Central Oregon Makers: Never a Better Time to Support Local Creatives

by RONNI WILDE — CBN Reporter

Central Oregon has attracted many a maker: Entrepreneurial spirits are drawn to the beauty of the region, its abundant recreational opportunities and the lifestyle our beloved home offers. Bend and surrounds have seen unprecedented growth, and the pandemic has only escalated this as individuals and business owners seek to escape metropolitan areas in search of a place to create a more idyllic work-life balance.

As a result, there are countless companies that make products here. The creativity that can be found in Central Oregon is unparalleled. “One of the things I love about downtown is that in 1903, it was brave entrepreneurs, small business ownership, that formed this town. The town was incorporated in 1903, which paved the way for the city to incorporate in 1905. It was the small business owners who were the trailblazers, the founders, the creators of our rich history,” says Mindy Ailing, executive director of the Downtown Bend Business Association. “I love that I can walk the streets of downtown Bend, the same streets that Bendites walked 100 years ago, and I can enjoy the services and passions of my fellow community members made manifest in the businesses that had the courage to build from the ground up.” She adds, “This story has been playing out over and over in our community for over 100 years. I would venture to say that this story is the backbone of our community, and I think that is pretty cool. Businesses that make their own products are some of my favorite entrepreneurs in our district.”

Mecca Grade Estate Malts
Pioneers of Unique Malts
Reflecting Central Oregon’s Flavors & Terroir

by KRISTINE THOMAS — CBN Feature Writer

Handcrafting beer in his garage led Seth Klamm to embark on an endeavor to learn how to make malt from the grains grown on his family’s 1,000-acre farm, established in 1905 in Madras.

“Germany was the only place I could purchase the malts I wanted such as the malt made from hard red spring wheat,” Seth, 36, said. “We were growing it on our farm, and that’s what got me thinking if we are growing this wheat, we could make the malt.”

When he began learning the malting process about ten years ago, Seth said there wasn’t good information on how to make malt on the small scale. He experimented using the farm’s grains and figured it out.

His next step was sharing his idea to start an estate malting business with his wife, Sally; his parents, Debbie and Brad Klamm; and his sister and her husband, Katie and Travis Ralls. Seth and Brad chuckled when recalling the day Seth pitched his idea to make malt from the farm’s grains. “Once I get an idea, I don’t let up on it,” Seth said. “I always have crazy ideas so he’s probably tired of hearing them.”

Brad said he had to think about the idea for a while. He and Seth did some research and traveled to Winnipeg, Canada to attend a school on how to malt grains. “Some people look at
LRS Architects Designs
Solis at Petrosa Apartments for Pahlisch Homes

Currently under construction with a completion date of Fall 2022, The Solis at Petrosa Apartments are comprised of eight garden-style buildings and one four-story corridor building, containing a mixture of studios, one-bedroom and two-bedroom units. The development, located in NE Bend, will include premium amenities such as a pool, clubhouse, bike trails, 5.3-acre park and more than 22 acres of open space. The development is part of Pahlisch Home’s 177-acre mixed-use community that includes single family homes, an elementary school, community center and commercial town center. LRS Associate Matt Dreska is the Project Architect for this project, as well as managing the construction administration. Dreska is a 2005 Summit High School graduate. jjarchitects.com

REDI Announces First Annual Thrive Award Recipient
Redmond Rallies Named 2021 Winner

Redmond Economic Development, Inc. (REDI) announces the first annual THRIVE award winner, Redmond Rallies, a COVID-19 relief initiative created in 2020 by the City of Redmond and the Redmond Chamber & Convention Visitors Bureau (CVB). Founded in 2021, REDI’s new THRIVE award, sponsored by Columbia Bank, is bestowed upon an initiative, program, project or partnership that has successfully elevated the business landscape and supported economic development in the Redmond community. Other nominees for this award included Deschutes Soil & Water Conservation District’s Pasture Exchange Program and City Code. Consideration will be given to include people who represent various geographical parts of the city and have familiarity with land use and development within Bend. Position 7 is for the remainder of a four-year term that began February 2019.

Bend Planning Commission Openings

The City of Bend is seeking applicants to fill two openings on the Bend Planning Commission. Planning Commission members are appointed by the City Council for four-year terms to review and make recommendations regarding land use matters subject to the processes of State law and City code. Consideration will be given to include people who represent various geographical parts of the city and have familiarity with land use and development within Bend. Position 7 is for the remainder of a four-year term that began February 2019.

Deschutes Soil & Water Conservation District
Announces New Pasture Exchange Program & Manure Exchange Program

Deschutes Soil and Water Conservation District (DSWCD) is announcing both their Pasture Exchange Program and Manure Exchange Program. The programs can be accessed through their website or by contacting Erin Kilcullen at ekilcullen@dswcd@outlook.com or 541-550-6834. The Pasture Exchange Program is a way for farmers to lease to those seeking land. It allows farmers to earn extra income and offers renters a means of operating on land without the commitment of owning. The program also has the intention of being a means for new investors to participate in sustainable agriculture.

Riff Closes $2.5 Million Series Seed Round with Investments from Vernon Davis, Dave Peacock & 35 Others

Riff, a sustainably-minded coffee company, announced on November 10 the close of its $2.5 Million Series Seed funding round. A total of 35 new investors participated in this round, including some of Riff’s biggest advocates, Super Bowl Champion and two-time NFL Pro Bowl tight end, Vernon Davis and Chief Operating Officer of Continental Grain and former President of Anheuser-Busch, Dave Peacock. Davis and Peacock are joined by several investors across different communities. Among those who supported this round are Randy Jozwiakowski, former vice president of Anheuser-Busch, and Robert Lafferty, Jr., former president of Continental Grain.

RECENT TRANSACTIONS

Compass Commercial Real Estate Services broker Ron Ross, CCIM represented the seller, Tom Tapia, CCIM, of Walt Ramage of NAI Cascade Commercial Real Estate, who represented the buyer, in the sale of 2833 NW Canal Boulevard in Redmond. The 8-acre commercial parcel sold for $2,265,000.

Walt Ramage of NAI Cascade Commercial Real Estate represented the seller of 61690 Pettigrew Rd in Bend. This property closed for $1,700,000. The sellers will remain in the property while the new owners build out an extensive counseling office.

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 250 NE Timber Avenue, in Bend, for $4,400,000.

Al Eastwood Paula Van Vleck Bill Pon 541.382.4123 paulavanvleck@cbbain.com 541.815.4140 billpon@cbbain.com 541.815.4140
Apartment-Like ADUs Set Reside Finley Butte Homes Apart from Competition

by ANDREA HINE

La Pine is hurting the most in terms of housing, compared to other Central Oregon cities — inventory is not keeping up with demand," agreed Carol Swendsen and Emily Aronson, real estate brokers for Reside PNW. "La Pine also deserves better quality homes. Those being built at our Finley Butte development are some of the best we’ve seen in the area."

Key to their enthusiasm is a feature in each of the homes that is "brand new in La Pine, permitted ADUs (Accessory Dwelling Units) that provide an income-producing opportunity for owners to help defray mortgage costs."

As the two industry veterans explained, "The ADUs at Reside Finley Butte are not the informal in-law or granny units that people might associate with the term. Fully independent with a separate entrance, yet attached to the home, they’re basically one-bedroom apartments and spacious and full of light, with windows that are nice and big to take advantage of the sunlight in Central Oregon."

"Carol and I have been through multiple ADUs, both attached and detached, and have not found anything that compares, down to features such as solid quartz countertops," said Aronson. "They leave nothing to be desired."

"Aside from the economic benefit for the homeowners, these ADUs are ideal for those who can’t find a rental unit — so they also help address La Pine’s affordable housing void," added Swendsen.

"In addition to the quality that distinguishes Reside PNW homes and lots (each of which is approximately one-quarter acre), they are highly competitive in size and cost with others in the area that don’t have ADU units," Aronson and Swendsen pointed out. "So much so that properties are selling even before construction is completed. Of the four currently being built, three have already been purchased. We can’t wait for people to see our model home when it’s available for viewing."

The two brokers, who have been working together for several years, offer more than industry experience to their clients. Said Aronson, "it’s heartbreaking to see so many people who are unable to become homeowners in Central Oregon, especially when they’re trying to find something priced under $500k. It takes creative thinking to make it possible — it’s a puzzle — in terms of financing and contracting.”

Swendsen emphasized that, “We both love a challenge. And there’s no greater satisfaction than working with lenders to find creative solutions for our clients — to find a home for these well-deserving people at an affordable rate. Home ownership sets their financial future way ahead, and it’s wonderful to be able to help them do this.”

reside-pnw.com

Study Shows Top Ten Most Tax-Friendly Places in Oregon for Retirees

Even after you have punched the time clock for the last time in your professional career, you will continue to be a taxpayer. The tax burden you face in retirement could impact and influence where you decide to spend your golden years. SmartAsset analyzed tax data for county-level sales, property, income, fuel and Social Security categories to find the top places in Oregon for retirees. The study analyzes each place on how financially favorable they are for retirees based on a theoretical $50,000 annual income to see how much they will pay in income, property, sales and fuel taxes.

You can find more details on the study, including the full rankings, methodology and interactive map at smartasset.com/retirement/oregon-retirement-taxes/oregon/mostTaxFriendlyPlacesForRetirees-3.
Three youth panelists shared their thoughts about sustainability at The Environmental Center’s Sustainability Awards presentation on November 4.

Ella Hayden, Olive Nye and Harper Smith answered questions presented by Ben Ward, student at OSU-Cascades in the Natural Resources Department. Hayden is a high school senior attending Central Oregon Community College; Smith graduated from Bend High School in the spring and is taking a gap year, and Nye is a junior at Bend High School. They are all active in various organizations promoting sustainability and are considering careers where they can use their passion to make a difference in their communities.

The three panelists shared their interest in sustainability stems from the feeling of urgency to do their part to combat climate change. The three pillars of sustainability are economic, environmental and social well-being. “The three pillars are like a tripod table or stool, and if you remove one of the legs, your table or stool is no longer going to stand,” Smith said. “All three pillars are intrinsically interwoven. You can’t deal with one leg without dealing with the other two.”

Nye said sustainability is a complex issue because it impacts every group differently. “There is not one solution that will work for everyone,” Nye said. “It’s important to find the best solution for each group. Every region and person has a different solution and needs to be approached about what is best for each group.”

Nye, Smith and Hayden were all grateful to The Environmental Center for inviting them to speak about their ideas and concerns surrounding climate change. Too often, the voices at the table are privileged or older people, they shared. “It’s important to give a platform to those voices who are underrepresented,” Nye said. “I think too often the voices around sustainability and what we should do for the environment come from the majority voices, who may not be as affected by climate change as the minority voices.”

The panelist stressed the importance of educating people about sustainability, especially in schools where they began to understand the small ways they could make a difference. “The difference for our generation is the sense of urgency,” Nye said. “This is a time issue for us. It has become a lot more real for our generation. We are being affected by climate change and it’s something real in our eyes. We want to have a future, and we believe it’s our responsibility to create that future by making changes.”

Hayden said it’s important to make shopping and living sustainably something people of all backgrounds can easily incorporate into their everyday lives.

The three panelists said technology has provided their generation with more information about climate change than any other generation. “This is something we not only want to talk about, but something we want to take action on,” Nye said.

Realizing many people feel powerless to bring about change, the three panelists argue the opposite. They are determined to empower their generation on what they can do to make a difference by providing examples of what they can do. “We have so much information at our fingertips so when we talk about the change we want to see, we can educate ourselves and find out how to make a difference,” Hayden said. “I encourage people to get involved with local organizations to make the changes they want to see. The small things add up.”

The three panelists hope by sharing their dedication to make a difference, they can serve as a bridge to older generations. “Too often, people don’t take youth seriously about these topics,” Hayden said. “I think this needs to be handled by older people, but the older people aren’t handling it, so we are trying to fix it.”

They emphasized it takes courage and commitment to discuss what is happening socially, economically and environmentally in regard to sustainability. Despite the challenges facing their generation due to climate change, the panelists are cautiously optimistic change can take place.

Harper said her generation is ready to tackle the challenge of climate change with new innovative ideas. “We need to recognize differences are not a negative thing, but instead they are necessary to bring various ideas and change on how we do things,” she added.

evrocenter.org

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With the arrival of fall in Central Oregon, Bend’s real estate market remains brisk with the number of active listings down by over 15 percent from last month, while at the same time pending and sold properties were down only moderately from the torrid pace during the summer months. The real estate trends continue to be positive 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 Duke Warner Realty’s monthly Trend Reports we offer valuable insights by analyzing last month’s real estate market activity in Central Oregon. This information can be a beneficial resource for any upcoming or changing trends we might see during the fourth quarter of 2021.

November 1 Inventory and October Activity
With 249 active listings as of November 1, the Bend market saw a 15 percent decrease in available listings, down from 291 from the previous month. Pending homes were at 215, down from 233 from the previous month but homes still continue to sell at an impressive pace, leaving some potential 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 with average days on market at only 32 days and 16 days respectively. Redmond’s active listings as of November 1, showed 115 homes, up from 94 in the previous month. As we progress into the winter months, we see the combined active listings for Central Oregon at 364 homes.

October numbers for the Redmond market shows us 91 homes sold, 110 new homes on the market and 108 homes pending. The bulk of active homes on Redmond’s market remain in the $525,000 and up price range, showing 55. The $225,000-$325,000 had no active listings, the $425,000-$525,000 range had 36 active listings and the $325,100-$425,000 price range showed 16 active listings.

For Bend, the numbers in October continued to illustrate a market with relatively low inventory. There were no active listings in the $225,000-$325,000 range, and one in the $325,100-$425,000 range and 1 in the $425,100-$525,000 range and 41 in the $525,100-$625,000 price range. The $625,000-$725,000 had 45 active listings, the $725,000-$825,000 had 31 actives and the $825,000-$925,000 showed 34 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 76 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 are able to relocate to our beautiful area. It truly is a very healthy 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 Warner brokers know how to price properties according to the market trends and current housing competition.

Sold and Pending Listings
Bend had 215 pending homes in October down from 233 in September. 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 212 in October as compared to 235 in September. In Redmond, we saw 91 sold in October down from 97 sold in September. 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. DukeWarner.com
November 17, 2021 • Cascade Business News • 7

PHOTO | COURTESY OF G.A. ROGERS & ASSOCIATES

How to Retain Top Talent: The Prestige Factor

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

In today’s talent wars, where employees have more negotiating power and are releasing pent up departure demand in droves, how do you gain control of turnover? The problem with entering a bidding war for talent is, in the long term, it simply isn’t sustainable. Money and other such incentives are simply too efficient — there will always be someone who can outbid you.

THE PRESTIGE FACTOR

One way to tap your existing culture, and create a unique value proposition to new employees, is to cultivate what we call the prestige factor. Prestigious organizations send two messages: “Not everyone gets to work here,” and “It is a privilege and an honor to work here.”

The one thing that organizations with prestigious cultures have in common is a reputation for shining a bright light of scrutiny on performance. That is, managers spell out expectations and evaluate employee performance against those expectations, on a continuous and ongoing basis. Managers are critical when it comes to building prestige factor, even if an organization’s brand isn’t prestigious on its own. When managers set a higher standard for themselves and those they manage, they create an upward spiral of improvement for the entire team, while weeding out less-committed employees. Managers who provide people with guidance, direction and support establish a reputation for producing high performing teams.

GET LOW PERFORMERS INTO A BETTER SEAT

Part of sending the message that “it’s a privilege and an honor to work here” is sending the message that “not everyone gets to work here!” The hard truth is that engaged, high-performing people don’t like working with low performers, especially if those low performers continue to collect the same rewards as high performers. If you want the best to stay, you must be on the lookout for low performers and address them. Training low performers up, finding a new spot on the bus for them, or, if all else fails, letting them go, is required to keep the top performers.

Typically, low performance is a result of not having clear actions and deliverables or results from being in the wrong role. To address either scenario, increase the frequency of one-on-one meetings and make sure action items are clear. Pay attention to what behaviors change and be ready to offer constructive criticism or pivot someone into a new department. The goal is to develop them professionally, and sometimes that means putting them in a different role. It’s not uncommon for low performers to fire themselves after only days or weeks of sustained attention. They’ll either be grateful for the advice and step up, or step out.

DON’T FORGET YOUR MID-LEVEL TALENT

The vast group of employees are neither superstars nor low performers — they fall somewhere in the middle. Don’t forget them! In my experience helping people-focused organizations identify and build their talent, some of the most promising employees have been hiding below the radar, in plain sight.

Use the bright light of scrutiny to help mid-level talent identify their performance blind spots, and then to support them in addressing those blind spots. By paying attention to employees and their work, managers communicate to direct reports they are important and their work is important. Plus, you are providing natural development opportunities that are an investment for both you and the employee.

IMPROVE EVERYONE’S PERFORMANCE ON AN ONGOING BASIS

When great employees start to lose interest in a job or develop negative feelings for an organization, too often it is because they’ve begun struggling with their work. This could be for any number of reasons, whether they are having difficulty mastering a new skill or lacking proper direction and guidance from their superiors. When talent starts struggling with the work, the best thing to do is recommit to highly engaged management. Help the employee identify what’s going wrong or getting in their way, and how to make things go better. Get every leader in the organization to be more disciplined about meeting regularly with their direct reports one-on-one to improve employee performance together.

People feel much better about a job when they are winning as opposed to losing. The problem is that you cannot make them feel they are winning just by telling them they are.

You must do the hard work of helping them win. That is how you shift the momentum and start improving performance for everyone on an ongoing basis.

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Kôr Community Land Trust held a groundbreaking ceremony for its second development, Crescita, on November 2. The short outdoor event celebrated the start of construction of Kôr’s new net-zero, affordable homeownership development at 2500 NE Eighth Street in Bend.

Local officials and Kôr staff were on hand at the event to launch Crescita, located in the Orchard District. Applications to purchase the one-bedroom, one-flex space, 1.5-bath, 936-square-feet homes closed on November 13. Crescita will be a mixed-income community designed to serve Bend’s workforce, earning between 40-120 percent AMI.

The Crescita homes will be designed to net-zero energy standards and feature solar panels, an energy-efficient building envelope, lighting and mechanicals. The units will be permanently affordable through the Community Land Trust model, serving the community’s affordable housing needs for generations.

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OSHA’s ETS: It’s Not a Test
Unless OSHA Says It’s a Test

by STACIE DAMAZO — Barran Liebman LLP

P resident Biden’s September Executive Order and the federal Occupational Safety and Health Administration’s (OSHA) Emergency Temporary Standard (ETS) published in early November were anticipated to affect more than 2,000 Oregon employers. Those same employers are now in legal limbo, thanks to the many lawsuits filed within days of OSHA’s announcement.

In broad strokes, the ETS would require that covered employers establish, implement, and enforce a mandatory COVID-19 vaccination policy with an alternative for testing and masking requirements. Under the alternative policy, employees who are not fully vaccinated and report at least once every seven days to a workplace where other individuals, such as coworkers or customers, are present, must be tested for COVID-19 and provide those test results to their covered employer every seven days, regardless of the employee’s work schedule.

Just one day after the ETS became effective, the Fifth Circuit stayed its enforcement. The Court will ultimately decide the legality of the ETS will be determined by random lottery.

Notwithstanding the mounting legal challenges, when OSHA issues its final rule, employer-mandated testing is all but guaranteed to be part of it. The ETS itself evidences that OSHA spent a significant amount of time considering COVID-19 test protocols and validity. In the interest of making the best use of administrative time and dollars, Oregon employers would be wise to pay attention to and prepare for these testing protocols, as we will likely see them again.

As you revisit your testing protocols, below is a summary of key considerations.

Does the Test Satisfy the ETS?

1. Is it FDA-Approved?

The ETS would require a FDA-approved test. Both PCR and rapid antigen tests are acceptable. Although enforcement of the ETS is stalled, an employer has nothing to gain (and much to lose in terms of administrative costs and decreased accuracy), by requiring anything less than a FDA-approved test.

2. How is it Administered?

OSHA will want to see employers satisfy specific testing conditions and procedures. First, the COVID-19 test must be administered according to the test’s instructions, as authorized by the FDA.

Second, the test cannot be both self-administered and self-read. That means that tests administered and processed at home, unobserved by either the employer or an authorized telehealth proctor, are not sufficiently reliable. Examples of tests that would be sufficiently reliable include tests processed by a laboratory (including specimens collected at home or on-site, processed either individually or as pooled specimens); proctored over-the-counter tests; point of care tests; and tests where specimen collection is either done or observed by an employer.

There is tension between the plain language of the ETS and recent guidance from some employer associations. Employers hoping to get a head start on a possible federal rule would be better off looking at the plain language of the rule.

3. Who Pays?

When OSHA published the ETS, it did not require covered employers to pay for their employees’ testing. However, it also did not supersede other laws, regulations or collective bargaining agreements. For now, that means Oregon employers need to follow the requirements of ORS Chapter 659A.

Similarly, OSHA does not require covered employers to provide paid time off for time spent undergoing ETS-mandated testing. But when the dust settles, it will be important for Oregon employers to align with what Oregon courts, the Oregon Bureau of Labor and Industries or both have to say on this issue.

Are You Maintaining Proper Records?

OSHA’s view is, and will probably continue to be, that employees must become champion record-keepers. That is a smart move anyway. Employers should determine the vaccination status of each employee and maintain proper records of each employee’s vaccination status and test results. Test result records should include (1) identifying information, such as full name and at least one other identifier (e.g., date of birth); (2) the specimen collection date; (3) the type of test; and (4) the entity issuing the result. Note that employee test records must not be disclosed, except as required by law.

When Do the Testing Requirements Under the ETS Begin?

Initially set to begin January 4, 2022, it is currently anyone’s guess as to when enforcement of the ETS will begin. Just in case, covered employers should continue to target January 4 as the deadline.

What if an Employee Refuses COVID-19 Testing?

Testing is an alternative to vaccination and an employee who refuses testing is at risk. OSHA would require the covered employer to remove that employee from the workplace (likely without pay), until a test result is provided.

What if an Employee Tests Positive for COVID-19?

If an employee tests positive for COVID-19, or has otherwise been diagnosed with COVID-19 by a licensed healthcare provider, OSHA’s plan is that the employer cannot require that employee to undergo additional COVID-19 testing for 90 days following the date of the positive test or diagnosis. However, a previously infected employee must meet certain requirements before they can be allowed to return to the workplace.

Due to the speed with which the ETS was filed and then paused, it does not appear Oregon OSHA has had time to react. But keep an eye on that agency. Challengers of the ETS advance the argument this is a state matter, not a federal matter, which means that Oregon OSHA’s guidance may be dispositive, if a court finds federal OSHA lacks authority to issue the ETS.

In the meantime, brush up on your testing protocols. Stacie Damazo is an attorney at Barran Liebman LLP, where she represents employers in employment advice and litigation. For questions, contact her at 503-276-2121 or stdamazo@barran.com. barran.com

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Keep Climbing starts off with likening the trepidation felt when attempting an arduous Himalayan mountain ascent to the overwhelming feeling younger people or graduates may have when contemplating the financial journey that lies ahead.

“But as I say in the book,” observed Rosell, “like any goal worth achieving, it’s all about having the end destination in mind and starting with incremental steps.”

In one chapter, a harrowing tale of how Rosell risked his life on treacherous cliff-side roads in Bolivia to save $60 leads into a description of the six major risks of retirement, while in another — a story of being stuck in deep mud on an African safari, and the ingenuity needed to extricate from the situation — segues into an analysis of the right tools needed to achieve investment goals.

He added, “Every generation has trials and adversities to conquer. However, millennials today face a uniquely challenging environment.

“As a kind of a one-of-a-kind guidebook, Keep Climbing reveals the foundation that’s key to your long-term financial success while discovering the joy and experiences the world and all that life has to offer.

“I would call this a ‘Pixar’ type book — just like those movies it may be written for a younger audience, and yet the parents will get just as much out of it. It is applicable to everyone.”

“One of the major takeaways is to keep climbing when the going gets tough!”

Rosell said following the success of his first book, he received multiple requests for speaking engagements and now is regularly in demand, including for addressing CEO groups around the country.

He is a thought leader and speaker for Vistage, the world’s largest executive coaching organization for small and midsize businesses, and over the years has been heavily involved in the Bend community, including serving as past chairman of Bend Chamber of Commerce, City Club of Central Oregon and the local chapter of Toastmasters.

His books are now also available in online audio formats and two years ago he launched a podcast (Recession-Proof Your Retirement) which includes interviews with influential mentors.

Rosell Wealth Management ranks in the top one percent of financial planning offices for production and is the first firm licensed in the state of Oregon to offer life settlements (the sale of an existing insurance policy to a third party for a one-time cash payment) on the open market.

It became an investment firm in 2008, and Rosell said as a truly independent

CONTINUED ON PAGE 31
Be-Bop Biscotti is not your traditional twice-baked Italian cookie, which is often quite hard to bite into and baked as a plain single-flavored cookie.

“Be-Bop Biscotti are softer with a more cookie-like texture,” Vice President Misty Lee said. “Most of our biscotti flavors are hand-dipped in different chocolates and icings and decorated in a variety of designs.


“Relocating our bakery from Bend to Redmond in early 2018 was not only a good financial move for us, but we also enjoy our quiet location out by the fairgrounds and airport,” Lee said. “Since the pandemic began, we have greatly appreciated the Redmond community and the amazing support we have received. We’ve made friends with other local businesses, combining our efforts along with our vendor’s resourceful sales representatives to work through logistics and delivery challenges.”

There are ten flavors of Be-Bop Biscotti, including English Toffee, Grasshopper Mint, Java Bean, Lemon Almond and Chocolate Peppermint Crush. “Our best-selling flavor is our Hazelnut Zebra with its delicious Oregon hazelnuts, white vanilla chocolate icing and decorative dark chocolate icing,” Lee said.

Be-Bop Biscotti sells its products on its website and at specialty cafes, gourmet retailers and gift shops throughout North America. “During the holiday months, we’re busy baking up to 1,000 dozen biscotti per week,” Lee said.

Lee added that most of Be-Bop’s “amazing crew” has been with the company for more than ten years. “We are proud to be a thriving Central Oregon-based business able to provide our delicious product to our customers,” she added.
Next Mile Meals Provides Keto-Friendly Food for Backpackers & Campers

by RONNI WILDE — CBN Reporter

In 2017, Jessie Greger found herself at mile one of the Pacific Crest Trail, about to begin a 2,650-mile trek from Mexico to Canada. “That’s not a unique story: it’s a trail that thousands attempt each year and a few hundred complete successfully,” explains Greger. “My diet, however, was unique. I completed the hike ketogenically, which had not been done before. In my daily life, a keto lifestyle means a diet extremely low in carbs and sugar, which is fundamentally not possible with conventional trail food. A thru-hiker’s staples are rice, pasta, potatoes and candy bars, and these were all off-limits to me.”

Since Greger was unable to find any meals in stores that met her nutritional needs, she decided to make her own. “I designed six hand-made, carefully crafted meals that withstood the ultimate trail test: I ate them every day for five months, through three states, and through a successful thru-hike.” When the hiking community heard that there was a ketogenic thru-hiker who had completed the Pacific Crest Trail (PCT), Greger says people came out of the woodwork to ask her how she had done it, and if they could do the same.

So together with her partner, Christopher — who carefully packaged each meal and then shipped the meals to Greger along the trail — Next Mile Meals was launched the following year in 2018, offering the first low-carb, ketogenic freeze-dried meal for hikers, backpackers and campers. “Not only does this make the outdoors more accessible to hikers with food limitations, these meals also just taste great,” says Greger, founder and owner of the company. Next Mile Meals are also gluten-free and absent of most allergens, she says, although the majority of her customers are not keto and eat an unrestricted, conventional diet. “They just prefer our product’s healthy ingredients and great taste. When you cut out the processed starches, you’re left with meals made entirely out of healthy proteins, interesting spices and colorful veggies. Who doesn’t prefer a meal like that?”

From 2018 through early 2020, Next Mile Meals was based in the Bay Area of California, in a licensed shared commissary kitchen with a few part-time staff members. “We never intended on being a big brand, never wanted to compete with the goliaths in the industry who put $.05 cents of pasta in a bag and sold it for $7. We made small batches, by a small team, in a small kitchen, and we loved it.”

When 2020 hit, Greger says everyone realized that hiking and camping were the ultimate social-distancing activities, and some of the larger brands in the industry saw a 1,000+ percent increase in sales year over year, and many couldn’t keep up. “As customers couldn’t find their regular chili mac in big box stores, they began to try new channels, like e-commerce, and new brands like ours,” she says. “Our sales skyrocketed, and we stocked out within an hour every time we had a new batch go live on our site. These new customers stuck around, and our return customer rate also skyrocketed.”

This increase in demand, however, meant that many of Next Mile Meals suppliers couldn’t keep up, Greger says, so many decided to cut their customer list and just focus on their largest clients. “As small as we were, we often didn’t make the cut. As customers couldn’t find their regular chili mac in big box stores, they began to try new channels, like e-commerce, and new brands like ours,” she says. “Our sales skyrocketed, and we stocked out within an hour every time we had a new batch go live on our site. These new customers stuck around, and our return customer rate also skyrocketed.”

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Continued on Next Page
2020 was spent rebuilding our supplier list from scratch, which often required doubling or tripling our minimum order quantities just to be considered.” She adds, “We went from purchasing 1,000 pounds of ground beef in each PO to placing orders for 10,000 pounds overnight, just to keep our supply chain undisrupted.”

With the larger purchase orders, the need for a bigger space arose for Next Mile Meals. “With the increased sales came increased kitchen rental costs, and we were going to have to start hiring full-time staff to keep up,” says Greger. “So we looked around and thought, ‘Is this city really where we want to be long term?’”

During Greger’s 2017 hike, she and her fellow hikers were on the stretch of the PCT that passes through Central Oregon and were kicked off trail due to the wildfires raging through the Three Sisters and Jefferson wildernesses at that time. “We came to Bend to nurse our aching feet, cry frustratedly about the wildfires and plan how to get back to trail,” she says. “While we were here for that week, we found ourselves looking around and saying, ‘Wow, this town is fantastic.’”

As Greger and her hiking partners returned home to California after their hike and began to launch and grow Next Mile Meals, she says they always had Bend in the backs of their minds, thinking that one day, they would want to leave the Bay Area and live closer to the hiking and trails they loved. “We thought that one day, this tiny company of ours would need a real home, and what better place than a home surrounded by other like-minded, outdoor-industry companies that we can learn from, network with and share successes with?”

In the summer of 2020, as the Next Mile Meals team was looking around and evaluating their next big leap, Greger says they knew that their “one day” had arrived. “We packed up our tiny warehouse, said goodbye to our small commissary kitchen and left the city we’d lived in for more than ten years.”

Next Mile Meals now has a facility on 4th Street in Bend that is undergoing its final plumbing and building upgrades for Oregon Department of Agriculture approval, and Greger says the plan is to begin hiring new staff for both administration and manufacturing in early 2022. 

“In the Spring of 2017, I was told there was no way I could thru-hike the PCT on a keto diet, that I ‘won’t make it 100 miles.’” She proved the naysayers wrong, and in the Spring of 2021, Backpacker Magazine named Next Mile Meals “Best Backpacking Meal.” The meals were named best in all categories, Greger adds, not just in the keto category. “In the Spring of 2022, our new home in Bend will officially open its doors, and our next chapter will begin,” she says. “And we can’t wait.”
<table>
<thead>
<tr>
<th>Who Makes It</th>
<th>Phone/Web</th>
<th>Product</th>
<th>Where to Find It</th>
</tr>
</thead>
<tbody>
<tr>
<td>Angelina Organic Skincare</td>
<td>541-467-3155</td>
<td>Handcrafted, organic &amp; fair trade products</td>
<td>Online, at selected locations across the West.</td>
</tr>
<tr>
<td>Bamboo Cayon</td>
<td>541-220-6230 facebook.com/BambooCayon</td>
<td>Handmade custom sano cajon drums made by local craftsmen.</td>
<td>Special order</td>
</tr>
<tr>
<td>Be-Bop Biscotti</td>
<td>541-518-9007 be-bop.net/retail/online</td>
<td>Hand decorated, gourmet Biscotti.</td>
<td>Online, at local stores &amp; retailers.</td>
</tr>
<tr>
<td>Bend Soap Company</td>
<td>541-241-6895 <a href="http://www.bendsoap.com">www.bendsoap.com</a></td>
<td>All-natural skincare</td>
<td>See website for locations.</td>
</tr>
<tr>
<td>Bomis Galles</td>
<td>541-728-3433 <a href="http://www.bomisgalles.com">www.bomisgalles.com</a></td>
<td>Small batch, natural artisan gelato Italian-style ice cream &amp; sorbets.</td>
<td>C.E. Lowejoy's, Central Oregon Liqueur, Oregon's, Farmer's Brown Farm Stand, Frostie's, Natural Grocers, Newport Market, Whole Foods, Maker's 5 St. Market, Bonneville Place, Market of Choice.</td>
</tr>
<tr>
<td>Branch + Barrel</td>
<td><a href="http://www.branchandbarden.com">www.branchandbarden.com</a></td>
<td>Hand-made jewelry designs utilizing natural wood or reclaimed wood beams accented with hand-forged precious metals.</td>
<td>Online.</td>
</tr>
<tr>
<td>Bloom Jewelry</td>
<td>541-460-3267 <a href="http://www.bloomjewelry.com">www.bloomjewelry.com</a></td>
<td>Handcrafted versatile and durable outdoor jewelry.</td>
<td>Online, at North Sales storefront, Black Butte Ranch, Improvised Kids, &amp; locations throughout the U.S.</td>
</tr>
<tr>
<td>Bucha Buena LLC</td>
<td>541-860-7757 <a href="http://www.buchabuena.com">www.buchabuena.com</a></td>
<td>Makes alcoholic and nonalcoholic kombucha tea.</td>
<td>See website for locations of hard kombucha on tap and non-alcoholic kombucha.</td>
</tr>
<tr>
<td>Cascade Lavender</td>
<td>541-596-9130 <a href="http://www.cascadelavender.com">www.cascadelavender.com</a></td>
<td>Approximately 5,000 plants &amp; 24 different cultivars available for 14 oz, essential oils, hydrosol, dried lavender buds, herbs, aromatherapy products, plants, eye pillows, neck &amp; body wraps, sachets &amp; gift baskets.</td>
<td>Farm &amp; store located at 5000 SW Feather Dr, Madras, OR.</td>
</tr>
<tr>
<td>Cascade Spa Covers</td>
<td>541-388-7963</td>
<td>Spa, spa clothes, hot tubs, whirlpool baths.</td>
<td>Store located north side of Bend.</td>
</tr>
<tr>
<td>Cater Lake Spirits</td>
<td>541-310-0220 <a href="http://www.caterlakeprints.com">www.caterlakeprints.com</a></td>
<td>Locally sourced ingredients including infused vodkas, flavor products, ground to bottle Estate products, Special Projects, and Firefly Kombucha among other Crater Lake Spirits by Brandt label.</td>
<td>See website for locations.</td>
</tr>
<tr>
<td>D&amp;N Naturals</td>
<td>541-382-2339 - 888-305-50AP <a href="http://www.dinnaturals.com">www.dinnaturals.com</a></td>
<td>Hand wash, body lotion, butter, sugar scrub, hand cream, shower gel, vitamin bath soak, 100 percent soy wax candles, hand diffusers.</td>
<td>Online, at Newport Market, Paper Jazz, C.E. Lowejoy's, Angelina Organic Skincare, Berry Farm, South Central Oregon, Oregon, Pacific NW, &amp; in stores and online.</td>
</tr>
<tr>
<td>Dog Pack Collars</td>
<td><a href="http://www.dogpackcollars.com">www.dogpackcollars.com</a> <a href="mailto:dogpackcollars@gmail.com">dogpackcollars@gmail.com</a></td>
<td>Handmade Dog collars and bandanas.</td>
<td>Online.</td>
</tr>
<tr>
<td>EARHyGOT</td>
<td>541-546-2464 - 877-319-9400 <a href="http://www.earthiotics.com">www.earthiotics.com</a></td>
<td>Spring water served in various sizes, single-serve bottles, &amp; 5 gallon jugs.</td>
<td>Online, or at home delivery, grocery stores.</td>
</tr>
<tr>
<td>Entre-Pixes USA</td>
<td>541-380-5045 <a href="http://www.entre-pixes.us">www.entre-pixes.us</a></td>
<td>Climbing walls.</td>
<td>Globally &amp; online.</td>
</tr>
<tr>
<td>Faith, Hope, Charity Vineyard and Winery</td>
<td>541-520-5075 <a href="mailto:info@faithhopeandcharityevents.com">info@faithhopeandcharityevents.com</a></td>
<td>Wine by the bottle, glass or case.</td>
<td>Faith, Hope, and Charity Tasting Room in Terrebonne.</td>
</tr>
<tr>
<td>Famlee Fun Games LLC</td>
<td>541-382-7518 - 541-419-2588 <a href="http://www.morningwine.com">www.morningwine.com</a></td>
<td>Award-winning board game for 2 to 4 players. Special price for Locals.</td>
<td>See website. Call or email for local special price &amp; delivery.</td>
</tr>
<tr>
<td>Goody's</td>
<td>541-383-7085 <a href="http://www.goodychocolates.com">www.goodychocolates.com</a></td>
<td>Handmade chocolate &amp; ice cream treats.</td>
<td>Goody's in Bend, Sunriver &amp; Prineville, also at partner locations available on website.</td>
</tr>
<tr>
<td>High Desert Gelato</td>
<td>541-339-1611 <a href="http://www.hight">www.hight</a> deser tetobacco.com</td>
<td>Handcrafted wood and leather fireplace bellows.</td>
<td>14905 SW Hawk Place Fire Rock Ranch &amp; Fireplaces store across the West.</td>
</tr>
<tr>
<td>Hamm Kombucha</td>
<td>541-305-4239 <a href="http://www.hummkom">www.hummkom</a> Bucha.com</td>
<td>Kombucha.</td>
<td>Over 40 locations throughout Central Oregon, &amp; at the Humm Kombucha Brewery &amp; Tasting Room on NE 27th St.</td>
</tr>
<tr>
<td>Inspired Leaf</td>
<td>541-388-4623 <a href="http://www.inspiredleaf.com">www.inspiredleaf.com</a></td>
<td>Teas, essencials.</td>
<td>Online, Newport Market, Cafe Senza, &amp; C.E. Lowejoy's. See website for all locations.</td>
</tr>
<tr>
<td>Jam Organic Nut Butters</td>
<td>541-728-3844 <a href="http://www.jamorganics.com">www.jamorganics.com</a></td>
<td>Raw organic gourmet specialty food.</td>
<td>In stores and restaurants around Oregon &amp; the U.S. See website for full listings &amp; online store.</td>
</tr>
<tr>
<td>Johan Closet Solutions</td>
<td>541-318-5200 <a href="http://www.johancloset.com">www.johancloset.com</a></td>
<td>Quality custom closet solutions. Woodworking.</td>
<td>Retail location on SE Bridgeford Blvd. or online.</td>
</tr>
<tr>
<td>July Nine</td>
<td><a href="http://www.eugypsym.com">www.eugypsym.com</a> <a href="mailto:info@eugypsymn.com">info@eugypsymn.com</a></td>
<td>Reusable tote bags.</td>
<td>Wabi Sabi, online, at &amp; boutiques throughout the world.</td>
</tr>
<tr>
<td>Land Superfoods</td>
<td><a href="http://www.landsuperfood.com">www.landsuperfood.com</a></td>
<td>Manufacturer and distributor of delicious Superfood brand products including the highest quality coffee, creamer and sweetener.</td>
<td>Online. See website for locations.</td>
</tr>
<tr>
<td>Lava Terrace Cellars</td>
<td>541-280-9955 leacalifornia.com</td>
<td>Wine.</td>
<td>3rd Street Beverage, Bend South Lincoln Store, Black Butte Ranch, Southside Store, Calico Grounds, Homegrown Market, Newport Market, Newport Avenue Market, Oliver Lemons - Sisters, Turnip Leaf &amp; online.</td>
</tr>
</tbody>
</table>
Manufacturing Companies Can Survive Uncertain Times by Paying Attention to their Pricing Model

by BRUCE BARRETT, Certified SCORE Mentor — SCORE Central Oregon

A recent survey of CFO’s from manufacturing companies throughout the U.S. conducted recently by the consulting firm Price, Waterhouse, Coopers indicates that nearly half of those companies surveyed expect a 10 percent decline in profitability in the near future before business returns to what can be defined as normal. With that in mind, CFOs are pursuing operating and pricing changes to enhance revenue growth with 41 percent citing Pricing Strategy as one of their top priorities.

There is no one answer to product pricing. Much depends on what stage of the growth cycle the business is in. An early stage business might need to capture market share and has a plan to compete for a time at a lower price point. A business with commodity-type products might survive on a lower margin to compete with other commodity producers. A business with very little competition can charge a premium price for their product depending on demand.

In addition to market influences on the pricing model, there are economic factors to consider. A 3rd Quarter 2021 Federal Reserve Business Outlook Survey indicated, “The percentage of firms reporting increases in input prices (71 percent) far exceeded the percentage reporting decreases (4 percent).” Some of the economic influences on input pricing include:

- **Inflation** — The Federal Open Market Committee forecasts a 4.3 percent inflation rate through 2021 and somewhat less than that for 2022.
- **Employee Costs** — Over the year 2021, total compensation rose 3.7 percent, wages and salaries rose 4.2 percent and benefit costs rose 2.5 percent.
- **Transportation Costs** — Expect overall transportation costs to increase 5 percent to 7 percent through 2022.
- **Commodities Pricing** — Inflation in commodities pricing, including metals, agricultural products and energy are expected to be an overall 3.2 percent in 2022.

Many execs and owners avoid increasing prices if they possibly can. For them, it is not normally one of the levers they pull to achieve the profit performance required.

Changes in pricing could mean losing the volume needed to utilize capacity. On the other hand, margins squeezed too low can mean disaster.

Pricing is a crucial part of an organization’s strategy in preparing for more normal market conditions. A proactive approach to pricing should include three areas: Be creative in meeting customer needs while preserving value, drive strong pricing discipline and invest boldly in capabilities for the future.

1. **Be creative in meeting customer needs** — Make it easier for customers to purchase from you by extending terms, lock in prices for later purchases, offer discounts for volume purchasing, focus special offerings to meet current needs such as packaging work-from-home oriented products from your larger product line.

2. **Drive strong pricing discipline** — Review pricing discount programs to make sure all customers have earned their discounts and adjust as needed to company policy. Review add-on costs such as freight and service charges to reflect actual costs. Many businesses are now adding another invoice line for Oregon’s Commercial Activity Tax.

3. **Invest boldly in capabilities** — Adjust the sales model and include the tools needed to allow sales reps to do their job remotely if that has been your business model through COVID. Change or add data capturing capability that will identify shifts in customer demand. Continually evaluate internal employee talent and ask long term employees for their input on how to improve systems.

The consulting firm McKensey and Company says, “More than 20 years of research shows that most high-performing companies pursue their strategies consistently through economic cycles — including agile, precise and disciplined pricing. Top pricing leaders look at the world through ‘strategic bifocals,’ keeping a close watch on near-term resilience while pursuing long-term goals in order to emerge stronger when the recovery begins.”

Companies that adapt their business models, listen to their customers, adjust their offerings and innovate to drive a strong top line will be the ones that succeed.

Bruce Barrett is a Certified SCORE Mentor and a Commercial Real Estate Broker with Windermere Commercial. barrett@windermere.com.

centraloregon.score.org
**Made in Central Oregon (Listed Alphabetically)**

This list is just a sampling of Made in Central Oregon products. Numerous other people in Central Oregon are responsible for making hundreds of other fabulous items, it would be impossible to list every single one. Our complete list of Made in Central Oregon is posted on www.cascadebusnews.com. If you would like to see a complete list of small manufacturers, see the CBN Book of Lists or email cbn@cascadebusnews.com. Please call us if you’d like to be added to the list: 541-388-5665.

<table>
<thead>
<tr>
<th>Who Makes It</th>
<th>Phone/Web</th>
<th>Product</th>
<th>Where to Find It</th>
</tr>
</thead>
<tbody>
<tr>
<td>Light My Fire</td>
<td>Wildcrafted Fire Fuel</td>
<td>Bioactive of jumps, sage and other foraged materials, which, while beautiful, are also intended to ultimately be burned in a fire pit or fireplace.</td>
<td>Luluritten, Whid &amp; Wild, Botanic and Bearn, Bar 3.</td>
</tr>
<tr>
<td>Marasag Winery</td>
<td>541-546-5646; <a href="http://www.marasagentertainment.com">www.marasagentertainment.com</a></td>
<td>Handcrafted balsam aged wine.</td>
<td>Marasag Winery, Giorgio’s West Bend Liquor, Jackson’s West Bend Liquor, Union Hotel Liquor.</td>
</tr>
<tr>
<td>Nomad Leather</td>
<td>541-613-6506; <a href="mailto:nomadleather@hotmail.com">nomadleather@hotmail.com</a></td>
<td>Handmade custom leather items and accessories.</td>
<td>Handcrafted/nomadleather, Despeigns, The Silver Diner, Sweet Tea Sabor, Lulu’s Boutique, Element 909, Copper Cask, Berkeley.</td>
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<tr>
<td>Oregon Yerba Mate</td>
<td>541-272-6248; <a href="http://www.oregonyerbamate.com">www.oregonyerbamate.com</a></td>
<td>Wholesale retail yerba mate. Full breakfast, lunch, espresso &amp; tea at cafe.</td>
<td>Oregon Yerba Mate of Redmond &amp; online.</td>
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<td>Rack-N-Roll</td>
<td></td>
<td></td>
<td>Storing fork racks. Online.</td>
</tr>
<tr>
<td>Riff Cold Brewed Coffee</td>
<td>541-241-2754</td>
<td>Available in ready-to-drink bottles, 3-liter Bag-in-Box and on draft at bars, restaurants and businesses throughout the Willamette Valley &amp; world-wide.</td>
<td>20727 High Desert Ct. Ste. 4, Bi &amp; d-woodoutdoor store world-wide, &amp; online.</td>
</tr>
<tr>
<td>Redmond Smokehouse Treats</td>
<td>541-546-5757; <a href="mailto:redmond_smokehouse@msn.com">redmond_smokehouse@msn.com</a></td>
<td>Free-range all-natural fresh turkeys &amp; hams, smoked hams &amp; turkeys.</td>
<td>933 E Railroad Blvd, Redmond.</td>
</tr>
<tr>
<td>Rhino Skin Solutions</td>
<td>541-613-0772; <a href="mailto:rhinoskinsolutions@gmail.com">rhinoskinsolutions@gmail.com</a></td>
<td>Kin solutions, apparel, dog care, accessories.</td>
<td>Locally and internationally, see website.</td>
</tr>
<tr>
<td>Riff Cold Brewed Coffee</td>
<td>541-206-2825; <a href="http://www.rifffluidbrew.com">www.rifffluidbrew.com</a></td>
<td>Cold-brewed coffee arts &amp; craft simple ingredients, sustainably sourced, artisanal coffee and pure Cascade mountain water.</td>
<td>Available in ready-to-drink bottles, 3-liter Bag-in-Box and on draft at bars, restaurants and businesses throughout the Willamette Valley &amp; world-wide.</td>
</tr>
<tr>
<td>Rubberflex</td>
<td>541-783-3952; <a href="http://www.rubberflex.com">www.rubberflex.com</a></td>
<td>Gear for dogs on the go.</td>
<td>On website, Tamula Creek &amp; Kayak, pet &amp; outdoor stores.</td>
</tr>
<tr>
<td>Scavenger Woodworks</td>
<td>541-949-9652; sw <a href="mailto:requester@exgds.com">requester@exgds.com</a></td>
<td>Custom reclamed wood furniture.</td>
<td>See website for locations, Custom designs.</td>
</tr>
<tr>
<td>Schoolhouse Produce</td>
<td>541-504-7112; <a href="http://www.schoolhouseproduce.com">www.schoolhouseproduce.com</a></td>
<td>Organic and nonorganic produce and local grocery products.</td>
<td>4930 SW Highland, Redmond.</td>
</tr>
<tr>
<td>Selipet</td>
<td>541-770-504; <a href="http://www.selipet.com">www.selipet.com</a></td>
<td>Silicone print glasses, shot glasses, bowls, and cups.</td>
<td>Online, &amp; at various local retailers and grocery stores.</td>
</tr>
<tr>
<td>Sparrow Bakery</td>
<td>541-682-2225; <a href="http://www.thesparrabakery.net">www.thesparrabakery.net</a></td>
<td>Sweets &amp; baked items, savory breads, sandwhiches &amp; soups.</td>
<td>Sparrow Bakery in Bend &amp; wholesale items in local retail locations.</td>
</tr>
<tr>
<td>Steam Propeller Gourmet Foods</td>
<td>541-526-5677; 505-507-8279; info@<a href="mailto:steampropeller@gourmetfoods.com">steampropeller@gourmetfoods.com</a></td>
<td>All natural, on-the-go catted at 15% fuels and 5 flavors of raw meal made with certified plant fats nuts, non-GMO. All natural and kosher certified ingredients.</td>
<td>35 different Central Oregon locations including about 15 restaurants, 20 stores, Canada &amp; Guam. Also available online.</td>
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<tr>
<td>Strictly Organic Coffee Co.</td>
<td>541-330-6281; <a href="http://www.strictlyorganic.com/strictlyorganic@">www.strictlyorganic.com/strictlyorganic@</a> strictlyorganic.com</td>
<td>100% certified fair trade &amp; certified organic coffee.</td>
<td>Local grocery stores, at coffee shops in Bend, restaurants &amp; on website.</td>
</tr>
<tr>
<td>Sullivan Glove Co.</td>
<td>541-643-3592; 800-627-7914; <a href="http://www.sulivanglove.com">www.sulivanglove.com</a></td>
<td>Leather gloves &amp; slippers.</td>
<td>Online &amp; Sullivan Glove in Bend &amp; other retailers.</td>
</tr>
<tr>
<td>Tastefully Bend</td>
<td>541-797-9081; <a href="http://www.tastefullybend.com">www.tastefullybend.com</a></td>
<td>Biscotti.</td>
<td>See website.</td>
</tr>
<tr>
<td>The Workhouse Studio Space &amp; Retail</td>
<td>541-241-2754; theworkhouseboutique.com</td>
<td>Artisans locally handmade crafts and goods.</td>
<td>50 Scott St., Bend in The Old Iron Works</td>
</tr>
<tr>
<td>Wild Roots</td>
<td><a href="http://www.wildrootsnips.com">www.wildrootsnips.com</a></td>
<td>Each bottle of Wild Roots starts with a 6 times distilled and 100 times filtered corn based vodka, infused with over a dozen native Northwest-grown fruit. To capture the essence of the beautiful Northwest.</td>
<td>Wild Roots Tasting Room, Cascade Street Distillery. See website for locations.</td>
</tr>
<tr>
<td>Zikalis Skin Care</td>
<td>541-342-4699; <a href="http://www.zikalis.com">www.zikalis.com</a></td>
<td>Sunscreen, shampoom and other personal care products for performance athletes.</td>
<td>See website for locations.</td>
</tr>
</tbody>
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Tastefully Bend Biscotti: New Maker Offering Sweet Treats for All Ages

by RONNI WILDE — CBN Reporter

C olleen Park, owner and baker of Tastefully Bend, launched her handcrafted soft biscotti company here in January 2021 because she says she believes Bend has an ideal blend of everything she wants as a home base. “I moved back home to Oregon, and felt Bend had all the elements I needed to thrive,” she says.

Having grown up in Portland and raised skiing on Mt. Hood, part of a thriving lifestyle for Park involves access to a local ski mountain, she says, “Bend offers an unparalleled outdoor enthusiasts’ lifestyle, and for me, it’s skiing, skiing and more skiing!” She also has family here, and says she feels like Central Oregon is a place where she can spend the next 30 years living a full and rewarding life. “A few years ago, I returned home after living out of state, and then left my technology job in January. People looked at me cross-eyed that I would start a new company during a pandemic,” she says with a laugh. “But people always love treats. And I thought, if not now, when?”

Since that time, Park says creating and starting her business here — even during a pandemic — has been an “amazing” experience. “From our vendors to our lovely clients, we continue to thrive and have been able to expand our product reach throughout Oregon. Sure, we’ve been challenged with hiring more folks to help us create our product, just like other small businesses across our country, but we are successful regardless of this challenge!” She adds, “I simply don’t dwell on the negative, but enhance the positive of what we do have, and continue to work on expanding as best we can with the current employment conditions.”

Park got her start making biscotti years ago when a friend had obtained a recipe from someone else and gave it to her. “But I thought they changed it before they gave it to me,” she explains. “I loved it, but it wasn’t quite right, so I spent two days perfecting the recipe, making batch after batch until I got it right.” This first biscotti that Park mastered was her Cinnamon Sugar & Pecan flavor. “Over the years, I made it, and people always told me I should sell it,” she adds. “The biscotti market has not changed in many, many years. But we have created a soft biscotti that is like no other!”

Peppermint Crunch. Tastefully Bend is soft, yet she says it holds up well when dipped in a favorite beverage. “Kids love it too. They love dipping the Cinnamon Sugar & Pecan biscotti in milk or hot chocolate, or crushing it up and sprinkling it over ice cream,” she says. Traditional hard biscotti lovers are delighted with the new experience of a soft, yet flavorful, biscotti.

Tastefully Bend currently has two employees, and Park says she hopes to have six by April or May of 2022. “We hope to expand and hire more people in 2022 as our business development and sales expand outside of Oregon,” she says. To help grow the business, Park is adding e-commerce to her website, and expanding her distribution channel to other vertical markets outside of Oregon, including airports, lodges, hotels and grocers.

“Currently, our client base includes both the Redmond and Eugene airports, many lodges and hotels throughout Bend, various grocers and our favorite, local Bendites who continue to purchase our products,” she says. For the holidays, Tastefully Bend is releasing two new products: Hazelnut & Chocolate with Toffee Bits and Peppermint Crunch.

The inherent nature of the supportive business community here in Bend has helped her company succeed, Park says, adding that she enjoys bringing sweet treats to a variety of people — locals and tourists alike. “I actually had a traveling nurse from Montana email me saying she stayed at a local hotel, LOGE Camps, and purchased a package of the Cinnamon Sugar & Pecan in the hotel’s marketplace area. She asked me if she could order a dozen for Christmas gifts. Wow! That warmed my heart to know she wants to share something special — and yummy — from Bend, where so many other wonderful items are created. I felt like my personal mantra of ‘thriving’ was truly manifesting and giving others joy.”

In an effort to give back to this place she now calls home, Park volunteers at Mt. Bachelor. “Thriving here in Bend means more than just earning a living to support myself; it means giving back to my community, and I do that by volunteering as a National Ski Patroller up at Mt Bachelor,” she says. “You can find me giving out all sorts of swag to help encourage safety on the mountain while our guests continue to have an outstanding experience on our beloved Bachy.”

Tastefully Bend biscotti is available at Oliver Lemon’s in Sisters, the Redmond and Eugene airports, Market of Choice and the General Store 1326 in Bend, plus many other locations in Bend. For more information, please call 541-797-9691 or visit the website: tastefullybend.com.

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The company's name comes from their marketing for Mecca Grade Estate Malts. Seth has used his talents to develop the logo, webpage and design and marketing. "Malting is a cross between roasting texture and tastes more like a cereal. Our machine processes 24,000 pounds of grain a week. The way our malting machine works is like a carousel. The depth of our kernels are 18 inches deep, the conveyor tumbles and mixes every kernel to create uniformity," he said. "Our malt is considered the Mercedes of the marketplace. The process which ends up with a higher quality product." Seth crafts small batches of both botanical and hop beers using his malts. "The botanical beers are made with ingredients found on their land or nearby farms including juniper, yarrow, stinging nettles and sage. The yeast for their beers came from a juniper tree on their land. The hops are from the Yakima Valley and the Willamette Valley. "We make the beers so brewers could taste our products when they visit and tour the malting house," he said. "We also want to explore what we can produce by working with the environment and discovering its whole world of flavor."

They currently sell their malts to more than 50 companies throughout the United States, including New Basin Distillery, The Ale Apothecary, Crooked River Brewing and Beyond. "At the time Seth started Mecca Grade Estate, brewers couldn’t find a high-quality barley malt, because it didn’t exist," Arney said. "Seth has developed a way to produce this in Central Oregon."

Throughout his career, Arney said he has used malt from around the world. "The Mecca Grade Estate Malt rivals anything, actually exceeds the quality you can find anywhere else," Arney said. "I think it’s a testimony to Seth being a small business owner who is directly involved in the process which ends up with a higher quality product." Seth and Brad see the malthouse as a celebration for Central Oregon. They opened a tasting room this year along with inviting guests of Harvest Hosts.

"In Central Oregon, we are able to grow some really unique things, and we have our own unique flavors and that’s what we are trying to celebrate through our process of making malt for breweries and distilleries," Seth said. meccagrade.com
The holiday spirit is already in full swing in Central Oregon as residents of Touchmark at Mount Bachelor Village put the finishing touches on 50 handmade toys crafted lovingly for children in need. Once finished, the toys will be given to four area nonprofits that are part of the “It’s definitely a heartwarming labor of love involving many people,” says Keeney. “It represents the true spirit of the season.”

In early December, the residents will finish the toys and wrap them for their ultimate destination — families served by CASA of Central Oregon, Head Start La Pine areas, where nonprofit partners provide essential services to 16,000 children and families each year.

Amy Ward, executive director of the Deschutes Children’s Foundation, says, “It’s an honor to help Touchmark residents and Central Oregon Woodworkers distribute these special NeighborImpact Head Start and Early Head Start programs and agrees wholeheartedly.” We are so honored to get these wonderful, handmade toys for our children impacted by poverty. For many children, this is likely the nicest gift they will receive all year. We thank everyone involved for their compassion.

The Deschutes Children’s Foundation has worked with Touchmark on this project since 2013. The Foundation is a centralized location for children and families from the Bend, Redmond and and Early Head Start, Healthy Families of the High Desert and MountainStar Family Relief Nursery.

The Deschutes Children’s Foundation has worked with Touchmark on this project since 2013. The Foundation is a centralized location for children and families from the Bend, Redmond and toys to families in need of something special for the holidays. Every year our partners share wonderful stories of joy and delight from the recipients. This partnership demonstrates how well our community works together and cares for those in need.

Kim Brown is the director of and investment of time in support of our children and families.

About Touchmark
Located along the Deschutes River, Touchmark at Mount Bachelor Village is an award-winning retirement community offering a range of homes and lifestyles. Touchmark.com

Touchmark Partners with Woodworkers to Make Handcrafted Quality Gifts for Children in Need

Central Oregon Makers Help Keep the Music Alive

by RONNI WILDE — CBN Reporter

With all the creative juices flowing in Central Oregon, it’s no wonder that music-related businesses have a significant presence here. From custom-made instruments to products that assist touring musicians, the region is home to a number of companies that support the music industry. Here is a sampling.

OUTDOOR UKULELE

Scott Seelye, co-founder and owner of Outdoor Ukulele, manufactures instruments that have seen more epic adventures than most humans. His instruments have been played by their owners while paddling the Amazon, hiking the Pacific Crest Trail, climbing Mt. Kilimanjaro and on the Arctic Ocean. Made from a composite polycarbonate, Seelye’s instruments are rugged and suitable for backpacking, camping and traveling the world.

“We started with an injection-molded all-weather ukulele around six years ago, and today we make a carbon-fiber polycarbonate soprano ukulele, tenor ukulele, baritone and a travel guitar,” says Seelye. Prior to starting Outdoor Ukulele, Seelye says he and his wife, Jennifer, owned a different company, and one morning he was watching CNBC. “I saw a program about Ukuleles and how they were outselling guitars, but over 90 percent were being made overseas,” he says. “I had an ‘aha’ moment, and I loved the idea of making something like that here in the U.S.”

Originally, Seelye set up a wood shop, and went to Hawaii for two months to learn how to make wooden instruments. “But it just didn’t make sense. Wood for instruments is difficult to get and expensive,” he says. Born and raised in Japan, Seelye’s ukuleles were made; it’s actually how Barbie dolls got started. The person who created Barbie had made ukuleles before. But the quality and sound were not good. I wanted to improve upon that.”

That was in 2015, and since then, Outdoor Ukulele has sold more than 20,000 instruments. “I love going into the outdoors, and we wanted to make an instrument to fill this niche,” he says. “Customers send us videos and photos of all these adventures and fun stories. One guy sent us a video of him paddling the Amazon with one of the ukuleles. We get lots of photos of people hiking mountains, like Kilimanjaro, with them.”

Seelye says business is good, with current sales at about 2,500 instruments per year, and at this point, he has just one employee, Chelsea, Seelye’s and his wife’s 25-year-old daughter, Ashley, have lived in Bend for 20 years. He had previously worked as an industrial designer developing products for consumer and aerospace, and thought he could find a better way to make the instruments. “In the 1950s, millions of plastic Ukuleles were made; it’s actually how Barbie dolls got started. The person who created Barbie had made ukuleles before. But the quality and sound were not good. I wanted to improve upon that.”

There are a lot of little things that fit in the box around the instruments. “Around Christmastime, it’s amazing how someone will buy an instrument and buy five other items to go with it.”

PRESTON THOMPSON GUITARS

Preston Thompson and Dan Stewart started PK Thompson Guitars, LLC in 2013 after years of Preston building a boutique guitar market by having guitars built, basing the business in Sisters because of the town’s national reputation for Americana and roots music and its small-town feel.

Sadly, Thompson passed away in 2019, but the team of highly skilled craftsmen he hired and taught his methods to continues to produce custom acoustic guitars that have the look, playing feel and sound of the best American-made instruments from the 1930s, considered the golden era of guitar making.

“Our customers often mention that their guitar is an heirloom, and something special they want to pass along to family members,” says Christine Funk, general manager, who runs day-to-day operations. “Our customers often mention that their guitar is an heirloom, and something special they want to pass along to family members,” says Christine Funk, general manager, who runs day-to-day operations. “Our customers often mention that their guitar is an heirloom, and something special they want to pass along to family members,” says Christine Funk, general manager, who runs day-to-day operations. “Our customers often mention that their guitar is an heirloom, and something special they want to pass along to family members,” says Christine Funk, general manager, who runs day-to-day operations.

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Funk says the company has had many hurdles to jump over in recent years, but that the team continues to create guitars renown for superior tone, craftsmanship and materials. “The death of Preston, our master luthier and business owner, was a big challenge. We have overcome so much as we grew the business, and many others in the area too who need skilled personnel that are abundant in the area of work he loved most, music technology, in 1986. Despite his love of the region, Czepelka says that since he moved here, he has found that Central Oregon lacks the support of companies such as Storage Technology Corp, Seagate, Intellistore, Cadnetix and Fujitsu. He took his skills to the industrial and personal computer industry, working with electronic engineers across the country, he says, helping to develop disk drives, cad systems and more for the Switchblade series of audio routing systems, with a unique matrix offering effects in unimaginable ways. Czepelka explains. “We also have an advanced guitar amp A/B switcher called the ‘Bays,’ which goes far beyond other A/B type boxes. And we have a series called ‘MIDI Power Tools’ currently consisting of three units: the FootSim, ABCadabra and Volcano, each of which offers specialized control of devices a musician or studio owner may already have.”

Czepelka says he is getting ready to go into production on a long-overdue replacement for Sound Sculpture’s flagship audio switching system, called the Switchblade ET. “It’s been three years in development, and I’m super excited about it. I feel like a kid waiting for Christmas,” he says with a laugh. “We already have customers waiting in line for its release and hope to ship early next year.” He adds, “Many more ideas are in the works.”

At the Belfry with 17 campers and four instructors over three days,” says Funk. “It went off without a hitch, and everyone learned a lot. They enjoyed their time playing guitars and had a chance to see the crew making the guitars first-hand.” She adds, “If you are a guitar player and interested in a tour, please call 541-588-6211 for an appointment.”

At its inception more than 35 years ago, Ken Czepealke, owner of Sound Sculpture LLC, has combined his love for the electric guitar with his skill in electronic design to create audio products that can transform the lives of performing musicians. “Guitar players who had always struggled with controlling different aspects of their sound while performing live, and in some cases, even the exact tone they want when they want it,” says Czepealke. “Back then, while watching a band perform and watching the struggle, everything became clear to me in that instant what I should be doing with my life. That’s when Sound Sculpture was born.”

Czepelka says that since he moved here from Boulder, Colorado, because he was looking for a change, and several friends in Boulder had told him that Bend is a nice place and that he might like to live here. “I checked it out for fun and fell in love with it and with Oregon. I don’t think I’ll live anywhere else now. Oregon is everything to me.”

Currently, we have a great team and tackle many day-to-day challenges together. We have a solid reputation in the marketplace and are proud of all the musicians who share our guitars with their audiences, like Billy Strings, Peter Rowan, Laurie Lewis, Lindsey Lou and Trey Hensley. Local celebrated player Pete Katsouris is a huge supporter of ours too.”

Current projects at Preston Thompson Guitars include an upcoming limited-edition model of the Switchblade ET. “It’s been three years in development, and I’m super excited about it. I feel like a kid waiting for Christmas,” he says with a laugh. “We already have customers waiting in line for its release and hope to ship early next year.” He adds, “Many more ideas are in the works.”

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Now is a Great Time to Shop Locally  

At a time in history when supply chains are clogged and consumers can no longer be confident that an item they wish to purchase will actually be available, there has never been a better time to support Central Oregon makers. “Shopping locally is, of course, about keeping money in your local community — and as the popular meme states, ‘It’s about supporting the local businesses that make your city awesome.’”

In the Central Oregon way, local manufacturers appreciate the support of local customers. It is not uncommon to hear from local companies about extended vendor delivery dates of up to a year. “In the Central Oregon way, local manufacturers appreciate the support of local consumers,” says Amy Lee Stahl, founder and owner of Metolius Tea. “It is a great time to shop locally; you won’t have an IOU in your Christmas gift box,” she says with a laugh.

She continues, “For me, it is of critical importance that we keep this path a viable option to keep up with chai production and expanding chai sales, and a bunch of new equipment is planned this year: a not-for-profit line of farm-direct teas. ‘We'll select four extra-special teas a year, including ceylons and pu-erhs, and all the profits from the teas will go to social justice causes in tea-growing regions,’ she explains. ‘This gives me an opportunity to have a greater altruistic impact, and we also get to enjoy a rotating selection of super fancy teas. The teas will only be available through select coffee shops, cafes, and specialty tea businesses around the region.”

As part of her desire to give back, Stahl says she is excited about a new initiative she is launching this year: a not-for-profit line of farm-direct teas. “We’ll select four extra-special teas a year, including ceylons and pu-erhs, and all the profits from the teas will go to social justice causes in tea-growing regions,” she explains. “This gives me an opportunity to have a greater altruistic impact, and we also get to enjoy a rotating selection of super fancy teas. The teas will only be available through select coffee shops, cafes, and specialty tea businesses around the region.”

Initially, Metolius Tea was called “Lovely Goat Plant Medicine,” explains Stahl. “But when I approached a local resort about serving our tea in their restaurant, the owner communicated to me in a series of Dutch swear words that we had better change the name if I wanted our tea at his restaurant,” she says with a laugh. “So we came up with a new name. Waterfall Tea is similar to the tea I used to drink to Sisters once a week to bring tea to local cafes. I would keep on driving out to the Metolius River, where I'd jog along the river, making wishes, being with the grand old Ponderosas and cataloging the medicinal plants along the river’s edge, such as rose, Oregon grape and elder. While I did change the name so that nobody would buy my tea, ‘Metolius has come, like a river, to represent both where we came from and where we are going.’”

As Stahl’s product line has expanded, so too has her market reach. “We have worked with a variety of local businesses to expand our market reach, such as shopping at Moda Health, where the staff has become passionate about sourcing locally produced goods. One of my favorite shops, where finding locally made products on our local store shelves is a breeze, is AOOS Skincare. ‘Angelina grows her own herbs, makes them into beauty products in the lab downtown, and sells them in our store’s storefront. From source to sales, she is incredible!’ (aosiskincare.com)

Bend Brewing Co. — ‘Packy and Ed are a father and son team that makes their own beer. They have been wildly successful at it and have transformed the NW corner of the downtown district.’ (bendbrewingco.com)

Just a Little Charm — ‘Jen is the coolest; from following the Grateful Dead to making jewelry out of the old Bend Bulletin building, she is a great example of a free spirit sharing her art and passions with the world.’ (justalittlechar.com)

Bend Jewelry — ‘Bronwen shows how to build and create in Central Oregon. It is incredible!” (aosskincare.com)

Bend Brook Gym and EDCO, “says Amy Lee Stahl, founder and owner of Metolius Tea. “I moved to Bend in 2009 to close my store in the early days of crafting chai tea. Metolius Tea is a woman who is an advocate for many, and a great example to all.” (foundnaturalgoods.com)
To help raise revenue to pay for President Biden’s Build Back Better Plan, Congress is considering a number of tax law changes, including adjusting estate taxes.

One of the proposals would reduce the estate tax exemption to anywhere between $3.5 and $5 million, with an effective date of January 1, 2022. Another proposal would bring new rules to grantor trusts, including a change to how life insurance held in a trust would be taxed.1,2

For now, the federal estate tax exemption remains at $11.7 for 2021, with a married couple having a combined exemption for 2021 of $23.4 million.3

But it wouldn’t be a surprise if the estate tax law changed as part of the overall plan. In 2019, 2,570 taxable estate-tax returns were filed, and they owed a combined $13.2 billion. Lowering the estate tax exemption to $5 million would raise an estimated $52.3 billion over five years.1

At this point, many ideas are being evaluated, but nothing is final. Corporate tax rates, individual tax rates and capital gains taxes are also on the negotiating table. One of the proposals Congress is considering sets the top rate for taxing capital gains at 25 percent, up from 20 percent under current law. Another would raise the capital gains tax rate to 39.6 percent for taxpayers earning $1 million or more. Still another would make the change to capital gains tax retroactive, with a start date of April 2021.1,2

As difficult as it may be, the best approach is to wait-and-see. It would be hasty to make any estate changes based on current discussions. But if you’re feeling unsettled as Congress continues to work on these changes, please reach out to your trusted advisor. Estate strategies often need adjustments as tax laws change, and it’s best to be prepared for a range of potential new rules coming out of Washington.

1CNBC.com, September 29, 2021
2FA-mag.com, September 22, 2021
3IRS.gov, October 25, 2021

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
The Rotary Club of Bend has grown its membership recently, and continues to welcome community members interested in service locally and globally. New members include Tasha McFarland, Emmanuel Miller, Bruce McLellan MD and Rick Tietz.

Tasha McFarland and her husband moved to Central Oregon in 2000 to work at Hoodoo Ski Area. All four of their children attend or have attended La Pine Schools, and she’s been active as a classroom volunteer, served on her elementary school’s site council, attendance area review committee and the school district’s Budget Committee, which she chaired for six years. A graduate of the University of Oregon, she finished her master of business administration in 2006 with the Concordia University program in Bend. She was first introduced to the Rotary through her high school while applying for Rotary Club scholarships and travel programs.

McFarland has also volunteered with Scouts BSA, Girl Scouts, Oregon Battle of the Books, The Criss Angel Believe show. He has also helped condition and rehabilitate artists and holds a PMA-CPT certificate.

Emmanuel Miller earned his bachelor of science and MD degrees from the University of California Davis. After completing his cardiology training, he and his wife Eileen moved to Bend in 1988. Prior to retiring in 2020, he practiced at the St. Charles Heart & Lung Center and was a guest lecturer for St. Charles. He has held volunteer positions with the American Heart Association, Cascade Festival of Music, Art2Life Volunteers in Medicine, Deschutes County Mass Vaccination Clinic and was a guest lecturer for Bend high schools. His passions also include snowboarding, alpine skiing, bicycling, golfing and sailing.

Tietz is a board-certified emergency medicine physician for Charles Medical Clinic over 34 years of experience. He attended college at the University of Goettingen (Germany) and medical school at USC. He is currently mentoring and teaching a teenage boy, volunteers at the Volunteers in Medicine clinic and regularly teaches medical students in emergency medicine rotations. Other interests developed in the past nine years living in Central Oregon include snowmobiling, mountain biking, hiking, astronomy and languages.

Matt Nelson joins Bend Pilates as an instructor, bringing his extensive background working with dancers, athletes and performers to the westside Pilates studio. In addition to teaching group reformer and mat classes, Nelson is available for private instruction and in-person and online programs. His best ski season ever in a six-week Pilates dry-land training for skiers and snowboarders.

Nelson honed his Pilates skills studying with several Pilates elders, original students of Joseph Pilates, creator of the Pilates Method. He is fully certified in the classical method, and holds a SMART certification.

Before moving to Bend, Nelson extensively trained with and instructed performers, musicians and athletes from Cirque du Soleil on productions such as Zumanity, KA and O, and instructed performers of Ed Slott’s Master Elite IRA Advisor Group by participating in a 7-step checklist for IRA trust planning after the SECURE Act, so much more. Members also have access to proprietary worksheets, pamphlets and step processes, such as the Complete IRA Care Solution 30-module planning guide, and understand water-related environmental concerns at the state and federal levels.

Sitz earned her J.D. from the University of Oregon School of Law and holds a bachelor of science degree in dance and biology, with a concentration in food and agriculture systems, from Stanford University.

Deschutes County has hired Deevy Holcomb to serve as its new community justice director. Holcomb, who currently serves as the department’s business manager, will transition into her new role on December 1. She replaces Ken Hales, who retired earlier this year.

Holcomb will lead the department’s operations of the County’s Community Justice Department, which employs nearly 100 people and oversees the Juvenile Community Justice and Adult Parole and Probation divisions. The department provides supervision and treatment services to young people and adults involved in the juvenile justice system, and adults involved in the criminal justice system.

Holcomb has served Deschutes County for the past 21 years as a program development specialist, managing annual operating budgets and most recently, as the Community Justice Department’s business manager. She was selected from a highly competitive field of candidates following a national recruitment.

She holds a master’s degree from Rutgers University and a bachelor’s degree from Occidental College.

Brian K. Stalcup, founder of Sherpa Wealth Strategies, completed his semiannual training with America’s IRA Experts at Ed Slott and Company, LLC by participating in a virtual workshop held in October. The invite-only workshop was attended by members of Ed Slott’s Master Elite IRA Advisor Group; it provided in-depth technical training on advanced retirement account planning strategies, estate planning techniques and new tax laws, as well as a presentation on the new SECURE Act on special needs trusts; a special primer on defined benefit plans; retirement check-up; IRA planning for special needs beneficiaries, including the impact of the 10 percent penalty exceptions; the history of estate taxes and a 2021 estate planning 10-step checklist. The membership also includes workshops, webinars, tax-law updates, step-by-step processes, such as the Complete IRA Care Solution30-module planning guide, and so much more. Members also have access to proprietary workshops, pamphlets and presentations, including a 7-step checklist for IRA trust planning after the SECURE Act,

The Council on Aging of Central Oregon recently announced the appointment of Les Marstella as chief financial officer (CFO). As demand for senior programs and services continue to grow, adding the CFO position will strengthen the organization’s accounting and administration teams will be key to supporting the fast growing aging population in Central Oregon.

Marstella, who has been controller/director of Information Services at the Center for Excellence in Higher Education Inc. He earned a bachelor of science accounting and completed 30 semester credits towards an master’s in the information systems from Brigham Young University. He has over 25 years of experience in fund accounting and fiscal management and has been an adjunct professor of tax accounting and information technology. Marstella and his wife recently moved to Madras from Utah, and they have six grown children.

In Marstella’s role as CFO, he will oversee financial reporting, budgeting, accounting, risk management, financial planning and analysis, IT, facilities, along with HR and payroll functions.

John L Scott Bend welcomes new broker Kila Black to their team.

Black is a Bendite, she has lived in Bend her entire life. Black got into Real Estate because it is a passion of hers to help people through major milestones in life and, with the rate Bend is growing, she wants to be a part of someone’s journey.
Four young golfers from the Northwest area are headed to Augusta National Golf Club to compete in the eighth annual Drive, Chip, and Putt Finals at Augusta National Golf Club on Sunday, April 3, 2022, prior to the start of the Masters Tournament.

Included in the four Northwest players to advance were Katie Ahern of Oregon, a 2022 Utah State Golf Association Boys 10-11 Division Champion and urban forest tree service executive director. The Torch Awards for Ethics is the most prestigious honor Better Business Bureau Guardian Group recognizes NEAFCS members who have previously received the NEAFCS Distinguished Service Award and continue to be actively involved in professional improvement programs, the promotion of professional development of others and leadership.

Ahern and Hyde are also members of the team that received the Second Place National and First Place Western Region NEAFCS Marketing Package Award. In receiving the award, the team led by Lauren Kraemer, Associate Professor of Practice serving Hood River and Wasco counties was recognized for launching a media campaign promoting High Speed Hand Washing, which targeted parents and caregivers of young children during the pandemic. Resources included include posters, a training video and lesson tips. They can be viewed or downloaded, free at beav.es/HighSpeedHandWashing. The NEAFCS Marketing Package Award recognizes NEAFCS members for outstanding marketing efforts addressing concerns and needs of children, families or communities. It is presented for the development of an outstanding marketing package promoting a class, program or pertinent Family and Consumer Sciences issues.

Local Awbrey Glen Golf Club Member Qualifies for Drive, Chip & Putt Finals at Augusta National

Awbrey Glen Golf Club Member Qualifies for Drive, Chip & Putt Finals at Augusta National

Urban Forest Tree Service would like to give even more! They would like to do this same project for another school in town. We are hoping this press release can showcase their amazing work and gift as well as getting the word out to other schools who may benefit from their generosity.

We now have beautiful natural play structures that give the children an appreciation of nature. Taking the classroom outside is a way of bringing learning to life.

FAMILY ACCESS NETWORK

The Family Access Network (FAN) received a $2,500 grant from the Pacific Power and Light (PPL) Foundation to help provide support services for high schools in Crook County. FAN advocates for youth in the Crook County School District and their families have access to assistance, including rent relief, utility assistance, nourishing food, warm clothing for winter, health care and much more. FAN’s vision is a community where children flourish and families thrive — no matter their economic circumstances. Last year, FAN helped over 500 individuals in Crook County.
E
very Kid Sports, a Central Oregon nonprofit that was formerly called Kids in the Game, is impacting kids across the country with the launch of their national Every Kid Sports Pass program, which covers sports registration fees for kids from income-restricted families. Natalie Hummel, executive director and co-founder of the organization, is very passionate about ensuring youth have access to participate in sports, and is tackling the number one obstacle to youth sports participation: the cost. “The pay to play model in the United States is sidelining so many kids; only 22 percent of kids from income-restricted families are involved in sports and when I learned that, I knew we had to work on this,” she says. “Sports is a great equalizer, a development tool, and too many kids are missing out on the opportunity to experience the benefits of playing.”

The organization was founded in 2010 and over the years has offered different programming, all with the goal of keeping kids active. Their signature program, The Every Kid Sports Pass covers registration fees for kids from income-restricted families. Families who are enrolled in a food stamp program, WIC or Medicaid are eligible to apply for up to $150.00, four times per year, for every child in their family. This supports the development of multi-sport athletes, another pillar of the organization that Hummel is especially passionate about. “Kids are dropping out of sports at a rapid rate because they are specializing too soon and are forced into overly competitive programs that only work for a small percentage of kids. Kids need out of sports at a rapid rate because they are specializing too soon and are forced into overly competitive programs that only work for a small percentage of kids. Kids need...”

While some nonprofits support specific leagues and youth sport organizations, Every Kid Sports is aimed at supporting families directly. This allows the family and kids to decide what sport they want to play. “When we give directly to a specific league or organization, our message to that kid is ‘here you go, you can play basketball.” But, what if that kid doesn’t want to play basketball?” Our program provides them with choices. We fund all sports, from martial arts, to dance, swimming and traditional ball sports,” shares Hummel.

In 2019, Every Kid Sports partnered with Little League International and T-Mobile, who selected the organization to help administrate the T-Mobile Little League Call Up Grant, giving more kids access to baseball and softball. The organization is getting ready to kick off the third year of this program starting in November 2021. “We were able to prove out a national model by administering the T-Mobile Little League Call Up Grant, awarding over 16,000 grants for kids to play Little League. Our success led to additional partnerships with DICK’S Sporting Goods, who contributed $5 million dollars, and Under Armour, who rolled out a program where they are asking their fans to support Every Kid Sports at check-out. This initiative has been rolled out to all of their retail stores.” These partnerships have allowed Every Kid Sports to offer the Every Kid Sports Pass, for all sports, to kids in all 50 states.

Since launching their national Every Kid Sports Pass program in June, the organization has awarded over $2 million to over 15,000 kids across 48 states including DC. Hummel has a goal of impacting 100,000 kids a year, and is actively raising additional funds to reach that goal. She is growing her team, and incorporating innovative practices to make sure that the entire process from families applying to fund disbursement stays efficient and timely. An example is the recent adoption of issuing electronic debit cards to the families. These cards have controls so families can only use the funds to register their kids for sports. “We used to send paper checks or electronic fund transfers to the organization hosting a child’s sport. But when our volume of applications grew, we knew this wasn’t sustainable. Knowing that most sports organizations use online registration systems, we adopted a process of sending parents an electronic debit card, which allows them to register and pay for their child’s sports just like any other family” stated Hummel.

Finally, Hummel hopes to become a household name and the go-to resource for families needing assistance. “We are here for the long haul. This problem is not going away and the need is greater than ever.”

nathaleehummel@everykid.org

‘Home-Grown’ Specialists at Elk Ridge Chiropractic & Wellness Center
How We Train Our Employees to Do More for Our Patients

by ABIGAIL MORSE — Elk Ridge Chiropractic & Wellness

W
We all know the drill. We apply to jobs, go through interviews and we get hired. We have our first day, where everything’s new and (sometimes) exciting. We’re learning, and then learning some more. After a few months, we’ve got a pretty good handle on things and at the one-year mark, we’ve vertically stagnated into some sort of a groove. That’s all fun and good, but it’s not what we signed up for. But at Elk Ridge Chiropractic & Wellness Center, we believe that continual growth and training of our...”

Elk Ridge owner, Dr. Natasha Ruegsegger, will be one of the first to tell you that it’s important not only to hire quality professionals, but also admirable individuals who love their jobs. While it’s crucial to employ those with degrees and licenses in the desired field — doctors of chiropractic, chiropractic assistants, massage therapists, billing managers, office managers, etc. — we would argue that there is an additional prerequisite to hiring a great employee: finding someone with the desire to learn and to help others. Just think. If a publishing company hires someone who is qualified to publish books, but lacks the creative vision and the drive to pick out compelling stories and help them to be shared, not only is that employee not fulfilling his or her job description to its fullest extent, but as a result, less interesting books will be published, and the publishing house may lose a bit of its charm as an institution that puts out interesting stories. The employee themselves may or may not suffer, but the company certainly will, and so will their readers. That’s why it’s imperative to employ those qualified in the job, but also qualified as people too.

Let’s loop back to Elk Ridge Chiropractic. Dr. Natasha has done an excellent job of hiring for the job listed, as well as in being able to take newly hired and existing employees and adapting them to other areas in order to build a better office that can cater to its patients on a deeper level. Let’s give an example, shall we? Julie is a current employee at Elk Ridge Chiropractic, who’s journey to where she is now has been nothing short of empowering. “I started at Elk Ridge as a temporary front desk agent, filling in for vacations,” she tells us. However, Dr. Natasha quickly realized that Julie’s skills as a front desk agent, partnered with her prior experience at Nordstrom and the Oregon Legislature, made her the ideal candidate for other roles around the office.

“I began at Elk Ridge in August,” Julie says. “Now, my job has morphed into billing and troubleshooting, in addition to filling in at the front desk. I love a new challenge, and have had a lot of fun along the way!” Julie’s new role as an in-house biller was an exceptionally big and exciting step for Elk Ridge, adding that extra, personalized touch to our office. We couldn’t be happier with the change.

Michele is another example of Elk Ridge’s desire to build a strong team of specialists who can work together in an environment that they love, while bringing to table not just the qualifications they walked in with, but those they are continually working to build.

“I came to Bend to accept a job as a licensed massage therapist at Elk Ridge,” Michele explains. “Since I was new to Bend, I knew it would take some time to build my clientele. I had a lot of free time at the beginning, so Dr. Natasha offered to have me train to become certified as a chiropractic assistant as well.”

Once again, Dr. Natasha saw a potential for growth, as she explains further. “The benefit of training employees for their chiropractic assistant license in-house is that we are able to customize the training to best fit the needs of our patients. Here at Elk Ridge Chiropractic, our employees get more hands-on training than they would utilizing an online or weekend seminar scenario. Our employees are trained in many different manual therapy techniques (dynamic cupping, graston, fire cupping, aroma massage) that is normally not taught with other...”
We are moments away from the start of the holiday gift-giving season. From November 20 to January 24, there are at least 14 different holidays. Whether or not the holidays you celebrate come with a gift-giving tradition, it is a wonderful time of the year to consider making a financial gift to a nonprofit cause that has made a difference in people’s lives. And there are numerous tax incentives to do so in 2021 for both itemizers and non-itemizers. Gifts of highly appreciated stocks and retirement fund distributions to qualified charities are all easy to accomplish in addition to old-fashioned gifts by check or online donations.

Partners In Care, Central Oregon’s leading home health and hospice organization, is in the final stretch of its $6 million capital campaign to build a brand new 12-bed Hospice House on its campus in Bend. It will likely open for patient care in mid-December at which time the existing six-bed unit will be remodeled to accommodate its clinical and administrative teams that support services provided in people’s own homes. Hospice House is unique to our region; it is the only one east of the Cascade Mountains and one of only three in the state of Oregon.

The final touches are being made to the new facility that will give both terminally ill patients and their families a peaceful environment where symptoms can be expertly managed as well as giving respite to family caregivers.

As you prioritize the many opportunities to give during the holidays, Partners In Care is thankful for the support it has received from hundreds of individuals, businesses, foundations and organizations during the campaign. There is no doubt that giving makes us feel good. So go ahead, be generous this holiday season. If you do so with both your head and your heart, your giving will warm you and others for a long time to come.

Partners In Care is an independent nonprofit organization serving Central Oregon with hospice and home health care services.

partnersbend.org

It’s National Hospice & Palliative Care Month!

Partners In Care continues to be a positive and helpful presence for patients and their family caregivers. For over 40 years, we have grown in our understanding of the complexities of chronic and terminal illness. Our specialized care supports you at home.

PartnersBend.org
(541) 382-5882
Hospice | Hospice House
Home Health | Transitions
Palliative Care | Grief Support
Mosaic Medical Opens Conners Health Center in Bend
Community Clinic & Retail Pharmacy Share Building with Housing Works

Mosaic Medical, a nonprofit community health center with 15 clinics across Central Oregon, held a ceremonial ribbon-cutting this morning to mark the opening of the Conners Health Center, located at 2065 NE Tucson Way on Bend’s eastside. The new facility replaces the former clinic located across the street, and began seeing patients in person on November 8. The retail pharmacy will be open to the community later this month, and will offer medication at a discounted rate due to Mosaic’s participation in the federal 340B medication assistance program.

“We are very proud and excited to be able to continue to provide excellent primary care to our Bend patients at our new location,” said Megan Haase, FNP assistance program.

Strang, chief financial officer at Mosaic Medical. “And to now offer a Mosaic Pharmacy site open to primary care to our Bend patients at our new location, “ said Megan Haase, FNP and CEO of Mosaic Medical. “And to now offer a Mosaic Pharmacy site open to the community later this month, and will offer medication at a discounted rate due to Mosaic’s participation in the federal 340B medication assistance program.

“We are very proud and excited to be able to continue to provide excellent primary care to our Bend patients at our new location,” said Megan Haase, FNP and CEO of Mosaic Medical. “And to now offer a Mosaic Pharmacy site open to the community later this month, and will offer medication at a discounted rate due to Mosaic’s participation in the federal 340B medication assistance program.

The Mosaic health center and pharmacy occupy the ground floor of the building, with “Legacy Landing” — a 47-unit apartment complex housing low-income seniors — on the upper three floors. Legacy Landing is a Housing Works property. Six of the apartments have been set aside for qualifying patients of Mosaic Medical who have chronic medical conditions. This is the second joint project between Mosaic and Housing Works; a similar effort opened in Redmond in 2017.

“We are very excited to be partnering with Mosaic Medical on this development,” said Geoff Wall, chief financial officer of Housing Works. “By integrating Mosaic’s clinic on-site and providing a link to their proactive, team-based approach to coordinated care, we can greatly improve the health of the residents and the surrounding community.”

The ground floor occupied by Mosaic is 13,297 square feet, and was designed by G3 Architects of Bend. R&H Construction was the construction contractor. An innovative DIRTT system featuring flexible wall and floor structures will allow for simplified renovations as needed in the future.

“The DIRTT flexible wall and flooring system will provide us with the ability to accommodate changes in the way healthcare is delivered in the future,” said Steve Strang, chief financial officer at Mosaic Medical.

The new site will accommodate on average a staff of 85, who will welcome up to 150 patients per day.

mosaicmedical.org

Healthy Communities

Mosaic Medical

1101 SW 17th St., Redmond OR

541.410.3484

barrett@windermere.com

Bruce Barrett, Broker

2516 SW Glacier Place

$1,650,000

5% Cap Rate

Solid tenant, C4 Zoning, Off street parking

Tony Levison, Broker

alevison@windermere.com

3864 N Highway 97, Redmond, OR 97756

$4,800 per month Modified Gross

• 2000sf Building on 1 Acre of Land
• High Visibility Commercial Agricultural Property
• Must have Agricultural Component to Qualify for this Zoning
• Possible uses – Tractor/Farm Equipment, Horse Trailer Sales, Farm/Seed Store, Irrigation Supply Store

Pete Rencher, Broker

541.420.3423

pete@windermere.com

$369,000 Office with owner financing

1101 SW 17th St., Redmond OR

541.977.1852

barrett@windermere.com

Bruce Barrett, Broker

20676 & 20680 Carmen Lp., 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)

Built in 2005

"INVEST IN YOUR FUTURE"

Windermere Central Oregon Real Estate

www.windermerecentraloregonrealestate.com

807 SW Industrial Way, Bend OR 97702 538 SW Highland Ave., Redmond OR 97756
Healthy Beginnings — Helping Kids Thrive, from Birth to Five

Every child deserves to enter kindergarten ready to learn, contribute and thrive. It’s estimated that nearly 40 percent of children enter kindergarten with a barrier to success. By providing FREE screenings to all families, Healthy Beginnings works to identify these barriers and connect families to life changing services; helping to ensure children enter school ready to succeed.

So, who shows us the way? In the early years, much of a child’s health and well-being is a puzzle. When our children have no, or very limited language, information we receive — even critical details — is provided in real time, and only in dribs and drabs. Yet, it’s those early years that are the most beneficial to ensuring the brightest future for our children.

We are here to solve some of this parental mystery by providing early health details, answers to questions and above all else, peace of mind.

Each year, our health and development screenings are offered to hundreds of Central Oregon children. We use standardized, state-of-the-art screening tools, and our experts are highly trained professionals in their area of expertise. Remarkably, these screenings are completely free to any child, from birth to five, because the future well-being of our community is priceless.

We believe parents need support in order to raise thriving children. We believe in meeting parents where they are and making access to support as easy as possible. We create connection and belonging so that children have an advocate and parents have a partner. Our screenings are comprehensive health and behavior assessments that serve as an accurate starting point and bridge to a strong start for your child.

During our screening, we take our time with you and your child to learn what you know; notice the nuances you see. If a child’s development deserves closer observation or assessment, we will refer you to the best providers in Central Oregon for further evaluation and appropriate care. By empowering you with information and support, you become the champion for your child.

When parents feel supported, children thrive. When children thrive, the future is bright. For more information about Healthy Beginnings, scan this code and go directly to our website.

myhb.org

Season of Gratitude

The Great Drake Park Duck race was a huge success and raised $15,000 for Deschutes Children’s Foundation (DCF). Thank you to Rotary Club of Bend and all who participated.

Thank You Rotary Club of Bend!

#GivingTuesday is November 30, 2021
You can give for Giving Tuesday at donorbox.org/giving_tuesday_2021. Other ways to give back are AmazonSmile: select Deschutes Children’s Foundation as your charity on Amazon Smile and Amazon will give back a portion of your purchase! You must log in through Amazon Smile to participate; FredMeyer Community Rewards: be sure to select Deschutes Children’s Foundation as your nonprofit charity! Go to fredmeyer.com/i/community/community-rewards for details on how you can give back every time you shop; DCF reward number: GB570; and BottleDrop Give: An easy way to give back is to recycle your bottles and cans in a blue bag. Email Jess Willard at jess@deschuteschildrensfoundation.org for details.

Donate today and support a community of nonprofits working together to help children and families. Thank you.

deschuteschildrensfoundation.org

Saturday, November 27th

These local businesses generously support Healthy Beginnings. Help us say thank you by returning that support on Small Business Saturday!
A powerful advocate for the brand, and in and operators.

Davis and Peacock. This group adds to franchisee. These investors also serve Foltz, the Jamba organization’s largest at Anheuser-Busch; John Gehrs, co- president of Wholesaler Development at Anheuser-Busch; and Bob Gehrks, co-founder of Pacific Foods; Kevin Waters, managing director of Incite; and Steve Folts, the founder of Harbinger franchisees. These investors also serve on Riff’s diverse Advisory Board with Davis and Peacock. This group adds to Riffs of highly successful founders, executives, and operators. “With each investor, we’ve gained a powerful advocate for the brand, and in turn, an advocate for the planet and for people. We’re extremely grateful for the level of belief, enthusiasm and support that we’ve received,” shares Paul Evers, co-founder and CEO of Riff. “We view each investment as taking on a promise, and will continue to put everything we have into delivering on that.”

Riff is on a mission to introduce greater sustainability to the coffee industry. Through cold brew coffee and a complementary plant-powered energy drink, Riff seeks to backfill the ecological footprint of upcycled cascara—the nutritionally rich yet historically wasted byproduct of the coffee harvest—Riff is working to achieve 100 percent of the agricultural value of the coffee plant. As a purpose-driven company, Riff is looking forward to bringing more visibility to cascara, generating greater demand, reducing the food waste problem, keeping rivers and farms clean and empowering smallholder coffee farmers with a new significant source of revenue. “It didn’t take me long to get excited about Riff,” shares AnnTherese McCall. “My No. 1 priority when deciding to support a brand is the quality of its leadership. When that’s backed by a mind-blowing sense of purpose and a mind-blowing focus on sustainability, the coffee brand Riff is becoming a real powerhouse. Riff is helping reverse coffee’s contribution to climate change while increasing economic opportunities for struggling coffee farmers around the world.” It’s authentic brands like Riff, that are born from passion, heart and purpose that tend to do well and have staying power,” said Peacock. “Riff’s sustainability initiative with upcycling cascara is one that will resonate with the growing population of conscientious consumers seeking good-for-you and the planet alternatives.” Riff is using this funding to continue pursuing its mission to bring more sustainability to the industry while securing its position as an innovative, sustainable coffee company. As part of this mission, Riff has been invited to join Elliot Begoun’s The Intertwine Foundation. This program helps emerging natural product brands grow to become capital-efficient, revenue-generating enterprises. “We look for brands that are doing what is right for people, the planet and profits. Riff embodies that triple bottom line approach, leading the change we want to see through sustainability, goodness and efficacy,” Begoun, TIG Founder and 30-year veteran of the natural products industry shares. “Riff is what the CPG brands of the future will look like.”

The result? Our patients can receive more thorough treatments from both the chiropractic adjustments. And as we all know, thorough treatment means quicker recovery and greater sustainability to the coffee industry. Though cascara, the coffee plant’s byproduct, is nutritionally rich and historically wasted, Riff is working to unlock its full potential. Riff has been invited to join Elliot Begoun’s The Intertwine Foundation, which helps emerging natural product brands grow to become capital-efficient, revenue-generating enterprises. "We look for brands that are doing what is right for people, the planet and profits. Riff embodies that triple bottom line approach, leading the change we want to see through sustainability, goodness and efficacy," Begoun, TIG Founder and 30-year veteran of the natural products industry shares. "Riff is what the CPG brands of the future will look like."
Continued from page 10

Rosell commented, “At first we tried to be all things to all people, but over the last 20 years have developed a well-defined niche to concentrate on transferring your wealth in the most tax efficient manner. "We also have direct and immediate access to the powerful resources of the nation’s leading independent broker dealers and the strength in depth to help you live the life you’ve always imagined.” He said his books were a leading source of client referrals and offered readers the additional value of getting a sense of him as a person and comfort with his level of expertise. He is currently working on another writing project, tentatively titled in the Know aimed at CPAs and attorneys.

A fully rounded team has evolved to include Certified Financial Planners (CFPs) Rodney Cook, MBA, Ron Ware (who is also a tax specialist) and Emma James, who attained her qualifications following a stint as a trusted client manager. Rosell commented, “At first we tried to be all things to all people, but over the last 20 years have developed a well-defined niche to concentrate on helping affluent individuals transition smoothly into retirement. Our approach can be summarized as: Relationships, Resources & Results.

“Relationships are the foundation of everything we do. Here in Central Oregon this means developing and nurturing relationships built on trust and transparency, with care and concern for our clients’ best interest. “We understand that every individual’s financial priorities are unique and personal — such as planning for retirement, distributing your wealth as an income stream, saving for a grandchild’s education and even transferring your wealth in the most tax efficient manner.

We also have direct and immediate access to the powerful resources of the nation’s leading independent broker dealers and the strength in depth to help you live the life you’ve always imagined.” He said his books were a leading source of client referrals and offered readers the additional value of getting a sense of him as a person and comfort with his level of expertise. He is currently working on another writing project, tentatively titled in the Know aimed at CPAs and attorneys. As a way of “giving back to the community” he is also devoting ten percent of profits to a Donor Advised Fund (DAF) where clients can nominate local nonprofits to receive assistance. Their giving fund been named in honor of long-time local community leader and mentor Jim Lee. roselwealthmanagement.com

Rosell said that his firm’s core competency involves partnering with individuals to create a financial blueprint that maps out how they can realize their financial goals during their retirement years. Given that “the only constant is change” such a plan is continually evaluated, updated and revised as necessary to respond to fluctuating conditions. He added, “As a boutique firm, we are not looking to be the largest but to offer a concentrated focus on quality planning, execution and making adjustments as needed along the way.”

BUSINESS EVENTS

November 17
7-8:15pm ConnectW Virtual November Monthly Meeting.

November 18
8-9:30am Bend Chamber Commerce & Coffee at Open Space Event Studios.

November 18
11:30am-1pm City Club Virtual and In-Person November Forum, Seeds of Civility, at Riverhouse on the Deschutes Convention Center.

November 18
5-7:30pm EDCO PubTalk at McMenamins.

November 18
5:30-6:30pm COCC Virtual Allied Health Program Information Session.

November 19-20
4-9pm Deschutes County Fair & Expo Holiday Lights at Deschutes County Fair & Expo Center.

November 21-December 3
Hospice of Redmond Festival of Trees Presents Tour of Trees 2021.

November 22
11am-Noon COCC Virtual Vet Tech Program Information Session.

November 29
Noon-1pm COCC Virtual Nursing Program Information Session.

November 30
5:30-6:30pm COCC Virtual Allied Health Program Information Session.

Building Permits

COMMERCIAL PERMITS WEEK ENDING 10-29-2021

Deschutes County

$398,220.00 - Commercial (New) 6000 sf. at 52419 Siskiyou Blvd. La Pine 97739 OR Owner: Allen Construction, Inc. PO Box 2790 La Pine, OR 97739 541-536-2045 Permit # 247-21-00309

$106,743.00 - Commercial (Alteration) at 64575 Mock Rd. Bend 97701 OR Owner: K & P Enterprises 2, LLC 13995 Foster Rd. Dayton, OR 97114

Builder: Empire Construction and Development, LLC 541-389-0070 Permit # 247-20-006944

City of Bend

$95,000.00 - Commercial (New) 5328 sf. at 64545 N Hwy. Ste. 56 Bend 97703 OR Builder: LM Quality Builders Inc. 760-522-9416 Permit # PRRE202105685

$25,000.00 - Commercial (New) 10,507 sf. at 856 NW Bond St. Bend 97703 OR Builder: Ovand General Contracting, LLC 541-408-7274 Permit # PRRE202105736

$10,000.00 - Commercial (New) 1059 sf. at 2838 NW Crossings Dr. Ste. 110 Bend 97703 OR Builder: Sunwest Builders, Inc. 541-548-7341 Permit # PRRE202106725

City of Redmond

$75,000.00 - Commercial (New) 2400 sf. at 155 NE 11th St. Redmond 97756 OR Owner: De Legacy, LLC 13440 SE 30th St. Bellevue, WA 98005 360-359-8417 Permit # 71-21-002142

COMMERCIAL PERMITS WEEK ENDING 11-05-2021

City of Bend

$12,579.457.00 - Commercial (Multi Family) 110,048 sf. at 63158 Deschutes Market Rd. Bend 97701 OR Builder: Baggett , Inc. 541-475-0162 Permit # PRNC202006246

$500,000.00 - Commercial (Duplex) 6303 sf. at 1474 NW Fresno Ave. Bend 97703 OR Builder: Eric Meeuwson 541-317-2980 Permit # PRNC202201270

$493,054.00 - Commercial (Duplex) 8,569 sf. at 517 NW Birch Ave. Redmond 97703 OR Builder: Bethlehem Inn PO Box 8540 Bend, OR 97708

$45,000.00 - Commercial (New) 464 sf. at 63700 Cascade Village Dr. Bend 97701 OR Builder: Haga Almog 541-508-6104 Permit # PRNC202106100

City of Redmond

$3,884,021.00 - Commercial (New) 38,000 sf. at 355 NW Oak Tree Ln. Redmond 97756 OR Owner: Wellmax, LLC PO Box 1583 Corvallis, OR 97339 541-823-2144 Permit # 71-21-002011

$520,960.00 - Commercial (Multi Family) 5,180 sf. at 1238 SW Obisidian Ave. Redmond 97756 OR

Owner: Redmond Pacific Associates, LLC 430 E State St. 1140 Eagle, ID 83614 Permit # 711-19-002388

$272,000.00 - Commercial (Alteration) at 517 NW Birch Ave. Redmond 97756 OR Owner: Bethlehem Inn PO Box 8540 Bend, OR 97708

Builder: Sunwest One, Inc. 541-548-7341 Permit # 711-20-002405

Deschutes County

$20,000.00 - Commercial (Alteration) at 6000 Scale House Rd. Bend 97702 OR Owner: American Tower Corporation 10 Presidential Way Woburn, MA 01801

Builder: Sobro Tower, LLC 781-404-4141 Permit # 247-21-005374

Jefferson County

$25,000.00 - Commercial (New) 1300 sf. at 215 SE 19th St. Madras 97741 OR

Owner: Jefferson County School District 5091 1301 Buff St. Madras, OR 97741 541-475-6192 Permit # 451-21-001726

$25,000.00 - Commercial (New) 1300 sf. at 375 SE Buff St. Madras 97741 OR

Owner: Jefferson County School District 5091 1301 Buff St. Madras, OR 97741 541-475-6192 Permit # 451-21-001725

Central Oregon Business Calendar
Email Your Upcoming Business Events to CBN@CascadeBusNews.com
Event Details at CascadeBusNews.com/Business-Events

WORKSHOPS & TRAINING

(ongoing) COCC Small Business Development Center Virtual Classes.
Top 20 Fastest Growing Companies
in Central Oregon ~2021

PHOTOS BY STEVEN O'BRIEN

#1 — Broken Top Candle Company
#2 — ToyHouse Toys, LLC
#3 — Lone Crow Bungalow/Juniper NW
#4 — Juniper Mountain Counseling
#5 — Rip Q Signs and Graphics, LLC
#6 — Relson Contracting, LLC
#7 — McMurray And Sons Roofing
#8 — Reynoso Jewelry Shoes & Clothing
#9 — Bunk+Brew
#10 — Premier Auto Body And Paint, Inc.
#11 — Wintertime Forest Products, Inc./Instant Landscaping
#12 — Eurosports Bikes, Beer, Skis & Food Carts
#13 — Southside Physical Therapy
#14 — Big Pines RV Park
#15 — Premier Printing Solutions/Total Document Company
#16 — Diversified Heating & Cooling, Inc.
#17 — Prineville Insurance Agency
#18 — ToyHouse Toys, LLC
#19 — ToyHouse Toys, LLC
#20 — ToyHouse Toys, LLC