  
Bend
- Outstanding Contribution to Youth Achievement J Bar J Boys Ranch**
- Vocational School**  
Presented to:  
J Bar J Youth Services  
Bend
- Outstanding Homeownership Opportunity**  
Korazon  
Presented to:  
Kôr Community Land Trust  
Bend
- Outstanding Community Re-Purpose/Enhancement Project Larkspur**
- Community Center**  
Presented to:  
Bend Park and Recreation District, Barker Rinker Seacat Architecture and Pence



BEVEL | PHOTO BY VALARIE DOSS

- Construction Bend
- Outstanding Enhancement to Community & Neighborhood Legend Cider Co**  
Presented to:  
Tyler & Adrienne Baumann  
La Pine
- Outstanding Medical Facility Fulfilling a Community Need Redmond**
- Family Choice Urgent Care**  
Presented to:  
Redmond Family Urgent Care  
Redmond
- Best Improvement to a Central Oregon Landmark Sun Mountain Fun**
- Center Remodel**  
Presented to:  
Sun Mountain Fun Center  
Bend
- Best Restaurant Reboot**  
The Brasserie at Monkless Belgian Ale  
Presented to:  
Todd and Robin Clement -Monkless Belgian Ales, Chuck Potterf-C Potterf  
Construction Bend
- COAR will present the awards on November 2 at Tetherow Resort. For tickets, please visit [coar.com](http://coar.com). The presentation will also be viewable on COAR's Facebook and YouTube pages.  
[coar.com](http://coar.com)

# Patrons & Musicians Help Select New Maestro for Sunriver Music Festival

One of the highlights of the recently completed 44th summer season of Sunriver Music Festival was 'The Maestro in Action,' experiencing the two final candidates for Artistic Director, Kelly Kuo and Brett Mitchell, conduct the Festival Orchestra. Concert attendees and musicians were invited to share comments and evaluations after hearing these talented leaders perform.

"This wasn't a competition," explains Executive Director Meagan Iverson. "It was an extraordinary opportunity to see two acclaimed conductors shine and for everyone to be involved in the selection process."

Iverson adds that the Board of Trustees received hundreds of helpful evaluations submitted by patrons and musicians. Here's just a sampling:

- "Both conductors were very well prepared and chose thoughtful and interesting programs."
- "The board is faced with the luxurious and challenging situation of having two wonderful finalists, each with different strengths. It's comforting that you can't go wrong either way."
- "Kelly Kuo's musicality, technique, rapport with the musicians and audience, humility and thoughtfulness, and clear commitment to education are inspiring. I feel fortunate to work with him and it's clear he's a rising star."
- "Brett Mitchell is a high-level conductor with very good conducting technique, rehearsal technique, big personality, very good. Keeping interest and energy levels high are Maestro Mitchell's strongest qualities as a conductor, and he has many more."
- "Kelly Kuo came to every rehearsal with wonderful musical ideas and collaborated with the featured soloists, orchestral soloists and the rest of the musicians. He was a great advocate for us musicians when things got tough, he showed real grace under pressure. He is also an exceptional musician and artist to his core."
- "Brett Mitchell is an effective musical leader. His conducting was very clear and did not get in the way of our ability to concentrate. Players were led by someone who understands what conducting is about and who therefore makes our task easier. He is extremely musical, gives excellent cues, is great with the audience and has a very polished approach."

After thoughtful review and intense consideration, the Board is honored to announce the Festival's new Artistic Director, Brett Mitchell.

Born in Seattle and currently based in Denver, Mitchell holds degrees in conducting from the University of Texas at Austin and composition from Western Washington University. He served as Music Director of the Colorado Symphony from 2017 to 2021. He previously held conducting positions with The Cleveland Orchestra, Houston Symphony and Orchestre National de France. He is in constant demand as a guest conductor and has led the principal orchestras of Dallas, Detroit, Fort Worth, Houston, Indianapolis, Milwaukee and San Francisco to name just a few.

"We don't name orchestras after conductors. We name them after communities," explains Maestro Mitchell. "That's because festivals reflect their communities. I am thrilled that I will be able to make a contribution to this festival that has been a part of the Central Oregon community for 44 years." Mitchell has accepted a three-year contract with Sunriver Music Festival which includes a commitment for quarterly visits to the region for ongoing connection with the community and the Festival's thriving music education programs.

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



BRETT MITCHELL | PHOTO COURTESY OF SUNRIVER MUSIC FESTIVAL





"There is no power for change greater than a community discovering what it cares about."

- MARGARET J. WHEATLEY



Our mission is to build a conscious and civic minded community through dialog, education and research that results in responsible civic engagement. Tune in to our [free virtual forums](#) every month to hear from leaders in our community. Join the conversation on topics impacting Central Oregon. Be inspired to take action and get involved.

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COVID-19 IMPACTS  
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CHILDCARE

[www.cityclubco.org](http://www.cityclubco.org)

## Who's Who

Continued from page 26

Before arriving at OSU, Vignos practiced law in San Francisco at an international law firm and maintained a wide-ranging pro bono practice representing clients seeking asylum in the United States. During his legal training, he worked at the East Bay Community Law Center, advocating for low-income and formerly incarcerated residents of Oakland and Alameda County, and as an advocate at the University of California, Davis, Immigration Law Clinic.

Vignos earned his law degree from U.C. Davis School of Law. He earned his bachelor's degree from Carleton College in Northfield, Minn., where he majored in sociology and anthropology.

He lives in Corvallis with his husband, Dave, and currently serves on the city of Corvallis Community Involvement and Diversity Advisory Board.

A national search for a vice president will be launched immediately.

**Deschutes County** has earned the Government Finance Officers Association Triple Crown Medallion for winning all three annual awards granted by the association in one year.

The county's work on its FY 2020 financial reports won it the Certificate of Achievement for Excellence in Financial Reporting for its Annual Comprehensive Financial Report, as well as the Popular Annual Financial Reporting Award and the Distinguished Budget Presentation Award.

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# Organization Giving Hope to Families with Disabled Children & Adults

Cornerstone Valley, Inc. provides care for children and adults with disabilities, right here in Central Oregon. Founders Nick and Carly Smith are married with children and reside in the area. They are driven by their faith and a deep desire to help the less fortunate.

Through their own prior years working as direct care staff, they each witnessed first-hand the general lack of support for all in this field. They became aware of the immense need for these types of services and saw families struggle to find compassionate care for disabled family members.

Tragically, it was common for these families to have no choice but to send their loved ones far away for care. The Smiths were inspired to answer this call and to become a cornerstone of support for the disabled community. Therefore, armed with purpose and passion, Cornerstone Valley was born.

"We believe all people deserve quality of life. Our goal is to raise individuals up with positive support so that they may reach their highest level of independence and quality of life. We put a focus on relationships, belonging and purpose," said Carly Smith.

"We support individuals who have the highest level of care needs. Often, when no other agency will take them in, we will. Not all placements work out, as some individuals require more care than what can be offered in a community placement,

but we enjoy the challenge of giving someone a chance when they may not otherwise get it," said Nick Smith.

Cornerstone Valley is committed to providing environments that are clean, cozy and comfortable. They set up normal-looking homes, within normal neighborhoods, where the disabled individuals live. The quarters are safe, secure and homey. They employ dedicated staff who have the hearts to care for the individuals in these homes and give the employees opportunities to try new things and improve their services.

"We are with our individuals 24 hours a day, supporting their safety, goals and growth. We partner with them in short-term and lifetime objectives to collectively reach their highest level of independence and quality of life," said Carly Smith.

In order to ensure that proper funding is maintained for the level of care provided, Cornerstone Valley secures unique community partnerships and relationships with industry leaders who are aware, collaborative and innovative in the services Cornerstone Valley will be providing today and ongoing into the future.

The idea behind Cornerstone Valley is both simple and radical: unleash the passion and commitment of staff, and expand the ability to serve those in greatest need.

Now hiring!  
The Central Oregon location is hiring. Apply online today.  
[cornerstonevalley.com](http://cornerstonevalley.com)



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# NAI Cascade

Continued from page 3

a managed asset is always a more valuable asset. Our clients were looking for the same level of service that we provide in our brokerage, in property management,” says Jenn Limoges, CCIM, partner and principal broker at NAI Cascade. “We saw an opportunity to fill that need with someone local who has a wealth of experience and a business

philosophy aligned with ours.” Parkes built her reputation in Central Oregon on being strategic in the clients she represents, the services she provides and the properties she manages. She is a strong cultural fit at NAI Cascade where owners and brokers have established a legacy of putting relationships before numbers or contracts. These philosophies allow NAI Cascade and Trish to provide customized client care and top-level service to owners and tenants alike.

NAICascade.com

# City of Bend

Continued from page 3

(RFPs) for the Juniper Ridge Public Works Campus project. The City expects to solicit for Owner’s Representative to support the City’s project manager and is proposing using Progressive Design-Build alternative contracting for the design and construction.

The City will be holding a virtual information session on Wednesday, September 22, 2021 at 1pm, for potential proposers to learn more about the project and tentative timeline. It will also be an opportunity for interested parties to provide input as the RFP and final scope of work are developed.

For inquiries or to sign up for the information session, email facilitiesproject@bendoregon.gov. bendoregon.gov

# Pedego

Continued from page 3

first Pedego stores to open after the company was founded in 2008. “It was such a blessing to be able to celebrate the success of not only our store, but of Pedego as a whole and the ways in which this company has changed people’s lives,” said Pedego Bend owner, Kevin Rea. The CEO of Pedego, Don DiCostanzo, and Director of Business Development, Cynthia Newcomb, were in attendance and celebrated the occasion along with 100 members of the

Pedego Bend community. Local news channel KTVZ was also in attendance to report on the event and interview Don.

Being tucked away in the heart of downtown Bend, the store has serviced over 2,000 customers each year since it first opened in October of 2010. With 19 models to choose from, Pedego attracts clients from all walks of life, many of which rely on their Pedego as a daily necessity. Dr. Shawn Taylor, a medical doctor, has found a unique and helpful use for her Pedego. Using her City Commuter model, Dr. Taylor has been able to conduct house calls to various members of her local community, before and during the pandemic.

# COCC

Continued from page 3

the opportunity to earn a certificate of completion with COCC as well as OSHA 10 and First Aid CPR certifications. The program begins October 11.

For COCC, this program falls in line with the college’s workforce development goals. “COCC is committed to helping build the workforce Central Oregon needs now and in the future,” said Laurie Chesley, president of COCC. “We appreciate the collaborative nature of this training program to meet the needs of this growing industry.”

With two more Facebook data centers under construction in Prineville, developing creative and collaborative partnerships are critical to addressing the shortage of skilled workers. Facebook looked to regional organizations and companies including Fortis Construction, COCC, East Cascades Works, WorkSource East Cascades and

High Desert Education Service District to make this program a reality.

“Fortis is excited to be partnering with COCC for the upcoming Hardhat in Hand program. Facebook, in partnership with Fortis, is building the infrastructure of the future and together, we want to expand the number of opportunities available for people to join the construction industry,” says Tim Johnson, Fortis Construction Workforce Development manager.

Full-time career opportunities are available upon successful completion of the program with select trades including, general labor, carpentry, electrical, sheet metal, plumbing, painting and more. Facebook hopes this training program will help expand the talent pipeline and increase diversity in the construction industry throughout Central Oregon.

Application deadline for the program was September 8. Contact Rachel Knox, COCC’s apprenticeship program manager, at rknox@cocc.edu for more information. cocc.edu

Dr. Taylor is not the only member of the Pedego Bend community who has discovered the various uses of a Pedego. Nora Miller, a registered nurse and a dedicated member of the Pedego community, uses her City Commuter as a means of transportation for both work and pleasure. Nora has been an advocate for the Bend store for years, sponsoring Pedego trips with friends such as riding around the rim at Crater Lake. Nora was also featured in the very first video made by the Bend team several years ago. David Swanson, a valued member of the Pedego community, has also found the pleasures that a Pedego can bring. Swanson, an American hero and ex-fighter pilot, jokes

that while his Platinum Boomerang model does not give quite the same adrenaline rush as being in a fighter jet, it still provides him with a fun (and much safer) way to feel the wind on his face.

“This mile-marker achievement for the Bend location deserved the celebration to match,” said Pedego CEO Don DiCostanzo. “Owning a Pedego is all about having fun, and this palooza offered the perfect opportunity for both current and prospective Pedego owners to have fun celebrating their local store’s success while learning more about what it means to be a part of the ever-expanding Pedego community.”

pedego.com

RECENT TRANSACTIONS

Continued from Page 3

**Dan Steelhammer**, Broker, & **Brian Fratzke**, CCIM, Principal, of **Fratzke Commercial Real Estate Advisors, Inc.**, Represented the Seller in the sale of 1081-1085 Kayak Loop, in Bend, for \$1,525,000.

**Brian Fratzke**, CCIM, Principal, of **Fratzke Commercial Real Estate Advisors, Inc.**, represented the Buyer and the Seller in the sale of 515 SW Century Drive, in Bend, for \$1,500,000.

**Dan Steelhammer**, Broker, and **Brian Fratzke**, CCIM, Principal, both of **Fratzke Commercial Real Estate Advisors, Inc.** represented the Seller in the sale of 1055 NW Newport Avenue, in Bend, for \$1,375,000.

**Tom Tapia**, CCIM, Principal, & **Brian Fratzke**, CCIM, Principal, both of **Fratzke Commercial Real Estate Advisors, Inc.**, represented the Seller in the sale of 34 NE Bridgeford Boulevard, in Bend, for \$1,216,678.

**Brian Fratzke**, CCIM, Principal, of **Fratzke Commercial Real Estate Advisors, Inc.**, represented the Seller in the sale of 1505 NE 3rd Street, in Prineville, for \$600,000.

**Dan Steelhammer**, Broker, of **Fratzke Commercial Real Estate Advisors, Inc.** represented the Seller in the sale of a 5-acre parcel on NE Hemlock, in Redmond, for \$533,610.

**Dan Steelhammer**, Broker, of **Fratzke Commercial Real Estate Advisors, Inc.** represented the Seller in the sale of 798 NE Jackpine Court, in Redmond, for \$285,000.

**Fratzke Commercial Real Estate Advisors, Inc.** CCIM, Principal, **Brian Fratzke**, represented the Landlord in a 60.5-month lease of 1,650 +/- SF of industrial space at 20700 Carmen Loop, in Bend.

**Tom Tapia**, CCIM, Principal, & **Brian Fratzke**, CCIM, Principal, both of **Fratzke Commercial Real Estate Advisors, Inc.** represented the Landlord in a 12-month lease of 1,500 +/- SF of industrial space at 100 SE Bridgeford Boulevard, in Bend.

**Tom Tapia**, CCIM, Principal, of **Fratzke Commercial Real Estate Advisors, Inc.** represented the Landlord & **Brian Fratzke**, CCIM, Principal, of **Fratzke Commercial Real Estate Advisors, Inc.** represented the Tenant, Pretty Pussycat, in a 60-month lease of 1,500 +/- SF of industrial space at 100 SE Bridgeford Boulevard, in Bend.

**Nick Vaughn**, Broker, of **Fratzke Commercial Real Estate Advisors, Inc.**, represented the Landlord, and Tenant, Furnish, in a 60-month lease 4,120 +/-SF of retail space at 761 NW Arizona Avenue, in Bend.

**Tom Tapia**, CCIM, Principal & **Brian Fratzke**, CCIM, Principal, both of **Fratzke Commercial Real Estate Advisors, Inc.**, represented the Landlord in a 12-month lease of 387 +/- SF of office space at 835 NW Bond Street, in Bend.

**Dan Steelhammer**, Broker, of **Fratzke Commercial Real Estate Advisors, Inc.**, represented the Landlord in the in a month-month lease of 126 +/- SF of office space at 300 SE Reed Market Road, in Bend.

**Brian Fratzke**, CCIM, Principal, of **Fratzke Commercial Real Estate Advisors, Inc.**, represented the Landlord & **Tom Tapia**, CCIM, Principal of **Fratzke Commercial Real Estate Advisors, Inc.**, represented the Tenant, Radian Weapons, in a 36-month lease of 17,272 +/- SF of industrial space at 1550 NE Kingwood Avenue, in Bend.

**Dan Steelhammer**, Broker, of **Fratzke Commercial Real Estate Advisors, Inc.** represented the Tenant, Baxter Harder LLC & **Brian Fratzke**, CCIM, Principal, of **Fratzke Commercial Real Estate Advisors, Inc.** represented the Landlord, in a 72-month lease of 6,464 +/- SF of office space at 400 Bond Street, in Bend.

**Tom Tapia**, CCIM, Principal, of **Fratzke Commercial Real Estate Advisors, Inc.**, represented the Tenant in a 36- month lease of 820 +/- SF of office space at 1631 NE 2nd Street, in Bend.

**Tom Tapia**, CCIM, Principal of **Fratzke Commercial Real Estate Advisors, Inc.**, represented the Landlord & **Brian Fratzke**, CCIM, Principal, of **Fratzke Commercial Real Estate Advisors, Inc.**, represented the Tenant, Nexus Production Services in a 60-month lease of 3,334 +/- SF of industrial space at 2463 NE 4th Street, in Bend.

**Tom Tapia**, CCIM, Principal, & **Brian Fratzke**, CCIM, Principal, both of **Fratzke Commercial Real Estate Advisors, Inc.**, represented the Landlord in a 61-month lease of 2,434 +/- SF of retail space at 875 SE 3rd Street, in Bend.

**Dan Steelhammer**, Broker, of **Fratzke Commercial Real Estate Advisors, Inc.**, represented the Landlord in the in a 36-month lease of 3,020 +/- SF of retail space at 1255 NE 3rd Street, in Bend.

**Tom Tapia**, CCIM, Principal, & **Brian Fratzke**, CCIM, Principal, both of **Fratzke Commercial Real Estate Advisors, Inc.**, represented the Landlord in a 59+ month lease of 4,537 +/- SF of office space at 63026 Plateau Drive, in Bend.

**Dan Steelhammer**, Broker, of **Fratzke Commercial Real Estate Advisors, Inc.**, represented the Landlord in the in a 60-month lease of 940 +/- SF of retail space at 62080 Dean Swift Road, in Bend.

**Dan Steelhammer**, Broker, of **Fratzke Commercial Real Estate Advisors, Inc.**, represented the Landlord in the in a 36-month lease of 1,800 +/- SF of retail space at 20729 Carmen Loop, in Bend.

**Brian Fratzke**, CCIM, Principal, of **Fratzke Commercial Real Estate Advisors, Inc.**, represented the Landlord in a 60-month lease of 1,650 +/- SF of industrial space at 20700 Carmen Loop, in Bend.

**Fratzke Commercial Real Estate Advisors, Inc.**, CCIM, Principal, **Tom Tapia**, represented the Landlord & CCIM, Principal, **Brian Fratzke**, represented the Tenant, Serenity Lane, in a 60-month lease of 2,951 +/- SF of office space at 920 SW Emkay Drive, in Bend.

**Dan Steelhammer**, Broker, of **Fratzke Commercial Real Estate Advisors, Inc.**, represented the Landlord in the in a 60-month lease of 1,982 +/- SF of retail space at 547 NE Bellevue Drive, in Bend.

**Tom Tapia**, CCIM, Principal, of **Fratzke Commercial Real Estate Advisors, Inc.**, represented the Tenant in a 36- month lease of 740 +/- SF of office space at 131 NW Hawthorne Avenue, in Bend.

**Tom Tapia**, CCIM, Principal, & **Brian Fratzke**, CCIM, Principal, both of **Fratzke Commercial Real Estate Advisors, Inc.**, represented the Landlord in a 59+ month lease of 1,500 +/- SF of industrial space at 100 SE Bridgeford Boulevard, in Bend.

**Tom Tapia**, CCIM, Principal, & **Brian Fratzke**, CCIM, Principal, both of **Fratzke Commercial Real Estate Advisors, Inc.**, represented the Landlord in a 7-year lease of 6,772 +/- SF of retail space at 2479 NE 4th Street, in Bend.

**Brian Fratzke**, CCIM, Principal, of **Fratzke Commercial Real Estate Advisors, Inc.**, represented the Tenant in a 60-month lease of 1,164 +/- SF of retail space at 550 SW Industrial Way, in Bend.

**Dan Steelhammer**, Broker, of **Fratzke Commercial Real Estate Advisors, Inc.**, represented the Landlord in the in a 64-month lease of 1,838 +/- SF of retail space at 547 NE Bellevue Drive, in Bend.



# Central Oregon Business Calendar

Email Your Upcoming Business Events to [CBN@CascadeBusNews.com](mailto:CBN@CascadeBusNews.com)  
Event Details at [CascadeBusNews.com/Business-Events](https://CascadeBusNews.com/Business-Events)

## BUSINESS EVENTS



**September 15**  
7pm City of Bend Virtual City Council Public Hearing on HB Bend Comprehensive Plan and Development Code Amendments.

**September 16**  
Noon City Club of Central Oregon Virtual Forum, Working Together to Create Affordable Housing.

**September 17**  
8:30am Redmond Chamber Virtual Coffee Clatter.

**September 21**  
9am Visit Bend Virtual Board of Directors Meeting.

**September 23**  
5-7pm Land Trust Annual Open House at Crooked River Wetlands, Prineville.

**September 24**  
8:30am Redmond Chamber Virtual Coffee Clatter.

**September 28**  
5:30-6:30pm COCC Virtual Health Programs Discovery Session.

**September 29**  
4-6pm Land Trust Annual Open House at Sahalee Park, Madras.

**September 30-October 3**  
The Wall That Heals \* Traveling Vietnam Wall Memorial at Frontier Days Events Land, La Pine.

**October 5**  
4pm Sunriver Owners Association Virtual Board of Directors Town Hall.

## WORKSHOPS & TRAINING



**Wednesdays, September 15, 22**  
6-8pm COCC Small Business Development Center Virtual Classes, QuickBooks Pro, Beginning Desktop Version.

**September 21**  
4pm Sunriver YOU Class, Legacy and Retirement Planning Part Two — How to Safely Grow Your Retirement Savings.

**September 28**  
4pm Sunriver YOU Class, Legacy and Retirement Planning Part Three — Beyond Checkbook Philanthropy; Creative and Tax-wise Ways to Give.

**Saturdays, October 2-23**  
9am-12pm Synergy Health & Wellness Thriving with Diabetes Classes.

**Wednesdays, October 6, 13, 20**  
6-8pm COCC Small Business Development Center Virtual Classes, QuickBooks Pro, Intermediate Desktop Version.

## Building Permits

### COMMERCIAL PERMITS WEEK ENDING 8-27-2021

#### Deschutes County

- \$750,000.00 - Commercial (Multi Family) 4,920 sf. at 675 N Reed St. Sisters 97759 OR  
Owner: Hayden Homes, LLC 2464 SW Glacier Pl. #110 Redmond, OR 97756 541-923-6607 Permit # 247-21-003067
- \$750,000.00 - Commercial (New) 4,920 sf. at 657 N Reed St. Sisters 97759 OR Owner: Hayden Homes, LLC 2464 SW Glacier Pl. #110 Redmond, OR 97756 541-923-6607 Permit # 247-21-003594
- \$151,279.00 - Commercial (New) 848 sf. at 215 N Locust St. Sisters 97759 OR  
Owner: Jeffrey and Vicki Lemos PO Box 1155 Sisters, OR 97759 Permit # 247-21-004803

#### City of Redmond

- \$100,000.00 - Commercial (Tenant Improvement) at 413 SW Glacier Ave. Redmond 97756 OR Owner: Richard and Shirley Huff 1655 SW Highland #1 Redmond, OR 97756  
Builder: Wolfbuild, LLC 541-480-2003 Permit # 711-21-000995
- \$20,000.00 - Commercial (Alteration) at 2100 SW Badger Ave. Redmond 97756 OR Owner: Verizon Wireless PO Box 2549 Addison, TX 75001 Permit # 711-21-001422
- \$10,000.00 - Commercial (New) 640 sf. at 2303 SW 1st St. Redmond 97756 OR Owner: City of Redmond 411 SW 9th St. Redmond, OR 97756 541-923-7710 Permit # 711-21-000645

### COMMERCIAL PERMITS WEEK ENDING 9-3-2021

#### Deschutes County

- \$3,580,147.00 - Commercial (New) 10,325 sf. at 57850 West Cascade Rd. Sunriver 97707 OR Owner: Sunriver Enviromental, LLC PO Box 3699 Sunriver, OR 97707  
Builder: Slayden Constructors, Inc. 720-547-5400 Permit # 247-21-003868

#### City of Crook County and Prineville

- \$75,000.00 - Commercial (New) 672 sf. at 1600 SW Baldwin Rd. Prineville 97754 OR Owner: Apple, Inc. 1 Infinite Lp. MS 36-2TX Cupertino, CA 95014  
Builder: Apollo Sheet Metal, Inc. 509-586-1104 Permit # 217-21-003141

#### City of Bend

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

## Camp Sherman

Continued from page 17

the country." White recalls two different couples who spent their honeymoon in Camp Sherman, and then came back years later to introduce their children. "They wanted their little ones to see where they had stayed on their honeymoon," he says. "One time, we had an actress come in who was filming in the area, and she wore a big floppy hat and sunglasses to remain anonymous. But she stuck out like a Hollywood actress because she didn't look like a typical Camp Sherman person," he says with a chuckle.

A couple of years ago, White says the Camp Sherman store entered the spotlight when a writer had come to the area with his boys. "He wound up writing a big feature story in the *New York Times* travel section about spending 36 hours in Bend. He concluded the story by saying that a trip to Bend should end with a trip to Camp Sherman and a visit to the store. We didn't know this was coming. He wrote that the Camp Sherman store is the coolest general store in the west. That was really a neat thing."

The store is now once again for sale, but White says they aren't advertising it too extensively yet. "We figured we'd put the store on the market before we started getting grumpy," he says with a laugh. "Our daughters are getting older, and we have a few things we'd like to do, like travel a little and relax a little. We

both have alternative careers; Kathy is a glass-fusing artist, and I was a neon tube bender." He adds, "We were lucky enough to buy a cabin on the river, so we will still have pretty firm roots here." So far, there are no prospective buyers, he says. "It's for somebody, but not for a lot of people. It's a way of life for some, but not others."

For those who do choose to spend time in Camp Sherman, the resorts and store aren't the only attractions: campgrounds ([recreation.gov](https://recreation.gov)) and the Wizard Falls Fish Hatchery (541-595-6611) are also popular destinations. There are more than a dozen campgrounds sprinkled along the river that can accommodate tents and RVs, and there are trails on both sides of the river that connect them all and allow for easy and convenient hiking. The campgrounds can make for an excellent home base during kayaking, mountain biking or backpacking expeditions. The Fish Hatchery is located at 7500 Forest Service Road 14 and offers a beautiful parklike setting. A great spot for a picnic or hiking turnaround point, it has a rainbow trout stock that supplies fish to the Deschutes sub-basin and southeast Oregon, and it is used for incubation and rearing of salmon and trout used for recreational fishing.

The region is also known for the Head of the Metolius, where the spring-fed river sprouts up from underground and bursts through to the surface; the House on Metolius, a privately owned resort and nature preserve on 200 acres that is available to rent for weddings and other



A TRAIL TO THE SUMMIT OF BLACK BUTTE LEADS TO THE CUPOLA FIRE LOOKOUT AND SPECTACULAR VIEWS FROM ALL AROUND | PHOTO BY RONNI WILDE

gatherings; the historic Black Butte Trail, which leads to the summit of Black Butte and the old Cupola Fire Lookout building; and a few restaurants attached to the resorts, including an Hola (541-595-6420) that is open May through October. Views of Mt. Jefferson and Three Fingered Jack are visible from higher elevations, and creeks and lakes are abundant in and around the area.

At an elevation of just below 3,000 feet, Camp Sherman weather is similar to the rest of Central Oregon, and although the store is only open on weekends during winter, the main road is plowed into the area throughout the winter. "The biggest

challenge here is the snow," says White. "It is beautiful, but four or five years ago when Snowmageddon hit, the best thing I ever bought was a backpack blower. I just walked around the store and made trails. Then an hour later, it was back." He adds, "There is never a dull moment here in running the store, but sometimes we can just relax and stare at the snow or listen to the wind. I walk through the woods sometimes, and there is just complete silence. No planes or cars, just absolute, complete silence. It's very hard to get that anymore." He adds, "It's darned amazing here."

[metoliusriverlodges.com](https://metoliusriverlodges.com)  
[campshermanstore.com](https://campshermanstore.com)



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