Enhancing & Promoting the Economic Vitality of Central Oregon Since 1994

Financial Advice Leader Marks 20-Year Milestone **Rosell Wealth Management Founder Says Client Gratitude is Greatest Reward**



PRESIDENT DAVID ROSELL, RON WARE, JD, CFP AND RODNEY COOK II, CFP | PHOTO COURTESY OF ROSELL WEALTH MANAGEMENT

by SIMON MATHER — CBN Feature Writer

inancial advice guru David Rosell has scaled diverse heights as a world traveler, acclaimed author and soughtafter speaker, but as he celebrates 20 years in business in Bend, he says that his greatest professional reward is the sincere gratitude of appreciative clients.

The Rosell Wealth Management founder, whose niche has evolved into specializing in helping people achieve retirement goals, said, "I treasure the emails and messages that express how much we have helped ease stresses through organizing successful financial outcomes.

"Increased longevity means planning for retirement is more important than ever before. It's not luck that enables people to retire younger, travel and enjoy themselves; it's planning.

"We are really in the 'peace of mind' business, guiding clients transitioning from the asset accumulation phase to the distribution phase of retirement years.

"You might term it 'paychecks and play checks', where you feel reassured that you have a strategy in place to see basic living expenses covered for life, while also optimizing the rest of your portfolio so that there is something left over to play with to receive your play checks!

"We always work hard for our clients and their loved ones and appreciate the continued confidence and trust placed in us to help plan such an important part of their life — their financial future."

Some ten years ago, Rosell branched out onto a new creative path, into the realm of writing, after meeting motivational speaker and America's foremost high-altitude mountaineer Ed Viesturs, who articulated that descending from a peak typically requires the most vigilance.

That encounter sparked the inspiration for Rosell's first book — Failure is Not an Option, Creating Certainty in The Uncertainty of Retirement — crafted over two years, which combined his passion for international travel and adventure with practical financial advice, likening the journey to a careful

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

by RONNI WILDE — CBN Reporter

entral 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 Aisling, 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."



DOWNTOWN BEND IS HOME TO MANY BUSINESSES THAT CREATE PRODUCTS LOCALLY | PHOTO BY MIGUEL EDWARDS PHOTOGRAPHY

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

by KRISTINE THOMAS — CBN Feature Writer

andcrafting beer in his garage led Seth Klann 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.

Seth was purchasing a few different malts from a German company to use in his homemade beers. Malted grains have been an ingredient in beer and whiskey for thousands of years.

"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 Klann; 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



BRAD AND SETH KLANN ARE THE OWNERS OF MECCA GRADE ESTATE MALT, ESTABLISHED ON THEIR FAMILY FARM | PHOTO BY KRISTINE THOMAS

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www.cascadebusnews.com

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RE/MAX KEY PROPERTIES

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CON BUSINESS NEWS

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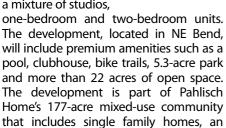
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HOT NEWS

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,





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.

Irsarchitects.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

'ontinued on Page 30 🕨



Riff, a sustainably-minded coffee Continental Grain and former President 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

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

'ontinued on Page 30 🕨

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

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

District (DSWCD) is announcing both their Pasture Exchange Program website or by contacting Erin Kilcullen at ekilcullen.dswcd@outlook.com or 541-550-6834.

The Pasture Exchange Program is

DeschutesSoilandWaterConservation a way for farmers to lease to those seeking land. It allows farmers to earn extra income and offers renters a and Manure Exchange Program. The means of operating on land without the programs can be accessed through their commitment of owning. The program also has the intention of being a means

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RECENT TRANSACTIONS

Compass Commercial Real Estate Services broker Ron Ross, CCIM represented the seller, Te Amo Despacio, LLC, in the sale of 2983 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.

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FOR SALE •



\$2,049,000

62988 Layton Avenue, Bend Multi-tenant 6974 SF building on a prime 0.73 acre corner lot in the North Brinson Industrial Park. City land use approval in place for additional 3860 SF building through 6/24/22.

Bill Pon 541.815.4140

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Apartment-Like ADUs Set Reside Finley Butte Homes Apart from Competition

by ANDREA HINE

a Pine is hurting the very 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 — 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



THE PAULINA, ONE OF SEVERAL MODELS AVAILABLE AT RESIDE FINLEY BUTTE, OFFERS THREE BEDROOMS AND TWO RATHROOMS IN THE MAIN LINIT AS WELL AS A 632-SOLIABE-FOOT ADLIT PHOTO COURTESY OF ANDREA HINE

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

ven 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.

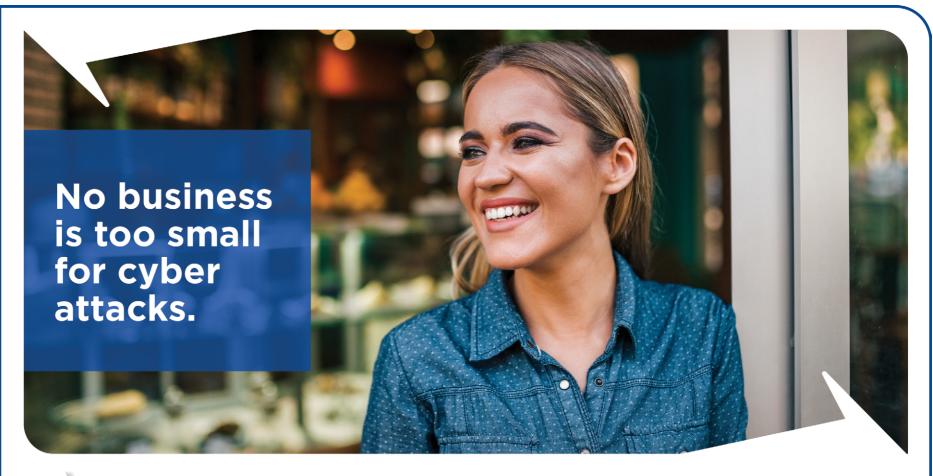
SmartAsset analyzed tax data for county-level sales, property, income, fuel and Social Security categories to find the top places in Oregon for retirees.

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.

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*Source: Ponemon Data Breach Study.

The Environmental Center's Youth Panel Discusses Sustainability

by KRISTINE THOMAS — CBN Feature Writer

hree 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 commitment 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. "They think this needs to be handled by older people, but the older people aren't handling it, so we are trying to fix it."



(L-R) ELLA HAYDEN, HARPER SMITH AND OLIVE NYE WERE THE YOUTH PANELISTS AT THE ENVIRONMENT CENTER'S SUSTAINABILITY AWARDS PRESENTATION | PHOTO COURTESY OF THE ENVIRONMENTAL CENTER

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.

envirocenter.org



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Duke Warner Real Estate Market Trend Report

whith 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.

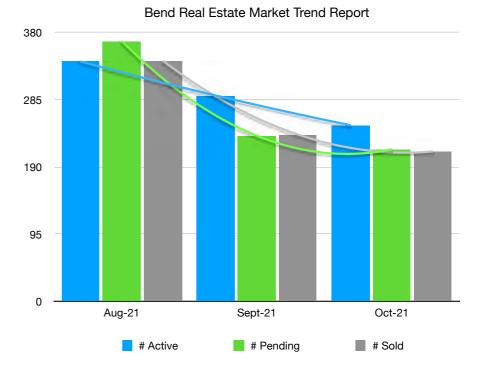
November 1 Inventory and October Activity

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, 21 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.

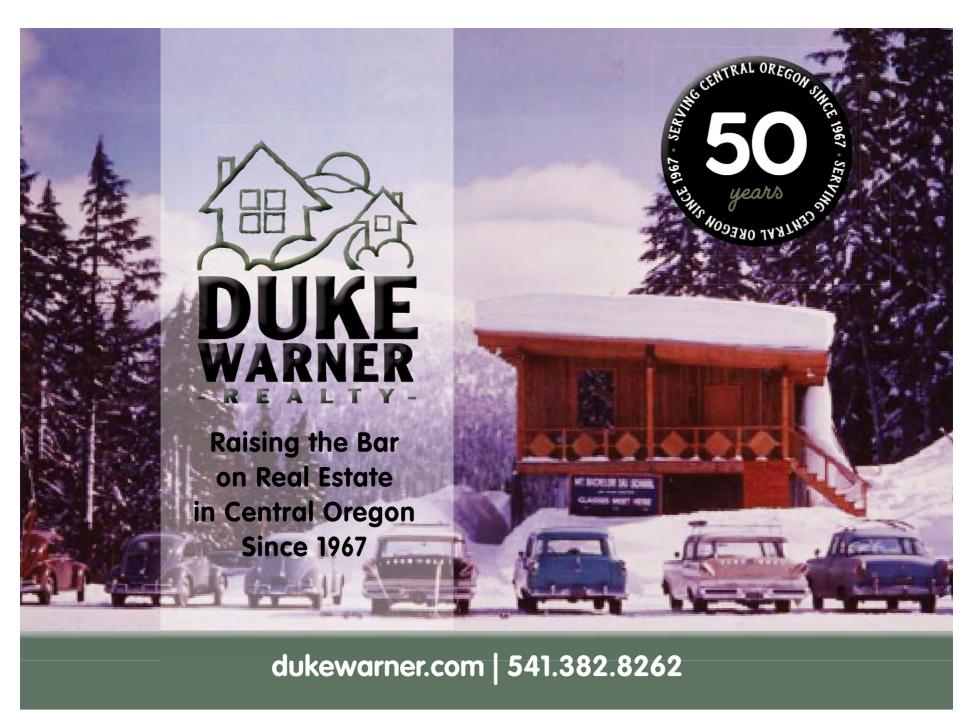
Sold and Pending Listings

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



How to Retain Top Talent: The Prestige Factor

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

n 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



PHOTO | COURTESY OF G.A. ROGERS & ASSOCIATES

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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Ashley Mears

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Kôr Community Land Trust Breaks Ground on Crescita,

its Second Net-zero, Affordable Community



LOCAL OFFICIALS WHO ATTENDED THE NOVEMBER 2 GROUNDBREAKING OF KÔR COMMUNITY LAND TRUST'S NEW CRESCITA MIXED-INCOME COMMUNITY INCLUDED, (L-R) BEND CITY COUNCILORS RITA SCHENKELBERG AND MELANIE KEBLER, CITY MANAGER ERIC KING, MAYOR SALLY RUSSELL AND COUNTY COMMISSIONER PATTI ADAIR

ôr 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

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 that 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 resources. 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 employers 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 sdamazo@barran.com.

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osell Wealth Management Continued from page 1

mountain ascent and safe descent.

He said, "In the book, I parallel my love of mountain climbing with an individual's financial journey. Ascending is equated to accumulating wealth, while descending is likened to what we do during the distribution period or retirement years. Each phase has its own unique risks.

"When climbing a mountain, it is imperative to understand that 80 percent of the deaths and accidents happen on the descent. It is also the second half of the financial journey that takes on the most amount of risk and needs the most amount of planning, as retirees will often need their nest egg to last three to four decades."

First published in 2013, and now in its fifth reprint, Failure is Not an Option outlines clear ideas for investment strategies and planning for retirement years, including the eight fundamental risks every retiree faces.

Rosell wanted the book to be both educational and entertaining, so each chapter unexpectedly links true-life travel adventure stories — from being one of those privileged to partake in tearing down the Berlin Wall, to spending three weeks climbing the infamous peaks of the Nepalese Himalayas — with insightful financial lessons.

Rosell, who has visited 75 different countries, said, "One of my main passions in life is to travel, another is helping people plan financially. My life has been shaped by years of international travel and adventure, and my writing combines these two passions."

Widespread acclaim for his debut publication included a testimonial from

finance industry icon Charles Schwab Jr., who commented, "If you're at or near retirement, Failure is Not an Option provides a compass for making the most of the second half of your financial journey. After reading David Rosell's book, you'll want to explore all that life has to offer".

The success of Rosell's initial foray as an author led him to pen a successful follow-up, aimed at a younger generation, entitled, Keep Climbing -A Millenial's quide to Financial Planning published in 2018.

In a similar spirit to the first book, but this time looking to jump-start millennials' monetary lives, it lays out 11 chapters each integrating financial lessons with experiences gleaned during varied globetrotting exploits including from his younger years when six months of working his seasonal business were followed by an equal period of far-flung travel, often in developing countries.

Rosell, who is well-known to CBN readers over the last two decades for his regular column featuring market insights and positive mantras on human potential, added, "People who enjoyed my first book kept saying their children or grandchildren needed something like that; to be fun and informative.

"If you gave a millennial a so-called 'classic' financial book they may not be engaged or have their imagination fired, so from the first chapter I wanted the reader to be hooked without knowing they may be getting a financial lesson — and then delve straight into some applicable advice. I even made the illustrations fun!"

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.

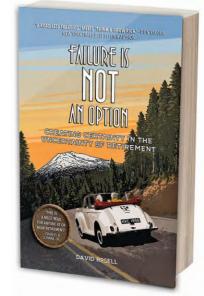
"As a kind of a one-of-a-kind guidebook, Keep Climbing reveals the foundation that's key to your long-term financial success while discovering the joy and experiences the world and all that life has to offer.

"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



COVER OF DAVID ROSELL'S FIRST BOOK, FAILURE IS NOT AN OPTION... WHICH COMBINES TALES OF INTERNATIONAL TRAVEL ADVENTURES WITH PROFOUND FINANCIAL LESSONS | PHOTO COURTESY OF ROSELL WEALTH MANAGEMENT

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

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Not Your Average Biscotti... It's Be-Bop Biscotti

by KRISTINE THOMAS — CBN Feature Writer

e-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 handdipped in different chocolates and icings and decorated in a variety of designs.

Jazz-loving bakers Michael and Sarah Holmes founded Be-Bop Biscotti in 1999 and sold the business to Bob and Lisa Gold in 2006, who relocated the business to Redmond in 2018.

"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 cafés, 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.

be-bop.net



BE-BOP BISCOTTI WAS FOUNDED IN 1999 TO BRING A SOFTER BISCOTTI TO CENTRAL OREGON I PHOTO COURTESY



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Next Mile Meals Provides Keto-Friendly Food for Backpackers & Campers

by RONNI WILDE — CBN Reporter

n 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-



NEXT MILE MEALS PROVIDES KETOGENIC FOOD FOR BACKPACKERS, HIKERS AND CAMPER

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 TOP THEMS
TO A PRINT
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NEXT MILE MEALS FOUNDER AND OWNER JESSIE GREGER AT THE COMPLETION OF HER 2,650-MILE PACIFIC CREST TRAIL HIKE | PHOTOS COURTESY OF NEXT MILE MEALS

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.

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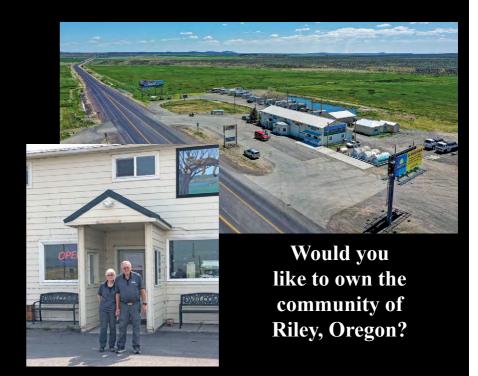
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ext Mile Meals Continued from previous page

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



NEXT MILE MEALS MAKES HEARTY BREAKFAST OPTION



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."

nextmilemeals.com



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Who Makes It	Phone/Web	Product	Where to Find It
Angelina Organic Skincare	541-647-1655 www.angelinaskincare.com • customercare@aosskincare.com	Handcrafted, organic and fair trade products.	838 NW Bond St. #1, online, Anjou Spa, select retail stores in Bend & Sage Springs Spa in Sunriver.
Barebones Cajon	541-420-2290 facebook.com/BareBonesCajon	Handmade custom snare cajon drums made by local craftsmen.	Special order.
Be-Bop Biscotti	888-545-7487 be-bop.net • orders@be-bop.net	Hand decorated, gourmet Biscotti.	Online, various local stores & retailers.
Bend Soap Company	541-241-6185 www.bendsoap.com • info@bendsoap.com	All-natural skincare.	See website for locations.
Bontá Gelato	541-728-3433 www.bontagelato.com jlabhart@gmail.com info@bontagelato.com	Small batch, natural artisan gelato Italian style ice cream & sorbetto.	C.E. Lovejoy's, Central Oregon Locavore, Devore's, Farmer Brown's Farm Stand, Food4Less, Natural Grocers, Newport Market, Whole Foods, Melvin's Fir St. Market, Ray's Food Place, Market of Choice.
Branch + Barrel	branchandbarreldesigns.com branchandbarrel@gmail.com	Hand-made jewelry designs utilizing natural wood or reclaimed oak barrel staves accented with hand-forged precious metals	Online.
Breedlove & Bedell Guitar Company	877-800-4848 www.breedlovemusic.com • tohinfo@twooldhippies.com	Guitars & mandolins.	Breedlove Guitar Company & dealers throughout the world.
Bronwen Jewelry	541-640-3567 www.bronwenjewelry.com	Handcrafted versatile and durable outdoor jewelry.	Online, & at North Soles Footwear, Black Butte Ranch, Hopscotch Kids, & locations throughout the U.S.
Bucha Buena LLC	541-840-7557 www.buchabuena.com • alex@buchabuena.com	Makes alcoholic and nonalcoholic kombucha tea	See website for locations of hard kombucha on tap and non-alcoholic kombucha.
Cascade Lavender	541-546-9390 www.cascadelavender.com info@cascadelavender.com	Approximately 5,000 plants & 24 different cultivars available for U-pic, essential oils, hydrosol, dried lavender bunches, buds, aromatherapy products, plants, eye pillows, neck & body wraps, sachets & gift baskets.	Farm & store located at 5000 SW Feather Dr Madras, OR.
Cascade Spa Covers	541-388-7963	Spas, spa covers, hot tubs, whirlpool baths.	Store located north side of Bend.
Crater Lake Spirits	541-318-0200 www.craterlakespirits.com	Locally sourced ingredients including infused vodkas, Reserve products, ground to bottle Estate products, Special Projects, and Rye Whiskey under their Crater Lake Spirits by Bendistillery label	See website for locations.
Country Catering	541-383-5014 • 541-383-3851 www.bendcatering.com • cody@bendcatering.com	Spices, seasonings, rubs, salsas, BBQ sauce.	Throughout Oregon, Idaho and online.
DANI Naturals	541-382-2339 • 888-306-SOAP www.daninaturals.com orders@daninaturals.com	Hand wash, body lotion, butter, sugar scrub, hand creme, shower gel, vitamin bath soak, 100 percent soy wax candles, reed diffusers.	Online, or at Newport Market, Paper Jazz, C.E. Lovejoy's, Anjou Spa, Jinsei Spa, Nashelle, Oregon Bath & Body, Pine Ridge Inn, Postal Connections, St. Charles Gift Shop, Wall St. Suites & Spa Brasada.
Dog Pack Collars	www.dogpackcollars.com dogpackcollars@gmail.com	Handmade Dog collars and bandanas.	Online.
EARTH ₂ O	541-546-2464 • 877-319-9400 www.earth2o.com customerservice@EARTH2O.com	Spring water served in various sizes, single-serve bottles, & 5 gallon jugs.	Home or office delivery, grocery stores.
Eberhard's Dairy	541-548-5181 www.eberhardsdairy.com ebdairy@eberhardsdairy.com	Dairy products: milk, ice cream, butter & cottage cheese, sour cream, eggnog.	Local grocery outlets.
Entre-Prises USA	541-388-5463 www.entre-prises.us info@epusa.com	Climbing walls.	Globally & online.
Faith, Hope and Charity Vineyard and Winery	541-526-5075 www.faithhopeandcharityevents.com info@faithhopeandcharityevents.com • cindy@fhcvineyards.com	Wine by the bottle, glass or case.	Faith, Hope and Charity Tasting Room in Terrebonne.
Famlee Fun Games LLC.	541-382-7616 • 541-419-0858 www.word-roulette.com tony@minglegame.com	Award-winning board game for two or more players. Special price for Locals.	See website. Call or email for locals special price & delivery.
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Giant Loop	888-358-8347 www.giantloopsnow.com www.giantloopmoto.com	Saddlebags & motorcycle tank bags: panniers, soft luggage for adventure & sport touring, snow gear for snow bikes & snowmobiles & more.	Online.
Goody's	541-385-7085 www.goodyschocolates.com info@goodyschocolates.com	Handmade chocolate & ice cream treats.	Goody's in Bend, Sunriver & Prineville, also at partner locations available on website.
High Desert Bellows	541-548-6181 www.etsy.com/shop/HighDesertBellowsCo Bisonbill42@msn.com	Handcrafted wood and leather fireplace bellows.	14870 SW Hawk Place Crooked River Ranch & fireplace stores across the West.
Holm Made Toffee Co.	541-430-7092 www.holmmadetoffee.com randi@holmmadetoffee.com	Artisan confectioner using local ingredients.	Online, Jackson's Corner, Newport. Market, Tumalo Garden Market, C.E. Lovejoy's, Central Oregon Locavore, Desperado Boutique, Taste Oregon, Sunriver Country Store at The Village at Sunriver, Merchant Trader in Sunriver & various Central Oregon Farmers Markets
Humm Kombucha	541-306-6329 www.hummkombucha.com hello@hummkombucha.com	Kombucha.	Over 40 locations throughout Central Oregon, & at the Humm Kombucha Brewery & Tasting Room on NE 2 nd St.
Hydro Flask	888-584-9376 www.hydroflask.com	Double wall vacuum insulated stainless steel water bottles.	Online, various local stores & retailers.
Inspired Leaf	541-388-4823 www.inspiredleaf.com cindi@inspiredleaf.com	Tea, accessories.	Online, Newport Market, Café Sintra, & CE Lovejoy's. See website for all locations.
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Johan Closet Solutions	541-318-5200 www.johanclosets.com erik@johanclosets.com	Quality custom closet solutions. Woodworking.	Retail location on SE Bridgeford Blvd. or online.
July Nine	www.julynine.com info@julynine.com	Reusable tote bags.	Wabi Sabi, online, & at boutiques throughout the world.
Laird Superfoods	www.lairdsuperfood.com	Manufacturer and distributor of delicious Superfood based products including the highest quality coffee, creamer and sweetener.	Online. See website for locations.
Lava Terrace Cellars	541-280-9935 lavaterrace cellars.com duane@barkergroupnw.com	Wine.	3rd Street Beverage, Bend-South Liquor Store, Black Butte Ranch - General Store, CE Lovejoys Brookswood Market, East Bend Liquor, Market of Choice - Bend, Newport Avenue Market, Oliver Lemon's - Sisters, Trailhead Liquor and online.
LeCol's Soap Bar	541-390-8934 www.lecolssoapbar.com	Handcrafted soaps, body creams, balms, scrubs and candles.	Clementine Urban Mercantile, Hello Sunshine, Oregon Body and Bath, The WorkHouse. More listed online.

Manufacturing Companies Can Survive Uncertain Times by Paying Attention to their Pricing Model

by BRUCE BARRETT, Certified SCORE Mentor — SCORE Central Oregon

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.

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Made in Central Oregon

CONTINUED FROM PAGE 14

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 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.

Who Makes It	Phone/Web	Product	Where to Find It
Light Elegance Nail Products	800-275-5596 • 541-526-1417 www.lightelegance.com sales@lightelegance.com	Cosmetic nail products.	Check online for nearest retailer.
Light My Fire: Wildcrafted Fire Fuel	www.conlocommon.com info@conlocommon.com	Bouquets of juniper, sage and other foraged materials, which, while beautiful, are also intended to ultimately be burned in a fire pit or fireplace.	Lululemon, Wren & Wild, Botanic and Luxe, Barre 3
Lone Pine Coffee Roasters	541-306-1010 www.lonepinecoffeeroasters.com	Micro-roastery & café.	Lone Pine Coffee Roasters, Devores, Whole Foods, Newport Market, Nature's, Chow, Common Table, Madison Coffee, Hometown Grounds.
Maragas Winery	541-546-5464 www.maragaswinery.com info@maragaswinery.com	Handcrafted barrel-aged wine.	Maragas Winery, Giorgio's West Bend Liquor, Jackson's Corner East & West, & online.
Metabolic Maintenance Products	800-772-7873 • Fax: 541-549-3299 www.metabolicmaintenance.com	Manufacturing of vitamin supplements & natural products.	Healthcare professionals & practitioners, Metabolic Maintenance of Sisters.
Metolius Tea	833-242-4832 www.metoliustea.com	Artisan teas: chai, lattes, matcha, loose leaf teas & syrups.	Market of Choice, Newport Market, Northwest Provisions, Lone Pine Coffee, Food4Less, Natural Grocers, Palate Coffee Bar & online.
Museum at Warm Springs	541-553-3331 www.museumatwarmsprings.org museum@redmond-net.com	Native American handcrafted jewelry, beadwork & baskets.	The Museum at Warm Springs off Hwy 26
Nashelle Jewelry	458-206-4811 • 855-853-1900 www.nashelle.com customerservice@nashelle.com	Creating beautiful jewelry using recycled precious metals & natural gemstones.	Store location in the Old Mill District & online.
New Growth Clothing	$www.newgrowthclothing.com\\ info@newgrowthclothing.com$	Locally designed, and manufactured eco-friendly, sustainable garments.	Skjersaa's Ski & Snowboard Shop, Rescue Moderne Consignment & online store.
Nomad Leather	541-815-4356 www.nomadleather.com nomadleather@hotmail.com	Handmade custom leather items and accessories.	etsy.com/shop/nomadleathernw, Desperado, The Silver Otter, Sweet Tease Salon, Lulu's Boutique, Element 909, Cowgirl Cash, Bedouin.
Oregon Yerba Mate	541-408-0058 www.oregonyerbamate.com shop@oregonyerbamate.com	Wholesale and retail yerba mate. Full breakfast, lunch, espresso & tea at café.	Oregon Yerba Mate of Redmond & online.
Pono Farm & Fine Meats	541-330-6328 www.ponofarm.com	Custom butcher shop & kitchen serving lunch, locally raised beef & heritage pork.	Corner of Cooley & Hunnell Rd., Bento Bento, & Ariana.
Rack-N-Roll	541-383-1800 www.rack-n-roll.com info@rack-n-roll.com	Storing hitch racks.	Online.
Rage Productions	541-382-1001 www.rageproductions.com sky@rageproductions.com	TV & film production, web design, graphic design action sport films.	20727 High Desert Ct. Ste. 4, ski & snowboard/outdoor stores world-wide, & online.
Redmond Smokehouse Treats	541-548-5575 facebook.com/redmondsmokehouse redmond_smokehouse@msn.com	Free-range all-natural fresh turkeys & hams, smoked hams & turkeys.	353 SE Railroad Blvd., Redmond.
Rhino Skin Solutions	541-639-1372 Rhino Skin Solutions.com In fo@Rhino Skin Solutions.com	Kin solutions, apparel, dog care, accessories.	Locally and internationally, see website.
Riff Cold Brewed Coffee	458-206-0825 www.riffcoldbrewed.com hey@riffcoldbrewed.com	Cold-brewed coffee with two simple ingredients; sustainably sourced, artisanal coffee and pure Cascade mountain water.	Available in ready-to-drink bottles, 3-liter Bag-in-Box and on draft at bars, restaurants and businesses throughout Oregon.
Ruff Wear	888-783-3932 541-388-1821 www.ruffwear.com	Gear for dogs on the go.	On website, Tumalo Creek & Kayak, pet & outdoor stores.
Sakari Botanicals	541-647-9604 www.sakaribotanicals.weebly.com	Organic and local flowers and native plant materials producing Hop, Rosehip, Lavender and Sweetgrass Oils, Lip Butters and Teas. Specialize in producing custom medicinal native products, contract wholesale plant sales and native plant consulting services.	See website.
Scavenger Woodworks	541-948-9622 scavengerwoodworks.com traegaddis@gmail.com	Custom reclaimed wood furniture.	See website for locations. Custom designs.
Schoolhouse Produce	541-504-7112 www.schoolhouseproduce.com SchoolhouseProduce@gmail.com	Organic and nonorganic produce and local grocery products.	1430 SW Highland, Redmond.
Silipint	541-678-5044 www.silipint.com info@Silipint.com	Silicone pint glasses, shot glasses, bowls, and cups.	Online, & at various local retailers and grocery stores.
Sisters Cascade of Gifts	541-549-8591 www.sisterscascade.com	Handmade fudge.	150 W Cascades Ave, Sisters
Sisters Coffee Company	541-549-0527 • 800-524-5282 www.sisterscoffee.com	Coffee, tea, & coffee accessories.	Sisters Coffee Company, Rays Markets, Sunriver Market Store and Sunriver Country Store, Farmer Johns, see website for more locations.
Sparrow Bakery	541-647-2323 www.thesparrowbakery.net	Sweets & baked items, savory breads, sandwiches & soups.	Sparrow Bakery in Bend & wholesale items in local retail locations.
Spindrift	541-280-8283 www.spindriftdog.com wholesalepet.com/Vendor/23611 help@spindriftdog.com	Dog gear.	Bend Pet Express, Foot Zone, Sebastian's Healthy Pet Food & Supplies, online.
Straw Propeller Gourmet Foods	541-526-5677 • 855-507-8729 www.strawpropeller.com info@strawpropellergourmetfoods.com	All natural, on-the-go oatmeal in 15 flavors and 5 flavors of muesli made with certified gluten-free oats, non-GMO, all natural and kosher certified ingredients.	35 different Central Oregon locations including about 15 coffee shops, 20 states, Canada & Guam. Also available online.
Strictly Organic Coffee Co.	541-383-1570 • 541-330-6061 • 541-647-1402 www.strictlyorganic.com contact@strictlyorganic.com	100% certified fair trade & certified organic coffee.	Local grocery stores, at coffee shops in Bend, restaurants & on website.
Sullivan Glove Co.	541-382-3092 800-627-7954 www.sullivanglove.com orders@sullivanglove.com	Leather gloves & slippers.	Online & Sullivan Glove in Bend & other retailers.
Tastefully Bend	541-797-9691 www.tastefullybend.com inquiries@tastefullybend.com	Biscotti.	See website.
The Workhouse Studio Space & Retail	541-241-2754 www.theworkhousebend.com connect@theworkhousebend.com	Artisan's locally handmade crafts and goods.	50 Scott St., Bend in The Old Iron Works
Wild Roots	www.wildrootsspirits.com	Each bottle of Wild Roots starts with a 6 times distilled and 100 times filtered corn-based vodka, infused with over a pound of natural Northwest-grown fruit. To capture the essence of the beautiful Northwest	Wild Roots Tasting Room, Cascade Street Distillery. See website for locations.
Zamp Solar	541-728-0924 www.zampsolar.com support@zampsolar.com	12-volt solar charging systems for off-grid, RV, marine, agriculture & other applications. Offer a variety of portable & hard mounted solar kits made right here in Bend, OR USA.	Solar Dealz, The Solar Store, Flyte Camp LLC, All Seasons RV Marine, Big Country RV, La Pine Ace Hardware, see website.
Zealios Skin Care	teamzealios.com info@teamzealios.com	Sunscreen, shampoo and other personal care products for performance athletes.	See website for locations.

Tastefully Bend Biscotti: New Maker Offering Sweet Treats for All Ages

by RONNI WILDE — CBN Reporter

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



BAKER OF TASTEFULLY BEND

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 think 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!"

Park's biscotti 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." Adults can also have fun dipping the biscotti in their morning coffee, or in champagne or whiskey, 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



STEFULLY BEND'S PUMPKIN SPICE BISCOTTI | PHOTOS COURTESY OF COLLEEN PARK

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 manta 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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Made in Central Oregon

ecca Grade Estate Malts Continued from page 1

farming and think it's easy. There's a lot to it. To hold a ranch or farm in the family for several generations takes a lot of planning and proper business management to keep it together," Brad said. "The malthouse is another thing we could do help keep the farm together and pass it down to generations to come."

Mecca Grade Estate Malts was established in 2014 as a separate business from the farm. Seth and Brad compare their business to an estate vineyard and winery. Their eighth generation Oregon farming family grows and malts their heirloom grain and grows one variety of spring, tworow barley, called Full Pint, which was bred by Oregon State University.

Brad and Travis operate the family farm where they grow Kentucky bluegrass on 600 acres to sell for its seed, and barley, rye, hard red spring wheat and soft white wheat used for the 11 different varieties of Mecca Grade Estate Malt. Katie, Seth and Brad manage the malthouse.

Seth started by making 30-pound batches, then scaled up to 700 pounds a week, which were sold to The Ale Apothecary in Bend.

Seth said the malting process changes the grain from a hard, raw seed to the finished product, which has a crunchy texture and tastes more like a cereal. "Malting is a cross between roasting coffee and toasting bread, it's about the time and temperatures. Our machine moves nonstop to create unique flavors."

Graduating from Oregon State University with a degree in graphic design and marketing, Seth has used his talents to develop the logo, webpage and marketing for Mecca Grade Estate Malts. The company's name comes from their farm being near Mecca Flats, once a town with a railroad station for farmers to take their crops to be delivered to other cities.

Their malts are named after Oregon ghost towns including Mecca Grade Pelton, a Pilsner-style malt; Mecca Grade Shaniko, a white winter wheat malt; and Mecca Grade Opal 44, a caramelized toffee malt.

Working with GEM Equipment of Oregon, Brad and Seth invented and helped to design a malt machine about the size of a train's boxcar. The new machine processes 24,000 pounds of grain a week. "The malting machine we have is the only one in the world to process the malt in one machine," Brad said. "It was our design and GEM's engineers that created it."

Brad explained after the grain is harvested and stored, it moves to the clean room to sort out debris and collect uniform seeds. Next, the grain is loaded into the malting machine, which soaks, stirs and kilns the grains. "The way our machine works is like a carousel. The depth of our kernels are 18 inches deep, the conveyer tumbles and mixes every kernel to create uniformity," he said. "Our malt is considered the Mercedes of the malts. Part of the reason is because if you look at our kernels, they are all the same size and color."

Depending on the grain, the malting process takes eight to ten days. After the malting process, the grain is cleaned again, then bagged. "What makes our malts unique is the fact no one else is doing what we do," Seth said. "Every single step of our process is different. We want to create a malt that adds flavor to the finished product that creates an impact."

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, Crux Fermentation, Worthy Brewing, Boss Rambler Beer Club, Kobold Brewing and Crooked River Brewing in Central Oregon.

Jacob Bansmer, an owner and the brewer at Boss Rambler Beer Club, shared Seth and Sally Klann have been helpful in making his business successful. "The products we buy from them are without comparison anywhere in the market, not only in terms of specification but also customer service and a connection to the agricultural community in Central Oregon and beyond," Bansmer said.

Larry Sidor is the co-founder, master brewer and CEO of Crux Fermentation Project as well as a fan of Mecca Grade Estate Malt. Crux uses Mecca's Rimrock Rye Malt in its Crux's Lost Love Imperial Russian Stout and its Straight Bourbon Whiskey that it will release in December. "Mecca Grade malt is a home run for Crux," Sidor said. "They provide malts that meet our core values. Those being local, sustainable, unique, experimental and just damn good."

Paul Arney wears numerous hats at The Ale Apothecary including CEO, Master Mad Scientist and Tasting Room Staff. He had more than 25 years in the



VARIETY OF BOTANICAL AND HOP BEERS TO SERVE AT ITS TASTING ROOM, OPEN THURSDAY, FRIDAY AND SATURDAY | PHOTO BY KRISTINE THOMAS

brewing industry before starting The Ale Apothecary in 2011. He and Seth met at a brew day, where they discovered they shared a similar vision to use local and natural ingredients as much as possible. "At the time Seth started Mecca Grade Estate, brewers couldn't find a highquality 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





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

he 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

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

"It's definitely a heartwarming labor 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



(L-R) TOUCHMARK RESIDENTS JACK KEENEY, SUSAN BARR AND GERRY FLAKE WORK ON FINISHING TOY AIRPLANES FOR HOLIDAY GIFTS. THIS IS THE NINTH YEAR THAT RESIDENTS OF THE RETIREMENT COMMUNITY HAVE CREATED WOODEN KEEPSAKE TOYS FOR CHILDREN WHO MAY OTHERWISE NOT RECEIVE GIFTS



TOYS TO TOUCHMARK AT MOUNT BACHELOR VILLAGE. SHOWN FROM THE LEFT WORKING ON THE CRADLES ARE JOHN ROSS, JOHN BARR AND DAVE SWIERKOS



QUILTS, PILLOWS, MATTRESSES, BLANKETS AND BEDDING FOR THE TOY CRADLES. TOUCHMARK PURCHASES THE DOLLS | PHOTOS COURTES

OF TOUCHMARK AT MOUNT BACHELOR

Deschutes Children's Foundation and be and Early Head Start, Healthy Families distributed to local families.

"This is the ninth year 25 men and women living at Touchmark have heirloomcreated handcrafted, quality gifts for local children who otherwise might not have any gifts during the holidays," says Touchmark Life Enrichment/Wellness Coordinator Janet Kean. Kean has worked with the residents for eight years.

Residents Bob Ramsay and Jack Keeney have been central to the success of this annual effort from the beginning. This year, Ramsay and fellow resident Jim Levin headed up the finishing of 25 cradles, and Keeney oversaw the 36 airplanes.

"Working with members of Central Oregon Woodworkers, who build the toys, is a real joy and puts everyone in the holiday spirit before fall even gets underway," says Ramsay. The team typically begins the planning months ahead in anticipation of the building, finishing and delivery of the toys.

Residents sand, paint and finish each item. Touchmark quilters sew tiny quilts, pillows, mattresses, blankets and bedding for the cradles, and Touchmark purchases dolls to go with each one.

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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.

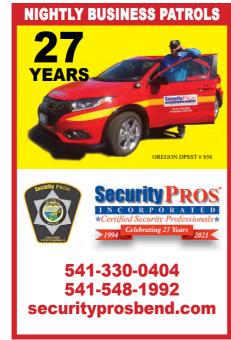
Touchmark.com

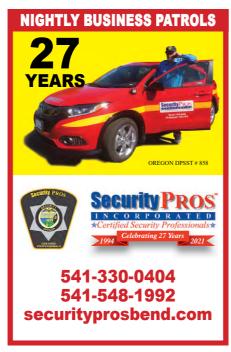
Red Chair

gallery

Contemporary Craft

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Central Oregon Makers Help Keep the Music Alive

by RONNI WILDE — CBN Reporter

ith 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.

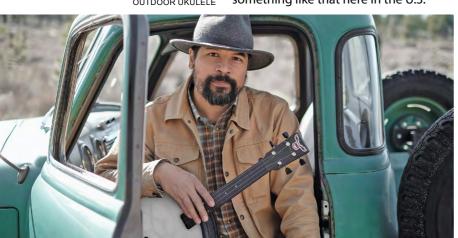
OUTDOOR UKULELE



OUTDOOR UKULELE CREATES INSTRUMENTS THAT ARE MADE FOR ADVENTURE | PHOTO COURTESY OF 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 River, 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, banjolele 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."



SCOTT SEFLYE CO-FOUNDER AND OWNER OF OUTDOOR LIKULE I FLEHOTO BY ASHLEY SEFL





HE PRESTON THOMPSON CREW | PHOTO COURTESY OF PRESTON THOMPSON GUITARS

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 Corvallis, Seelye and his wife and 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."

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 other employee besides himself. "Over 90 percent of our sales are direct and word of mouth. We don't really have an interest in selling more. It's nice having a smaller operation, and we aren't certain we want to change that," he says. However, Seelye says he is currently considering growing the company, exploring expanding the retail side of business. "In considering retail, off and on we have had 20 retailers worldwide, including some from France, China, Japan and Holland, but we could not meet the demand. We greatly reduced what the Chinese retailers wanted because there was no way to meet their demand," he says. "We are in talks about growing retail. REI was interested in 2,500 instruments about five years ago, but at that time, it was too much for us, and we only had two instruments in the lineup." Seelye says that up until now, he would introduce a new instrument every year and a half, leading up to having a guitar in the line. "Now that we do, it is a good time to think about retail. This is a big goal, because I don't have experience in taking products like this into retail; this is a daunting task."

In terms of supply chain issues, Seelye says he is fortunate in that as soon as the backlog began early last year, he was experiencing a doubling in sales, so he worked hard to get materials right away. "We immediately doubled up on everything, and in doing it so quickly, we were able to get what we needed. We are still using materials we purchased a year and half ago." To produce the instruments, Seelye says he uses an injection molder located in Everett, Washington, and then assembles them in his shop in NorthWest Crossing. "There aren't many manufacturing

resources in Bend," he says.

Outdoor Ukulele also offers related lifestyle products on the website, such as gloves from Sullivan Glove Co. in Bend, items from Portland Bee Balm and backpacks from Topo Designs that can be used to tote the instruments. "We even have the perfect bungee; so many people add bungees to their order so they can strap their instrument to their backpack or motorcycle or whatever. I like offering related items, especially if they are made in the U.S." He adds, "We sell a lot of gloves, which are really just for fun, but the other items can be used in conjunction with the ukuleles, like the backpacks and bungee cords. 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."

outdoorukulele.com

PRESTON THOMPSON GUITARS

Preston Thompson and Dan Stewart started PK Thompson Guitars, LLC in 2013 after years of Preston building as a single luthier. The duo decided to enter the 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 craftsman 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 and has been with the company since 2015. Stewart and Thompson's wife, Julie, who now co-owns part of the company, produce a wide variety of standard models and custom guitars, as well as limited-edition models.

Continued on Next Page ►



THE LATE PRESTON THOMPSON | PHOTO BY

USIC Continued from previous page

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 operation, like continuing to find skilled help along with affordable housing. This isn't difficult for just our company, but many others in the area too who need employees," she says. "Currently, we have a great team and tackle many dayto-day challenges together. We have a solid reputation in the marketplace and are proud of the players who share our guitars with their audiences, like Billy Strings, Peter Rowan, Laurie Lewis, Lindsay Lou and Trey Hensley. Local celebrated player Pete Kartsounes is a huge supporter of ours too."

Current projects at Preston Thompson Guitars include an upcoming limited-signature model for Peter Rowan, who is a bluegrass legend, and a special commemorative limited model to honor Preston. "Our inlay artist, Simon Haycraft, is also working on a wildlife series to adorn several high-end guitars," says Funk. "Simon will sink his teeth into these creations using overall themes to represent different animals. He has inlaid many beautiful images onto our guitars, making them extra-special for our clients."

Funk said that the crew is always looking for ways to streamline processes to increase monthly output, to cross train so that they continue to learn new tasks and to use target marketing methods that work best for the company to find initial future orders. They also share the sound of their guitars in online reviews via *Peghead Nation, Dream Guitars, Acoustic Guitar Magazine* and other outlets such as their YouTube Channel.

"Recently, we hosted a Flatpick camp

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."

Since then, Czepelka has developed a core product line that many of the top guitarists in the world depend on, he says. "By pressing just one switch, they can change their signature tone to perfectly match the song. A lot goes on behind the scenes, but to them and their audience, the change is smooth and transparent." He adds, "I've had musicians tell me they would give up all their gear, but never their Sound Sculpture. I love hearing comments like that."

Czepelka moved to Bend in 2003 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." Prior to creating Sound Sculpture, Czepelka had spent more than 18 years working with electronic engineers across the country, he says, helping to develop disk drives, cad systems and more for the industrial and personal computer industry, working with companies such as Storage Technology Corp, Seagate, Intellistore, Cadnetix and Fujitsu. He took the leap of applying his knowledge to 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 engineers, technicians and other skilled personnel that are abundant in the Boulder area. "It is changing here, but unless we see more high-tech companies move into the area — and I don't just mean app developers — it will be a challenge for me to find the people I need to develop stronger business relationships." He adds, "On a more personal level, I have struggled, as many entrepreneurs do, with getting away from the 'I have to do everything myself'



KEN CZEPELKA AT A TRADE SHOW IN TACOMA, WASHINGTON | PHOTOS COURTESY OF KEN CZEPELK

mindset to learning how to let go, create relationships that can help the business grow and to move into more of a leadership role. My motto these days is 'delegate, delegate, delegate.' It's the only way this company will grow as I would like it to."

Over the years, Czepelka says it's become clear that his product line must focus on the systems that support guitar and studio effects, and not the effects themselves. "That is our core business. We have a broad product line now that addresses this need, and our products are considered nearly priceless for some musicians." He adds, "We are continuing to develop new products that adhere to this commitment."

Sound Sculpture's current product line consists of two models of the Switchblade series of audio routing systems, with a unique matrix offering the ability to connect guitar and studio effects in unimaginable ways, Czepelka explains. "We also have an advanced guitar amp A/B switcher called the 'Abyss,' 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."

soundsculpture.com



KEN CZEPELKA, OWNER OF SOUND SCULPTURE LLC

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."

pktguitars.com

SOUND SCULPTURE

At its inception more than 35 years ago, Ken Czepelka, 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 had always struggled with controlling different aspects of their sound while performing live, and in getting the exact tone they want when they want it," says Czepelka. "Back then, while





entral Oregon Makers

Continued from page 1

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 helping a family afford dance lessons for their little girl vs. providing a corporate mogul with the funds to purchase a third jet. We all know these things, but I think the more important thing that we don't realize is that shopping local keeps the path of small business ownership, of entrepreneurship, alive. Entrepreneurship is truly an equalopportunity path. It doesn't matter if you dropped out of high school or if you have a master's in business, the path of owning your own business is available to everyone." She continues, "For me, it is of critical importance that we keep this path a viable option for individuals. I believe the world would be a much less vibrant place if we didn't have these small businesses."

Katy Brooks, CEO of the Bend Chamber of Commerce, agrees that supporting the local makers is crucial, now more than ever. "It's critical to shop locally," she says. "The advantage to consumers this year is that you know if you go shopping here, you'll be able to buy something, because the supply chains are so backed up. It's a great time to shop locally; you won't have an IOU in your Christmas gift box," she says with a laugh. "I'm definitely shopping local this year; and really looking forward to supporting local businesses and actually having something in the boxes when they are opened on Christmas morning."

Except for the impact of the global supply chain problems, Don Myll, Bend Area director of EDCO, says that for the most part, Central Oregon companies that produce their products locally are faring well. "The demand for many of the types of products produced or assembled in Central Oregon since the pandemic started to take effect in early 2020 has predominately continued through today. But the resiliency of these companies is now being challenged by the current supply chain problems as they struggle to balance customer orders with vendor deliveries. It is not uncommon to hear from local companies about extended vendor delivery dates of up to a year." He adds, "In the Central Oregon way, local manufacturers appreciate the support of local consumers. Whether it is Pawket Treats dog treats (pawkettreats.com) or biscotti from our newest specialty food producer, Tastefully Bend (tastefullybend.com), it is not hard to find locally made products on our local store shelves."

Local Maker Metolius Tea

One such local maker, Metolius Tea, offers artisan retail and wholesale teas that are

Downtown Businesses Offer Unique Treasures

by RONNI WILDE — CBN Reporter

ith holiday shopping time upon us, Mindy Aisling, executive director the Downtown Bend Business Association, offers a sampling of five of her favorite shops, where finding a great gift — or something fun for yourself — is a breeze.

aos Skincare — "Angelina grows her own herbs, makes them into beauty products in the lab downtown and sells them in the storefront. From source to sales, she is incredible!" (aosskincare.com)

Bend Brewing Co. — "Packy and Ed are a father-and-son team that make 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 gifts and passions with the world." (justalittlecharm.com)

Bronwen Jewelry — "Bronwen started out making jewelry from old climbing and camping gear while she was in the backcountry. With a vision for jewelry that women could wear while they played hard in the outdoors, she now has an incredibly successful business." (bronwenjewelry.com)

Found Natural Goods — "Jacq is a great example of a woman who is passionate about sourcing locally made, environmentally friendly products. She doesn't make her own products, but she sources 100 percent locally made products. She is a woman who is an advocate for many, and a great example to all." (foundnaturalgoods.com)

downtownbend.org

created in a facility on Centennial Street in Southeast Bend. "The best thing about being a maker in Bend is how much entrepreneurial support I've felt. There are many other makers and business owners who have both mentored and encouraged me, including Deschutes Brewery, Bend Rock Gym and EDCO," says Amy Lee Stahl, founder and owner of Metolius Tea. "I moved to Bend in 2009 to be close to my



PHOTO | BY MIGUEL EDWARDS PHOTOGRAPHY

grandmother. She's probably the reason we have such great sales numbers in Bend. She tells everyone about us! She's in the hospital right now and I bet at this very moment she's telling her nurse where to buy Metolius Tea."

Stahl found her path as a local tea maker in 2011 when she created her own Earl Grev blend. She savs she had noticed the conspicuous absence of a well-crafted, quality Earl Grey, so, since she couldn't find it, she decided to make it herself. She used hand-picked leaf and bud Yunnan black tea, bergamot essential oil from select Italian orchards, sustainably harvested Madagascar vanilla bean and organic bachelor's buttons, all farm-direct from small-production farmers. "We have been developing farmdirect relationships and designing beautiful teas ever since," she says.



AMY LEE STAHL, FOUNDER AND OWNER OF METOLIUS TEA, IN THE EARLY DAYS OF DRAFTING CHAI TEA | PHOTOS COURTESY OF AMY LEE STAHL

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. Water is essential to tea, and I used to drive 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 somebody would buy my tea, 'Metolius' has come, like a river, to represent both where we came from and where we are going." She adds, "While we have stayed 'plant-forward,' true to our organic roots, we have grown into a company with viable goals to enrich our world with our work and through our products."

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 extraspecial teas a year, including oolongs and pu erhs, and all the profits from the teas will go back to social justice causes in tea-growing regions," she explains. "This gives me an opportunity to have 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. Sisters Coffee Company was among the first and most enthusiastic to join our program, so look for featured teas in their cafe in the new year."

Stahl is also working on an expansion project that she says her team hopes to finish by the end of the year. "We'll be getting a large — and fast — labeling machine so we can keep up with chai production and expanding chai sales, and a bunch of new equipment for improving our chai brewing systems."

Growing Pains

While the desire of so many to dwell and create in Central Oregon has been a boon to the local economy, Brooks says it has also posed a problem that now must be solved as the region continues to burst at the seams. "The advantage of manufacturing and doing startups and growth in Bend is that it is Bend: People want to be here. The energy around innovation, specifically the Bend Venture Conference, is that we have built a culture in Bend around investments. EDCO has done that. That has enabled Bend to be great place to start and grow a business," she says. "But the challenge is labor. When I say labor, I mean specifically housing. Our greatest challenge to growing and making products in Bend is the ability of people to afford to live here. It's our key initiative right now."

This year, Brooks says the Chamber is working on asking employers who are interested in creative solutions to address housing. "We are trying to put cohorts together to identify resources and new types of projects that can be done in our community, trying to set the table to bring employers together to see if there is actual construction that can be done to build some housing projects."

The Chamber wants to bring developers, investors and employers together, Brooks says, to get creative on how to build more housing that is attainable to the labor force, concentrating on the mid-market. "This is not official affordable housing as designated federally; we are concentrating on mid-market workers whose monthly income is between 80-100 percent of the average. It's so expensive to live here now

that people who are in the average income level can't afford to live here." She continues, "This is new, this has just happened in the last few years. There is no designated funding for workers in that pocket of income. If you are making 100 percent of average income, there are not a lot of options."

The question now, according to Brooks, is how Central Oregon can come together as a community to try to accommodate the workforce that is so desperately needed in order for businesses to continue to make products in this region. "It used to be easy to live here, and now you can't. You can't be a homeowner unless you have money tucked away, and you can't afford rent." She adds, "We started a conversation last month on how to tackle this as a community, locally and regionally."

downtownbend.org bendchamber.org edcoinfo.com metoliustea.com



METOLIUS TEA'S TURMERIC GOLD LATTE

Proposed Legislation & Your Money

by ED WETTIG, CFP — Wettig Capital Management

o 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

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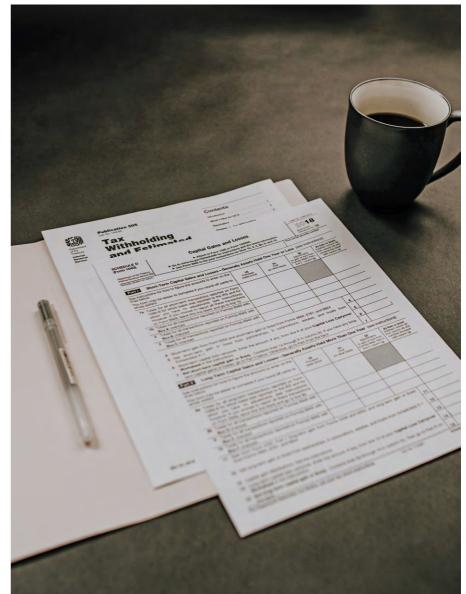


PHOTO | BY KELLY SIKKEMA ON UNSPLASH

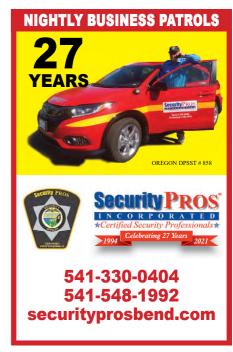


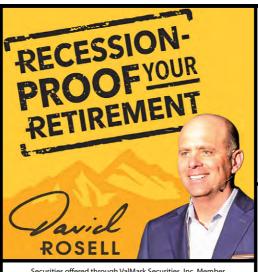
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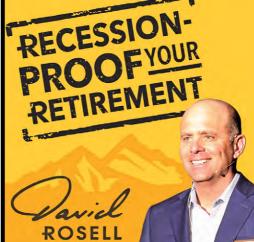


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The **Rotary Club of Bend** has grown its membership recently, and continues to welcome community members interested in service locally and globally.

New members include Tasha McFarland, Emmanuel Miller, Bruce McLellan MD and Rick Tietz.



Tasha McFarland

McFarland and her husband moved to Central Oregon in 2000 to work at Hoodoo Ski Area. All four of their children attended Bend-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 Club in 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 Bethlehem Inn and her church. She is

a Court Appointed Special Advocate (CASA) and serves on the Family Access Network Foundation Board.

Miller is a lawyer and president of the Deschutes County Bar. He and fellow Rotarian Bill Hopp have a broad civil law practice with a litigation focus at Miller & Hopp. Miller moved to Central Oregon in 2003 and attended COCC, graduated from OSU-Cascades and Willamette University Law School following various jobs from construction to sales that deepen his experience as legal counsel. In his free time, he likes to snowmobile, tend to his beehives and is learning to fly. He joined Rotary for the personal relationships and community



Emmanuel Miller



Bruce McLellan

McLellan is a retired interventional cardiologist. He 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 he was the medical director for the Cardiac Cath labs at St. Charles. He has held volunteer positions with the American Heart Association, Cascade Festival of Music, AirLifeLine, Volunteers in Medicine, Deschutes County Mass Vaccination

Clinic and was a guest lecturer for Bend high schools. His passions also include piloting small bicycling, golfing and sailing.

Tietz is a board-certified emergency medicine physician for St. Charles Medical Center with over 34 years of experience. He attended college at the University of Goettingen (Germany) and medical school at USC. He is currently mentoring a teenager as a big brother, 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 downhill, backcountry and cross-country skiing, mountain biking, hiking, astronomy and languages.



Rick Tietz



Matt Nelson

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 will be preparing locals for their 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 PMA-CPT certificate.

Before moving to Bend, Nelson extensively trained with and instructed performers, musicians and athletes from Cirque du Soleil on productions such as Zumanity, KA, O and

the Criss Angel Believe show. He has also helped condition and rehabilitate artists from Celine Dion's headlining Vegas show.

Nelson has worked with other notable clients including a few advisors from President Obama's staff, Olympic bronze medal winner Kristi Castlin, Philadelphia Eagle Derek Barnett and players from the Atlanta Falcons and Philadelphia Eagles.

Nelson looks forward to connecting with his new community at Bend Pilates and wants everyone to know previous Pilates experience isn't necessary to work with him

SELCO Community Credit Union recently hired Erin **Torrance** to be a mortgage loan officer in the Bend area. She will be based in SELCO's Old Mill office at 88 Scalehouse Loop. In this role, Torrance will oversee mortgage loans in Central and Eastern Oregon and work directly with SELCO members to counsel them through the mortgage process.

Torrance has worked in the mortgage and real estate industries for 30 years. During that time, she has held several roles, from licensed real estate agent, loan processor, escrow officer and auditor, to her current position as a loan officer. Torrance has a "full circle" understanding of the mortgage lending process, whether it's for buying a home or refinancing an existing mortgage. Most recently, she was a loan officer/ loan officer assistant for two years at Academy Mortgage.



Erin Torrance

Away from work, Torrance enjoys all things outdoors including camping, crosscountry skiing, snowmobiling, hiking, mountain biking and more. Her true joy in life is her husband and two teenagers.



Les Marstella

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 role to lead the finance, accounting and administration teams will be key to supporting the fast growing aging population in Central Oregon.

Marstella most recently served as 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 accounting/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 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.

Jordan Ramis PC announced that Marika E. Sitz has joined the firm as an associate attorney. Sitz began at Jordan Ramis in June 2020 as a law clerk and has since passed the Oregon Bar, officially joining the firm's Environmental and Natural Resources team.

Sitz's experience in the agriculture industry includes engaging with some of the West's most notorious water issues as a program associate at Stanford University's Bill Lane Center for the American West and serving as coordinator for the Oregon Water Coalition.

With an emphasis on water law, Sitz helps clients tackle water rights issues, navigate the Oregon water rights system, and understand water-related environmental concerns at the state and federal levels.



Marika E. Sitz

Sitz earned her J.D. from the University of Oregon School of Law and holds a bachelor of arts in human niology, with a concentration in food and agriculture systems, from Stanford University.

Deschutes County has hired Deevy Holcomb to serve as its new community iustice 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.

In her role, Holcomb will lead the day-to-day 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 resources to young people and their families 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, management analyst 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.

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.



Kila **Black**

Brian K. Stallcop, 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 proactive look at the various ways Congress could potentially target Americans' retirement savings.

Training highlights from this event included: A preview of the proposed SECURE Act 2.0 and how it would impact retirement and tax planning; 2021 year-end retirement tax planning ideas; Roth IRAs and the strategies behind Peter Theil's \$5 billion Roth IRA; the benefits of qualified charitable distributions and how to make the most of them; post-death charitable planning with IRA and retirement plans; strategies for leavings IRAs to charities including charitable remainder trusts; a look at early distributions and 10 percent penalty exceptions; the history of estate taxes and a 2021 estate planning check-up; IRA planning for special needs beneficiaries, including the impact of the SECURE Act on special needs trusts; a special primer on defined benefit plans; retirement plan options and strategies for gig workers and self-employed; employer matches on Roth 401(k) contributions; an in-depth look at strategies for spouses who inherit an IRA; the quirks and perks of 457(b) plans; recent IRA court cases and judgments, including a recent case that protected inherited 401(k) funds from bankruptcy creditors; and more.

Members of Ed Slott's Master Elite IRA Advisor Group have year-round access to Ed Slott and Company's team of retirement experts for consultation on advanced planning topics. The membership also includes workshops, webinars, tax-law updates, step-bystep processes, such as the Complete IRA Care Solution 30-module planning guide, and so much more. Members also have access to proprietary worksheets, pamphlets and presentations, including a 7-step checklist for IRA trust planning after the SECURE Act,

More Who's Who Next Page ▶

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



gift planning presentation, and tips to disarm the new retirement savings time bomb as seen in Ed Slott's new bestselling book and public television special that they can use when working with clients.

Guardian Group has been named as a Charity of the Year Finalist for the **2021 Better Business Bureau Torch Awards** for the state of Oregon.

The Torch Awards for Ethics is the most prestigious honor Better Business Bureau Great West + Pacific (BBBGWP) bestows on businesses and charities operating within its eight-state service area. Winners and finalists are selected based on their commitment to their organization's character, culture, customers and community.

Established in Bend in 2010, Guardian Group mission is to prevent and disrupt the sex trafficking of women and children while enabling partners to identify victims and predators in the United States. Our team utilizes the skills and expertise of elite veteran intelligence analysts to identify and locate women and minors who are victims of sex trafficking. Our support assists local, state and federal law enforcement in recovering these victims. We provide training at no cost to law enforcement agencies to ensure they have the most up to date techniques used by sex traffickers. Further, we provide training to hotels, hospitals and other venues to inoculate communities against sex trafficking.

Local faculty produced and contributed to outstanding projects that were recognized at the highest professional level. Out of 632 awards applications from 38 states, **Oregon State University (OSU) Extension** faculty and team members took home three national first-place awards and several top recognitions from the National Extension Association of Family and Consumer Sciences (NEAFCS). NEAFCS is the professional organization for Family and Community Health faculty.





Katie Ahern

Glenda Hyde

Katie Ahern, senior instructor from
OSU Extension serving Crook and Deschutes Counties and her team were honored recently at the NEAFCS 87th annual session, Great Depths, Greater Impact. She led a team of twelve nutrition and wellness educators that received the First Place National

and First Place Western Region NEAFCS School Wellness Award at the virtual conference held November 2-5. In receiving the award, Ahern, of Bend, and her statewide team were recognized for the BE Physically Active 2Day (BEPA 2.0) program that aids in reducing youth obesity rates by providing activities and portable equipment for classroom brain breaks, and before or after school activities. The NEAFCS School Wellness Award recognizes outstanding school-based programs to promote and improve physical, emotional, and/or social wellness of students, staff or families of students in the school community. The use of partnerships or collaborations, evidence of program impact and sustainability are part of the evaluation criteria. Programs may include nutrition, fitness, garden-based nutrition education, health, character education, self-esteem, farm-to-school and more.

Glenda Hyde, associate professor of practice from OSU Extension serving Crook, Deschutes, Jefferson and Wheeler Counties led a team of faculty and specialists representing Family Community Health, Oregon Sea Grant and 4-H and Extension Communications experts that received the First Place National and First Place Western Region NEAFCS Disaster Education Award at the virtual conference held November 2-5, 2021. In receiving the award, Hyde, of Sisters, and her team were recognized for securing a National Institute of Food and Agriculture Smith-Lever Special Needs Competitive Grant to help Oregonians become aware and prepared for the Cascadia earthquake and resulting tsunami through an online learning system. The project, Preparing for the Cascadia Subduction Zone Event with free learning modules, interactive virtual reality sessions and supporting materials in English and Spanish can be found at beav. es/cascadiaprepare. The NEAFCS Disaster Education Award was established in 2019 to recognize outstanding Extension Family and Consumer Sciences programs. The Extension programs demonstrate effective performance and significant results.

Additionally, Hyde was honored with the NEAFCS Continued Excellence Award. The award 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 COVID-19 pandemic. Resources promoted 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

our young golfers from the Northwest earned invitations to compete in the eighth annual Drive, Chip and Putt National Finals, to be played 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 was Awbrey Glen Golf Club member Owen Greenough of Bend, (Boys 12-13 division). The additional three players to advance are Kaylie Bae of Happy Valley, Oregon (Girls 7-9 division), Chloe Singpraseuth of Meridian, Idaho (Girls 14-15 division) and Carter Macy of Meridian, Idaho (Boys 7-9 division). Greenough won his division by eight points. All four players competed at the regional qualifier held at Pebble Beach Golf Club.

This was the third and final stage leading to the 2022 National Finals at Augusta National Golf Club. In all, 80

our young golfers from the junior golfers representing 30 U.S. states Northwest earned invitations to will be competing in the Finals.

Local qualifying for the eighth season of Drive, Chip and Putt began in May 2021 and was held at hundreds of sites across the country this summer. The top three scorers per venue, in each of the four age categories in separate boys and girls divisions, advanced to subregional qualifiers in July and August. The top two juniors in each age/gender division then competed at the regional level in September and October. Regional qualifying was held at ten courses around the country, including several U.S. Open and PGA Championship venues.

All scoring at the local, subregional and regional qualifiers was based on a 25-point-per-shot basis, with each participant taking three shots per skill. Each participant accumulated points per shot in all three skills (maximum of 75 points per skill = 25 points per shot x 3). The overall winner in each age category was determined by the participant with the most points accumulated across all three skills (maximum of 225 points = 75 points per skill x 3).

For each skill, the point system is based in incremental distance measurements, rewarding accuracy and distance in the drive skill, and proximity for chipping and putting skills.

At the National Finals, one champion will be named from each age/gender division. Each finalist will be scored based on a 30-point system, offering the player with the best drive ten points, the player with the closest cumulative chips 10 points and the player with the nearest cumulative putts 10 points, in each separate skill. The highest total composite score will determine the winner.

The top finishers from each regional



OWEN GREENOUGH | PHOTO COURTESY OF AWBREY
GLEN GOLF CLUB

site's age/gender divisions earned a place in the National Finals at Augusta National Golf Club, which will be broadcast live on Golf Channel. All local, subregional and regional qualifiers were conducted by the 41 Sections of the PGA of America, with PGA Professionals providing support at each facility hosting a qualifier.

thepnga.org

Businesses Serving Community

DESERT SKY MONTESSORI

Desert Sky Montessori has received a generous addition to the schoolyard from Urban Forest Tree Service (UFTS), a group of certified arborists serving Central Oregon who provide high-quality tree removal and pruning services. We want to publicly thank this crew for the donation of their time and materials that were used to build an outdoor movement course. This is now our main and beloved feature in our schoolyard!

UFTS utilized many of their own logs to build a 40 x 40 elevated log course surrounded by giant tree rounds and a log teeter-totter. They also incorporated a log from a dead tree they felled in our schoolyard. The workmanship incorporated into the course was outstanding and included notched/dowel logs for log stability, grooved surfaces for an anti-slip surface and complete with tic-tac-toe and other fun designs on top of the rounds. Our Kindergarten-sixth grade children utilize this structure not only as a tool for a variety of physical education games that incorporate jumping and balance, but a place to each lunch, be creative and have lots of fun. UFTS also coordinated the donation of wood chips from High Desert Mulching.

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.

The pandemic has highlighted the important need for outside learning spaces. 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 Foundation to support services for high schools in Crook County. FAN advocates in Crook County are working every day to make sure students 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.

Every Kid Sports Pass Program



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 I wanted to make a change. Sports is a great youth 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 to be playing multiple recreational sports, developing a variety of athletic skills, so they don't experience burn-out and overuse injuries. By providing funding four times a year, our hope is that a kid will choose to participate in seasonal recreational sports."

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 administer 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 customers 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."

everykidsports.org



Natalie Hummel executive director and co-founder of Every Kid Sports

'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

e 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 veritably stagnated into some sort of a groove. That's about the gist of it. But at Elk Ridge Chiropractic & Wellness Center, we believe that continual growth and training of our employees is the key to a successful business, plus a score of happy customers.

As a small business, we understand that adaptability and versatility are key aspects to growing and maintaining a healthy business, which is why we employ a wide range of equally adaptable and versatile employees who are not only great at their jobs, but who have the ability to expand their knowledge and skillsets to create a more coherent working atmosphere that not only serves our office, but also our patients. Because we know that if our patients are happy with the services they receive, they keep coming back. That's just good business!

Let's go into some detail about how this works.

Elk Ridge owner, Dr. Natasha Ruegsegger, will be 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 who 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 content. The employee themself 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 existent 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

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New Hospice House Nears Completion, Seeks Donations

by MARLENE CARLSON, Director of Development & Communications — Partners In Care

e 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



ONE OF 12 PATIENT SUITES NEARING COMPLETION AT NEW HOSPICE HOUSE. SIX HAVE BEEN FUNDED WITH PRIVATE PHILANTHROPY



THE ROUNDHOUSE FOUNDATION FUNDED THE GREAT ROOM AT HOSPICE HOUSE

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.



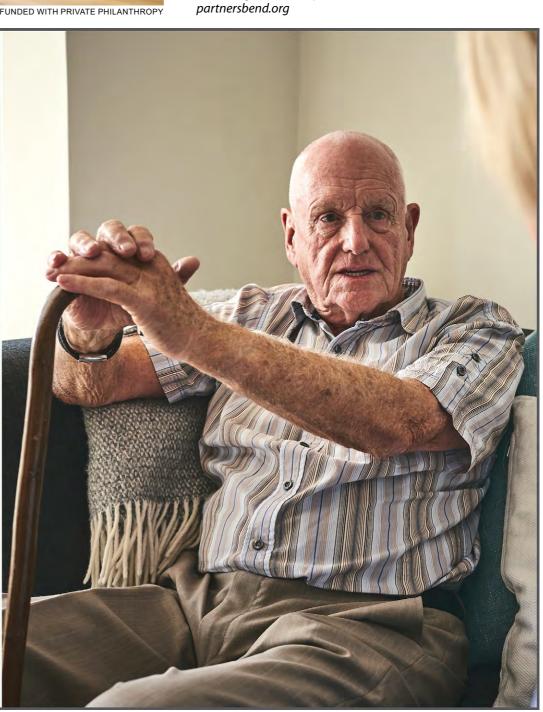
It's National Hospice & Palliative Care Month!

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

Local. Independent. Nonprofit.

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

osaic 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 and CEO of Mosaic Medical. "And to now offer a Mosaic Pharmacy site open to



PHOTO OF MOSAIC CONNERS HEALTH CENTER RIBBON-CUTTING EVENT (MINIMAL ATTENDEES DUE TO COVID-19) HELD ON MONDAY, NOVEMBER 1. (L-R) MEGAN HAASE, FNP AND CEO, MOSAIC MEDICAL; LAURA CRASKA COOPER, BOARD CHAIR, HOUSING WORKS; KATY BROOKS, PRESIDENT/CEO, BEND CHAMBER OF COMMERCE; GARRETT JAENICKE, BEND CHAMBER OF COMMERCE AND DAVID BRANDT, EXECUTIVE DIRECTOR OF HOUSING WORKS



PHOTO OF BUILDING, TAKEN FROM SW CORNER OF CONNERS AVE. AND TUCSON WAY ON BEND'S

EASTSIDE | PHOTOS COURTESY OF MOSAIC MEDICAL

the community in Bend as well."

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 GL3 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

OFFICE



INDUSTRIAL



RETAIL



MULTI FAMILY



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/Feed Store, Irrigation Supply Store



2516 SW Glacier Place \$1,650,000

5% Cap Rate Solid tenant, C4 Zoning, Off street parking

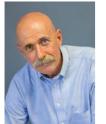


20676 & 20680 Carmen Lp., Bend OR 97706 \$4,200,000

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)
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Windermere Central Oregon Real Estate

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Healthy Beginnings — Helping Kids Thrive, from Birth to Five

very 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 wellbeing 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

For more information about Healthy Beginnings, scan this code and go directly to our website.

myhb.org

Season of Gratitude

he 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 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



(L-R) STEVE FERBER, AMY WARD, CHRIS DITTMAN | PHOTO COURTESY OF DESCHUTES CHILDREN'S FOUNDATION





Saturday, November 27th

BROKEN TOP

























These local businesses generously support Healthy Beginnings. Help us say thank-you by returning that support on Small Business Saturday!

www.myhb.org

EDI Continued from page 3

year's award included NeighborImpact Child Care Advisor, Skyline Village and Redmond Proficiency Academy's Learn & Play Child Care.

"We reviewed four projects that were considered 'game changers' in positively impacting Redmond's progress and growth," says Jon Stark, REDI senior director. "While all four programs have made a difference for the Redmond community, one stood out above the rest."

Redmond Rallies, a grassroots effort and collaboration between the Redmond Chamber of Commerce and CVB, was created for the purpose of supporting businesses negatively impacted by COVID-19. To date, Redmond Rallies has distributed more than 350,000 units of protective equipment (PPE) to more than 400 businesses to help protect more than 3,500 employees. The project even went a step further and provided direct assistance distributing more than \$630,000 in COVID-19 grant funding to 120 companies.

Debbie Butler and Brenda Turner from the Redmond Chamber of Commerce & CVB and Chuck Arnold, Urban Renewal program manager for the City of Redmond, accepted the award at REDI's Ninth Annual Made in Redmond Tour held on October 8, 2021.

Redmond Rallies continues its business support efforts, connecting businesses with state and local resources as they become available, as well as hosting regular drive-up PPE distribution events, ensuring businesses have access to the necessary tools to protect their employees and customers throughout the pandemic.

rediinfo.com • edcoinfo.com

end Planning Commission

Continued from page 3

and ends December 2022. This position is eligible for a four-year reappointment beginning in 2023.

Position 3 is for a new four-year term that begins January 2022 and ends December 2025. This position is eligible for reappointment beginning in 2026.

The City Council has focused on implementation of the community's growth plan identified in the Urban Growth Boundary (UGB) expansion and accompanying Comprehensive Plan policies. This plan highlights the need for more urban style development in opportunity areas, infill development, a variety of housing types to meet the community's housing needs and master planning in UGB expansion areas. The Planning Commission will continue to play a key role in the implementation of this plan. Familiarity with the concepts listed above is desirable.

Applicants must be residents of the City of Bend. Applications will be accepted until 5pm on Friday, December 5, 2021. To apply: Complete the Advisory Committee application: bendoregon.gov/government/committees/apply. For questions on serving on the Planning on Commission, contact Russ Grayson at rgrayson@bendoregon.gov or 541-693-2121.

For more information regarding the Planning Commission and on the Urban Growth Boundary visit bendoregon.gov/planningcommission.

bendoregon.gov

Continued from page 3

president of Wholesaler Development at Anheuser-Busch; John Gehrs, cofounder of Pacific Foods; Kevin Waters, managing director of Incite; and Steve Foltz, the Jamba organization's largest franchisee. These investors also serve on Riff's diverse Advisory Board with Davis and Peacock. This group adds to Riff's diverse Advisory Board made up 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, Energy+ Immunity, brewed from upcycled cascara-the nutritiously-rich yet historically wasted byproduct of the coffee harvest-Riff is working to utilize 100 percent of the agricultural value of the coffee plant. As a purposedriven 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 Davis. "My first priority when deciding to support a brand is the quality of its leadership. When that's backed by a mind-blowing sense of purpose, you have something powerful. Riff is helping reverse coffee's contribution to climate change while injecting economic vitality 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 scaling its position as an innovative, sustainable coffee company. As part of this mission, Riff has been invited to join Elliot Begoun's The Intertwine Group (TIG) accelerator. This program helps emerging natural product brands grow to become capital-efficient, resilient brands.

"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."

letsriff.com

SWCD
Continued from page 3

of emergency preparedness in the event of natural disasters, such as wildfires and drought. Having access to different contacts in the community is a secure way to protect livestock in the event that land becomes victim to drought and/or fires, and animals are in need of emergency relocation.

The Manure Exchange Program helps reallocate excess manure from farmers and ranchers to gardens and other land in need of soil amendments. Straight manure is high in nitrogen, a main ingredient in commercial fertilizer, and manure can also be used as an activator for compost. This program has several providers across Deschutes County, and those in need of manure can reach out directly to them through the DSWCD website or by joining the Manure Exchange Program Facebook Group at facebook.com/groups/202051871991259.

For more information about these programs and other projects that DSWCD is working on, go to deschutesswcd.org and check out their Facebook and Instagram pages. instagram.com/deschutesswcd • facebook.com/DeschutesConservationDistrict deschutesswcd.org

RECENT TRANSACTIONS

Continued from Page 3

Compass Commercial Real Estate Services broker **Terry O'Neil, CCIM** represented the buyer, **Norton, LLC**, in the purchase of 345 NE Norton Ave. The 1,380 SF office building on 0.16 acres sold for \$625,000.

Walt Ramage of **NAI Cascade** and **Carmen Cook** of **Cascade Sotheby's** represented the seller of 1260 NE First Street in Bend, an 8,137 SF industrial building. This property closed for \$1,550,000, 100% of list price.

Tom Tapia, CCIM, Principal, & **Brian Fratzke**, CCIM, Principal, of **Fratzke Commercial Real Estate Advisors**, **Inc.**, represented the Seller in the sale of 52670-52676 Highway 97, in LaPine, for \$1,035,000.

Walt Ramage of **NAI Cascade** represented the seller of an 10,466 acre production and recreational ranch outside of John Day called Eagle Rock Ranch.

Jeff Reed of **NAI Cascade** represented the landlord and the tenant, HIIT Logic, in leasing 1,224 SF at Tumalo Junction at 64760 Strickler Avenue in Tumalo.

Jeff Redd and **Walt Ramage** of **NAI Cascade** represented the seller and **Jenn Limoges, CCIM** represented the buyer in the purchase of Tumalo Junction at 64760 Strickler Avenue in Tumalo. This property closed for \$1,680,000.

Jeff Reed and **Walt Ramage**, of **NAI Cascade**, represented the landlord at 19820 Village Office Court in Bend in leasing 752 SF.

Karen Koppel, CCIM of **NAI Cascade** represented Catalyst Counseling & Consulting in leasing 931 SF at 2445 NE Division Street in Bend.

Karen Koppel, CCIM of **NAI Cascade** represented two tenants at 2680 Twin Knolls. She assisted Abilitree in resizing their space at their lease renewal and backfilled the available space with the Latino Community Association.

Jenn Limoges, CCIM of **NAI Cascade** represented the Landlord and **Karen Koppel, CCIM** of **NAI Cascade** represented the tenant in leasing 821 SF

Karen Koppel, CCIM and **Jeff Reed** of **NAI Cascade** represented the landlord and tenant in leasing 756 SF at 210 SW Fifth in Redmond to Spark Wellness.

Karen Koppel, CCIM represented the landlord in leasing 4,133 SF at 296 SW Columbia in Bend.

Jenn Limoges, CCIM represented the landlord in leasing 2,488 SF at 2190 NE Professional Court in Bend.

Walt Ramage and **Karen Koppel** represented the seller in the disposition of 5.21 acres in Prineville, formerly a part of Les Schwab corporate. The property closed for \$1,000,000.

Jenn Limoges, CCIM and **Walt Ramage** of **NAI Cascade** represented the landlord in leasing 1,164 SF at 695 NW York in Bend to Edward Jones.

■ lk Ridge Chiropractic & Wellness Center

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forms of certification. All of our providers are taught how to recognize when to utilize different techniques and changes in a patient's condition."

The result? Our patients can receive more thorough treatments from both the massage therapy perspective, as well as additional physical therapy added onto chiropractic adjustments. And as we all know, thorough treatment means quicker healing, and ultimately happier patients. It's a win for everyone!

For Michele, it's a rewarding experience. "I enjoy the opportunity that Elk Ridge has given me, as this training has helped to amplify the abilities I've already gained, allowing me to expand my repertoire so I can help people to ease their pain. It also inspires me to learn more!"

Likewise, Dr. Natasha shares, "We are so proud to be able to serve the Central Oregon community in such a unique and individual way."

Elk Ridge is excited to continue utilizing its skilled professionals in the treatment of our patients by hiring certified professionals who are also quality individuals with a passion for growth. Our office is just one of many out there that has seen real and positive results in building a good business, starting with its employees.

We would also like to announce that we are currently accepting new patients! Give us a call at 541-388-3588, or email us at elkridgechiropractic@gmail.com to book your first appointment with a member of our qualified team!

thebendchiropractor.com

Central Oregon Business Calendar

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

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 19-30

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.

WORKSHOPS & TRAINING



(Ongoing)

COCC Small Business Development Center Virtual Classes.

Building Permits

COMMERCIAL PERMITS WEEK ENDING 10-29-2021

Deschutes County

\$398,220.00 - Commercial (New) 6000 sf. at 52419 Skidgel Rd. La Pine 97739 OR Owner: Earl Allen Construction, Inc. PO Box 2790 La Pine, OR 97739 541-536-2045 Permit # 247-21-003093

\$398,220.00 - Commercial (New) 6000 sf. at 52419 Skidgel Rd. La Pine 97739 OR Owner: Earl Allen Construction, Inc. PO Box 2790 La Pine, OR 97739 541-536-2045 Permit # 247-21-003091

- 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

\$10,000.00

\$106,743.00

\$95,000.00 - Commercial (New) 5328 sf. at 63455 N Hwy Ste. 56 Bend 97703 OR Builder: LM Quality Builders Inc. 760-522-9749 Permit # PRRE202103685
\$25,000.00 - Commercial (New) 10,507 sf. at 856 NW Bond St. Bend 97703 OR Builder: Ozland General Contracting, LLC 541-408-7274 Permit # PRRE202105736

- Commercial (New) 1059 sf. at 2838 NW Crossings Dr. Ste. 110 Bend 97703 OR Builder: Sunwest Builders, Inc. 541-548-7341 Permit # PRNC202106725

<u>City of Redmond</u>

\$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 # 711-21-002142

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

\$700,000.00 - Commercial (New) 1,083 sf. at 2255 NW Shevlin Park Rd. Bend 97703 OR Builder: Norman Building and Design, LLC 541-389-1670 Permit # PRNC202106401

\$500,000.00 - Commercial (Duplex) 7,539 sf. at 1474 NW Fresno Ave. Bend 97703 OR Builder: Eric Meeuwsen 541-317-2980 Permit # PRNC202104720

\$493,054.00 - Commercial (Duplex) 8,569 sf. at 1550 NW Galveston Ave. Bend 97703 OR Builder: Sunwest Builders, Inc. 541-548-7341 Permit # PRNC202103729

\$45,000.00 - Commercial (New) 464 sf. at 63700 Cascade Village Dr. Bend 97701 OR Builder: Hagai Almog 541-508-6104 Permit # PRNC202101600

City of Redmond

\$3,894,021.00 - Commercial (New) 38,000 sf. at 355 NW Oak Tree Ln. Redmond 97756 OR Owner: Wellmax, LLC PO Box 1583 Corvallis, OR 97339 812-273-2144 Permit # 711-21-002011

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

Owner: Redmond Pacific Associates, LLC 430 E State St. #140 Eagle, ID 83616 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

Commercial (Alteration) at 517 NW Birch Ave. Redmond 97/56 OR Owner: Bethlenem Inn PO Box 8540 Bend, OR 97/08

Builder: Sunwest One, Inc. 541-548-7341 Permit # 711-21-002405

Deschutes County

\$20,000.00 - Commercial (Alteration) at 60000 Scale House Rd. Bend 97702 OR Owner: American Tower Corporation 10 Presidential Way Woburn, WA 01801

Builder: Sobro Tower, LLC 718-404-4141 Permit # 247-21-005374

Jefferson County

\$25,000.00 - Commercial (New) 1,300 sf. at 215 SE 19th St. Madras 97741 OR

Owner: Jefferson County School Dist 509J 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 Dist 509J 1301 Buff St. Madras, OR 97741 541-475-6192 Permit # 451-21-001725

osell Wealth Management Continued from page 10

brokerage with access to A+ securities from companies all over the world, its only fiduciary responsibility is to clients, not Wall Street.

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." 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.

rosellwealthmanagement.com

· Town of Country

Top 20 Fastest Growing Companies in Central Oregon ~2021

PHOTOS BY STEVEN O'BRIEN





Taylor Thompson of Columbia Bank and Lance Brant of Capstone CPAs



Sharon Calhoun of Columbia Bank with the \$1,000 check awarded to the #1 company



#1 — Broken Top Candle Company



#2 — ToyHouse Toys, LLC



#3 — Lone Crow Bungalow/Juniper NW



#5 — Juniper Mountain Counseling



#6 — Rip Q Signs and Graphics, LLC



#7 — Relson Contracting, LLC



#8 — Reynoso Jewelry Shoes & Clothing



#9 — Bunk+Brew



#10 — Premier Auto Body And Paint, Inc.



#11 — McMurray And Sons Roofing



#13 — Wintertime Forest Products, Inc./Instant Landscaping



#14 — Big Pines RV Park



#16 — Eurosports Bikes, Beer, Skis & Food Carts



#17 — Southside Physical Therapy



#18 — Prineville Insurance Agency



#19 — Diversified Heating & Cooling, Inc



#20 — Total Document Company, Inc./Premiere Printing Solutions Celebrating the Top 20 Fastest Growing Companies in Central Oregon

