



Are Hydropanels or  
Desalinization  
the Answer to  
Drought?

— Page 15

Enhancing & Promoting the Economic Vitality of Central Oregon Since 1994

## Online Program Prepares Students for Jobs in the “Green Workforce”

by KRISTINE THOMAS — CBN Feature Writer



STUDENT WORKING ON A CONTROLS PROGRAM | PHOTO COURTESY OF LANE COMMUNITY COLLEGE

When Mia Hocking was hired as the resource conservation manager at the Hillsboro School District in 2018, she knew she needed additional training.

“I had been with the district for 12 years in various roles but did not have a background in energy efficiency or building controls,” Hocking said. “I researched energy efficiency coursework and found the BECA program at Lane Community College.”

Roger Ebbage is the coordinator for the Energy and Water Education, and the Building Energy and Controls Apprenticeship (BECA) programs at Lane Community College in Eugene. He started the BECA program in the fall of 1992 at the request of Bonneville Power who sought trained employees.

Oregon is the first state in the U.S. to create an apprenticeship program designed to get more skilled professionals into the workforce who can help businesses, schools, hospitals and communities operate on less energy.

The BECA program trains students for jobs working to audit commercial buildings, improve building energy efficiency, and program and operate commercial building control systems. Funded by the U.S. Department of Energy, BECA is the first of its kind. The overarching goal is to increase throughput of highly qualified building energy efficiency and control graduates in the Western U.S., who will be prepared to identify and implement energy-saving measures, including controls, in commercial buildings.

Ebbage shared apprentices start at \$20 an hour, and the average employed wage for Oregon is \$34 an hour. “There is a demand for people who can do this work,” Ebbage shared.

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## New Push to Create Missing “Middle Housing” in Bend

Code Update, Per State Law,  
to Allow Individual Ownership of Multi-Plex Units

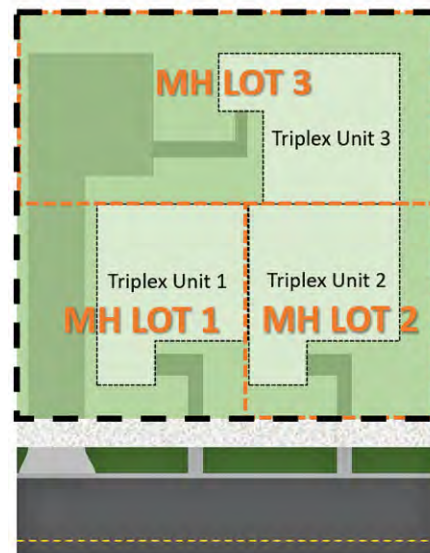
by SIMON MATHER — CBN Feature Writer

One hope of newly implemented legislation in Bend is to bring the dream of home ownership within easier reach to more of its ever-expanding population.

Oregon made history in 2019 by being the first state to adopt legislation — known as House Bill (HB) 2001 — to effectively end single family housing and pave the way for more diverse types of living options.

Now Bend is the first city of more than 25,000 people to comply with that enactment, in the shape of amendment to the Bend Development Code — to implement Senate Bill (SB) 458 — which, among other outcomes, allows for the ownership of one unit of a duplex or triplex.

Along with other new development types such as micro-unit, small dwelling unit and zero lot line developments, the latest move is part of a state mandated push to address ways to provide



TRIPLEX PARENT LOT:  
Three Dwellings on a Lot.  
Parent lot must meet  
triplex lot standards.

3 MIDDLE HOUSING LOTS:  
One for each unit. Allows  
division to support  
ownership, does not grant  
additional development  
rights. Each Dwelling Unit still  
considered one unit of a  
triplex.

GRAPHIC | COURTESY OF CITY OF BEND

alternative and attainable housing types for a growing and diverse population within city limits.

PAGE 6

## Sky’s the Limit for Zamp Solar

### Mobile Modules Make Major Inroads into RV Market as Off-Grid Options Widened

by SIMON MATHER — CBN Feature Writer

The horizons for van camping adventures and exploring the freedom of the road in far flung areas off the grid have been expanded thanks to the mobile technology of homegrown sustainability success story, Bend-based Zamp Solar.

The company’s cutting-edge solar-panel modules, designed and crafted in Bend together with battery-charging kits for off-grid use — originally primarily for Recreational Vehicles — has helped open up van life vistas, providing clean quiet power without listening to noisy generators.

Zamp Solar came from humble beginnings when its original founders (Steve Nelson and John Yozamp) sold off-grid solar kits from a small garage in 2010 but grew to design and craft multiple innovative solar solutions that empower people to thrive off-grid, inspired by the company’s Bend roots.

In less than one year, it had expanded into a 2,500-square-



AN EXAMPLE OF PARTNERS IN CRAFTSMANSHIP — SOLAR PANEL ARRAY BY BEND’S ZAMP SOLAR HELPING DELIVER POWER NEEDS FOR AIRSTREAM RV | PHOTO COURTESY AIRSTREAM

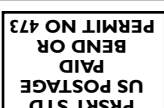
foot facility, and as demand quickly increased the team recognized a need in the RV market for high-quality off-

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## 2022 Environmental Spotlight — Pages 10-24

Bend, Oregon

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# Vision of a Leader

As Eric Alexander steps down as CEO of Partners In Care, his vision for a new Hospice House lives on.

The iconic building set within three garden spaces is an oasis of comfort and care for patients nearing the end of life. We salute Eric for being a vision-driven leader for the past 16 years.



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RECENT TRANSACTIONS

**Compass Commercial Real Estate Services** broker **Bruce Churchill** represented the seller, **Three Sisters Holdings, LLC**, in the sale of a 5.15-acre industrial property located at 3525 SW Empire Drive in Prineville. The parcel sold for \$4,300,000.

Brokers **Bruce Churchill, Jay Lyons, SIOR, CCIM** and **Grant Schultz** with **Compass Commercial Real Estate Services** represented the landlord, **Taylor Brooks, LLC**, in the lease of a 2,413 SF medical office located at 2235 NW Shevlin Park Road in Bend.

**Compass Commercial Real Estate Services** broker **Robert Raimondi, CCIM** represented the seller, **Aero Facilities, LLC**, in the sale of 63205 Gibson Air Road in Bend. The 4,900 SF hangar sold for \$441,000.

Brokers **Russell Huntamer, CCIM, Jay Lyons, SIOR, CCIM** and **Grant Schultz** with **Compass Commercial Real Estate Services** represented the landlord, **360 Bond Holding, LLC**, in the lease of a 2,678 SF office suite at 360 SW Bond Street in Bend.

**Compass Commercial Real Estate Services**

Continued on Page 31 ►

Mid Oregon Credit Union Reaches the \$600 Million Assets Milestone

Leadership Credits Member Relations & Focused Strategy

Mid Oregon Credit Union (MOCU) recently announced their assets have exceeded \$600 million. MOCU credits the growing population in the area, expanding membership base, strong lending demand, improved systems and additional technology and its focused strategy for achieving this milestone.

“Our Executive Leadership Team has been preparing for smart growth for several years,” says Kevin Cole, Mid Oregon president. “By establishing and maintaining focus on our key results — including growth in membership and overall member relationships — our team has worked together to consistently exceed our goals while maintaining our

Continued on Page 30 ►

Central Oregon Business Expo & Job Fair April 20

Redmond Mayor George Endicott will present his 2022 State of the City address at the U.S. Bank Central Oregon Business Expo and Job Fair Luncheon. Hosted by the Redmond Chamber of Commerce & CVB, Wednesday, April 20, 2022, at the Deschutes Fair and Expo Center. The State of the City address will review the achievements and challenges of 2021 and outline the Mayor’s goals for the coming year.

This year’s event will host multiple business from the Central Oregon region all offering up a day of networking and business displays. Get an inside look and have face to face conversation with the business leaders of our area to grow

Continued on Page 30 ►

Kôr Community Land Trust & Housing Works Selected to Develop Simpson Ave. Property

Kôr Community Land Trust (Kôr) and Housing Works were selected by Deschutes County to purchase and develop the 7.12 acres at 19755 Simpson Avenue into affordable housing. The innovative partnership between the local public housing authority, Housing Works, and nonprofit Kôr, will bring 110 new homes to the west side of Bend providing both rental housing and home ownership opportunities that will remain permanently affordable for generations.

Continued on Page 30 ►

Troon Selected to Manage Broken Top Club in Bend

Troon, the leader in providing golf and club-related leisure and hospitality services, announced it has been selected to manage Broken Top Club, a private club located in Bend. Troon Privé, the private club operating division of Troon, will manage golf operations, food and beverage, golf course agronomy and membership marketing.

Broken Top Club originally opened in 1994 and is considered one of the premier private club experiences in Central Oregon. The property’s name comes from a nearby hollowed-out volcano, the remnants of whose cinder cone forms a jagged edge 9,155 feet



PHOTO | COURTESY OF BROKEN TOP CLUB

above sea level. The club offers a vast array of amenities including an award-winning Tom Weiskopf and Jay Morrish-designed golf course, an 18-hole putting

Continued on Page 30 ►

Bend Pickleball Club to Host 2022 Tournament

Bend Pickleball Club announces that the third annual Pacific Northwest Classic, sponsored by Beaver Coach Sales, will be held at Pine Nursery Park in Bend from July 27-31, 2022.

Pacific Northwest Classic is a highly anticipated annual event, with players coming from around the country to spend time in Central Oregon and compete for a cash purse on what are regarded as the region’s best dedicated outdoor pickleball courts. According to PNC Co-Director Christie Gestvang, “Even with the restrictions and concerns surrounding COVID-19 last year, PNC hosted nearly

Continued on Page 30 ►



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BEND

◆ Today at 5pm the Bend City Council will hold a work session on proposed code amendments that will increase the availability of shelter beds by providing updated standards for group, multi-room and outdoor shelters. This work session is an opportunity for Council and the community to review the proposed code and hear the recommendations from the Bend Planning Commission. Work sessions do not include a public comment opportunity.

The proposed “Shelter Code,” was first developed by the City manager-appointed Sounding Board to House Our Neighbors to define standards for where and how development of different types of shelters and transitional options can take place in Bend. The proposed code includes recommendations for three types of permanent shelters, as well as two types of temporary shelters.

In February and March, the Bend Planning Commission reviewed the proposed Shelter Code and deliberated changes based on community input. The Commission’s recommendations

will now move on to City Council for consideration.

To view the most recent draft of the proposed Shelter Code amendments and for information on accessing the work session, visit the Shelter Code Changes webpage. Review the Shelter Code Quick Reference for further background on these amendments, including what changes the Commission recommended and answers to frequently asked questions.

Following the work session, City Council will hold a public hearing at 7pm on May 4. The public hearing will provide community members an opportunity to provide public comments on the proposed code. Visit the City Council Agenda webpage for information on how to attend the public hearing.

The proposed code amendments are one part of a comprehensive set of strategies identified by the City and community partners that include finding ways to keep people in their homes, providing temporary transitional housing and increasing the availability of affordable housing in Bend, including shelter beds.

City Council’s 2021-2023 biennium goals include a Housing goal to “Create housing or facilities to house 500 homeless individuals on a temporary or permanent basis.”

DESCHUTES COUNTY

◆ The Deschutes County Historic Landmarks Commission (HLC) is starting a strategic planning process for its next five-year plan. The planning process will allow staff and the commission to coordinate with partners, the State, historic landmark property owners, stakeholders and the public to prioritize historic preservation programs.

Residents can participate by taking an online survey and providing feedback about historic preservation in unincorporated Deschutes County and the City of Sisters. Staff and the HLC will use survey feedback to inform the strategic planning process. Survey responses will be collected through Friday, April 22.

Residents can also attend public forums in person or online to learn more about the strategic planning process and to provide feedback. Events will be held on Monday, April 11, at 5:30pm and Wednesday, April 20, at 5:30pm. Both events will be held in Barnes Sawyer Room at the Deschutes Services Building, located at 1300 NW Wall Street in Bend. Links for virtual participation will be posted on the project website several days before each forum.

To view the current Deschutes County and City of Sisters Historic Preservation Program Strategic Plan, go to [deschutes.org/sites/default/files/fileattachments/community\\_development/page/25441/deschutes\\_county\\_city\\_of\\_sisters\\_strategic\\_plan\\_2015.pdf](https://deschutes.org/sites/default/files/fileattachments/community_development/page/25441/deschutes_county_city_of_sisters_strategic_plan_2015.pdf).



SALEM

◆ The Oregon Department of Forestry is inviting public comment on annual operations plans for state-owned forests in fiscal year 2023. These plans lay out the on-the-ground activities expected to take place in the coming fiscal year, such as timber harvests, reforestation and trail improvements.

The public can weigh in through Thursday, May 5, on the draft annual operations plans for state forests in the Astoria, Forest Grove, North Cascade, Klamath-Lake, Tillamook, West Oregon and Western Lane Districts, which includes the Tillamook, Clatsop, Santiam, Sun Pass and Gilchrist state forests and other scattered parcels. Draft plans are available at [tiny.cc/oregonstateforests](https://tiny.cc/oregonstateforests).

You can also view planned operations on an online map at [geo.maps.arcgis.com/apps/webappviewer/index.html?id=ae569c1ff445457eb-8fe1b556699bce8](https://geo.maps.arcgis.com/apps/webappviewer/index.html?id=ae569c1ff445457eb-8fe1b556699bce8).

ODF is offering several convenient avenues for those who want to provide input on the draft plans:

- An online survey: [support.google.com/drive/answer/6283888](https://support.google.com/drive/answer/6283888)

- Online comments are also received through ODF’s comments page: [tiny.cc/orstateforestcomment](https://tiny.cc/orstateforestcomment)
- Comments can be emailed to [odf.sfcomments@odf.oregon.gov](mailto:odf.sfcomments@odf.oregon.gov)
- Comments can also be mailed to ODF Public Affairs, 2600 State St., Salem, OR 97310.

By law, state forests must provide social, economic and environmental benefits to Oregonians. These lands are managed to create healthy, productive forests that provide high-quality habitat, clean water, revenues for rural communities and recreation opportunities. Overall management policies and goals are established in long-range forest management plans and mid-range implementation plans. Annual operations plans describe activities to achieve the policies and goals laid out in those longer-range plans. Activities that affect fish and wildlife habitat are reviewed by the Oregon Department of Fish and Wildlife, while operations that may affect threatened and endangered fish and wildlife habitat are shared with the U.S. Fish and Wildlife Service.





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**APRIL 21**  
CONGRESSIONAL DISTRICT 5 REPUBLICAN PRIMARY\*

**APRIL 26**  
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REPUBLICAN PRIMARY\*

**APRIL 27**  
CROOK COUNTY COMMISSION POSITION 2

**APRIL 28**  
CONGRESSIONAL DISTRICT 2 REPUBLICAN PRIMARY\*

**MAY 2**  
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CONGRESSIONAL DISTRICT 2 DEMOCRATIC PRIMARY\*

**MAY 4**  
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\*IN PARTNERSHIP WITH THE LEAGUE OF WOMEN VOTERS OF DESCHUTES COUNTY

Watch on City Club’s YouTube Channel at 7PM on the listed dates. For event details, to submit questions and to register visit [www.cityclubCO.org](https://www.cityclubCO.org). Forums produced by Connect Central Oregon.

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# Solving the Homeless Crisis with Compassion, Realism & Common-Sense

## A Businessman's Approach

by MICHAEL SIPE

Recent polls show homelessness, addiction, mental illness and public safety lead the list of concerns for Oregonians — as they should. The crisis is escalating. If we don't turn the tide, it will become a social tsunami. Every day, we see homeless camps in neighborhoods and commercial areas, along highways and parks. Compassion is a right response. However, we need to face reality and change course when compassion, a desire to "love our neighbor," or a virtue-signaling desire to look loving and compassionate leads to failure. In business, parenting, medicine, sports and the military, when a strategy isn't producing the desired results, we change our approach. But in government, when something isn't working, it seems we double down and press for even more of the failing approach.

Like many readers, I have firsthand experience and knowledge of these problems. As a child, my family had so little that we lived for six years in a chicken house — with the chickens — a situation most today would likely consider homeless. My deceased wife of over 30-years was in and out of treatment repeatedly, suffering with severe addiction and bi-polar disorder. My current wife runs a nonprofit focused on serving women graduates of recovery programs. I've interviewed people who clawed their way off the street, recovered addicts, reformed felons, street cops, nonprofit leaders, ministry leaders, politicians, community leaders, parents and business owners. Based on all this, here are my compassionate, realistic and common-sense recommendations — at the state and local level.

At the state level we must immediately re-think the Measure 110 "experiment" with decriminalizing hard drugs. Regardless of original intent, it's not working. The addiction problem is spiraling out of control. We need to focus more resources at the state level to target the drug traffickers and slow the flood of dangerous drugs like heroin, meth and fentanyl that are killing our children and our friends. We must immediately direct resources to build detox and treatment facilities. This was the Measure 110 promise... and the state is failing miserably to keep it. Regardless of



Measure 110, the state should develop a plan to mandate care for the addicted and the mentally ill. Expecting the impaired to make rational decisions on their own volition to get help is simply not realistic. We need to get people who are a danger to themselves or our community the help they need, even though they often don't know or admit they need it. Finally, state law currently discourages cities from enacting and enforcing regulations against urban camping. These laws should be repealed.

However, even if the state government takes the actions I suggest, if we don't make dramatic changes immediately at the local level, the problem will only get worse. Here's a summary of what I believe must be done in Deschutes County and our Central Oregon Communities.

First, and most essential, the citizens must decide and strongly guide our elected officials that our towns will no longer be operated as "sanctuary cities," attracting the homeless, addicted and mentally ill of the world, as they do now. Until this fundamental perspective shift is made, Central Oregon is doomed to repeat the mistakes of Portland, Seattle, San Francisco and Los Angeles and waste many millions of dollars — to no avail.

Second, we must segment the homeless population and deal with individual people according to their unique situation. It's not a homogenous population. A one-size-fits all approach will fail from the outset.

Third, it's not illegal to be homeless. However, our cities and county must pass and enforce ordinances outlawing camping on public property and providing strict limits on private property camping. We must no longer allow camping tents and RVs on city streets and in unregulated areas throughout the county. For that rugged percentage of the population who just desire a homeless lifestyle, they will simply have to seek it elsewhere.

Fourth, we must actively police, disrupt, arrest, prosecute and jail the criminals who prey on the homeless population as well as the citizens of our town. Jail them or run them off. While most people in the camps are not hardcore criminals, we need to go after

the ones who are: the human traffickers, the ones who rape, assault, rob, extort and murder those who live in the camps. Permissiveness makes them increasingly emboldened to commit crimes against you, your family and your business. We must empower and release our police officers to deal with these predators.

Fifth, for those people who are homeless and sincerely want help, we should help. This is not quick or easy, but it is possible. It requires deliberately building relationships and serving one individual at a time. Coordination between government officials, businesses, churches, faith-based ministries and secular nonprofits is essential to provide the assistance that will save lives.

Finally, we need to proactively direct and compel the chronically addicted and demonstrably mentally ill into treatment facilities, or they must move on. The "housing first" approach attempted in the sanctuary cities noted above has been proven not to work. Likewise, allowing people to burn out their bodies and brains in city-sanctioned open air drug camps is not compassionate. It leads only to sickness and death.

The homelessness crisis is an existential threat, literally, to the people who find themselves homeless. It is also a real and growing threat to the social fabric of our state. We must start addressing this crisis with something like the steps above. The longer we wait, the more the problems threaten the very viability of the urban areas of our state, and the harder it will be to avert disaster for those on our streets.

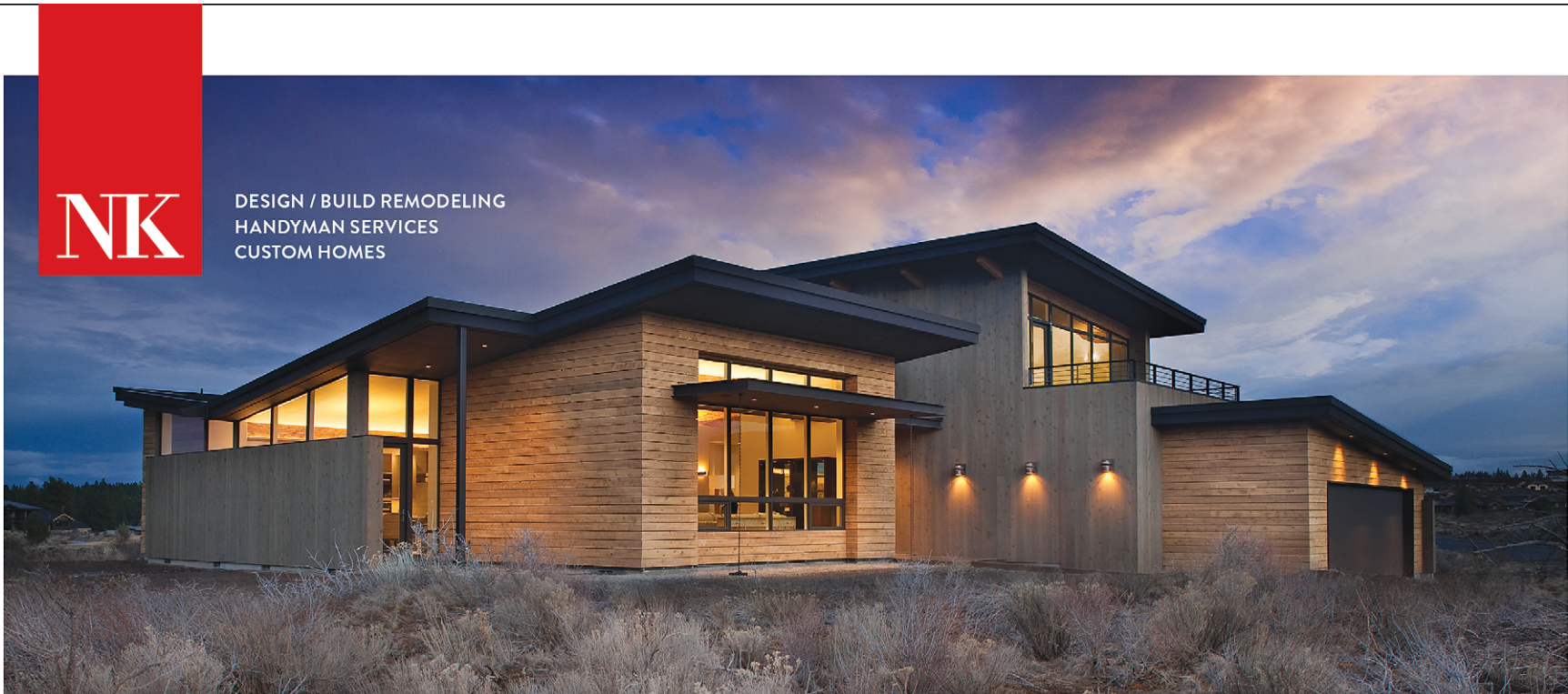
Michael Sipe is a Mergers and Acquisitions advisor, Christian Executive Coach and Republican Candidate for State Representative HD53.

Introductory Video: [vimeo.com/685330217/c3121199d5](https://vimeo.com/685330217/c3121199d5).

Check out my interviews of Central Oregon Leaders at: [cascadeviewspodcast.buzzsprout.com](https://cascadeviewspodcast.buzzsprout.com).

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\*A combination of Oregon juniper and cedar siding lend rustic elegance to this Neil Kelly custom home.



# Middle Housing

Continued from page 1

Small-scale, infill specialist developers such as Bend-based Mary Hearn supported these code changes, commenting that they “will allow a pathway for small, infill developers like myself to provide the ‘Missing Middle’ housing that is so desperately needed and desired.”

Effectively, SB 458 allows for a land division of a parent lot solely for ownership opportunities of middle housing units. For example, if a triplex used the middle housing land division process, you could purchase one unit of the triplex and the land around it.

As a follow-up to, and local refinement of, HB 2001, it requires jurisdictions to allow middle housing lot divisions for any relevant middle housing type (duplexes, triplexes, quadplexes, townhomes etc.) built in accordance with the relevant Oregon Revised Statute (ORS). It applies to middle housing land divisions permitted after June 30, 2022.

Hammered out pursuant to stakeholder advisory group input, work sessions and public hearings, Bend City Council has approved a large set of development codes to bring the city up to date with the requirements of the enacted legislation.

The code change now requires that triplexes, duplexes and town homes be allowed in any residential zone where a single family-home is allowed, subject to appropriate parameters such as setback requirements and so forth. It also lowers parking requirements for developers and includes more stringent regulation of short-term rentals.

The primary thrust of the legislation aims to provide Oregonians with more housing choices, especially housing choices more people can afford, and required updates to local codes that previously limited the type of housing people can build.

Locally, the statute compelled the City to amend the Bend Development Code to comply with the new housing act, with the amended code provisions overriding any conflicting Comprehensive Plan or provision.

A spokesperson said, “The City will continue to create incentives for and remove barriers to development of a variety of housing types in all residential zones.

“This policy is intended to implement the City’s obligation to encourage availability of adequate numbers of needed housing units at price ranges and rent levels which are commensurate with the financial capabilities of Oregon households and allow for flexibility of housing location, type and density.”

Bend City has reaffirmed its support for residential infill development to help achieve the mix of housing identified in its adopted Housing Needs Analysis, and the fiscal year 2021-23 Council Goal Framework plan includes a housing goal to “Take meaningful action to make this statement a reality: People who live and work in Bend can afford housing in Bend.”

That goal includes a strategy to pursue policy actions to increase the supply of housing as a “platform for equity” by removing and reducing regulatory barriers

for development of housing, with an emphasis on incentivizing rent and price restricted affordable housing, middle income housing and housing that serves vulnerable community members.

Relevant residential districts within Bend’s jurisdiction affected by updated code flexibility include Low Density (RL), Standard Density (RS) and Medium Density (RM-10 and RM) Districts.

To help meet Bend’s pressing housing needs and Council’s goals and strategies, implementing the HB allows “new types of housing in areas where they were previously prohibited, provides additional opportunities to meet the housing needs of Bend residents, and also provides additional opportunities for housing in the Urban Growth Boundary, thereby increasing its capacity.”

According to the adopted Bend Housing Needs Analysis (HNA) Bend is planning for growth of approximately 38,500 people between 2008 and 2028, requiring nearly 16,700 new dwelling units. Mirroring general trends, Bend’s housing needs are evolving, and key demographic changes are coming in Central Oregon and across the nation.

Examples include Baby Boomers that may need affordable housing or may choose to downsize their housing, resulting in greater demand for middle housing types and small single-family dwellings, cottages, accessory dwelling units, townhomes, apartments and condominiums.

Growth in Millennial households will similarly increase the need for affordable housing for renters and homeowners such as small single-family dwellings, cottages, accessory dwelling units, duplexes, triplexes, townhomes, garden apartments and apartments.

The Bend City Framework Plan also prioritizes “leveraging legislative opportunities to obtain housing for those most in need and provide additional opportunities for first time home ownership.”

Such removal and reduction of regulatory barriers for development of housing places an emphasis on incentivizing rent and price restricted affordable housing, middle income housing and housing that serves vulnerable community members.

This is especially relevant in light of the average rent for a 1-bedroom apartment in Bend currently hovering around \$1,800 per month, which represents a 13 percent increase compared to the previous year.

The City will continue to promote a mix of housing types in areas zoned residential through the updated “clear and objective” standards which will see impacts to include:

- Middle housing in areas of Bend where it was not previously permitted. Bend residents need a variety of housing choices to fit their lifestyles, and not everyone needs or desires a large home. The new code allows middle housing in all residential areas of Bend, regardless of zoning, with the exception of areas with existing covenants, conditions and restrictions (CC&Rs) that prohibit these types of housing.
- Housing prioritized over development standards. Middle housing is designed to be more affordable. Affordability is impacted by building requirements such as parking, height, and distance from the road and other structures. The new code reduces many of the requirements previously limiting the development of middle housing, helping to prioritize more units that are likely more affordable than large homes.
- More housing for community members who live and work in Bend. The new code limits permitted short-term rentals for developments that have more than one unit. Previously there was no restriction on the number of short-term rentals units by property. Now, the code will allow only one short-term rentals unit per property in residential zones, as long as the property complies with all other requirements for short-term rentals. This change will further the goal of supporting the use of middle housing for people who live and work in the City of Bend.

The approved code was drafted by the HB 2001 Stakeholder Advisory Group, which was comprised of members from the City Council, Planning Commission, Affordable Housing Advisory Committee, Neighborhood Leadership Alliance and others. To view the proposed amendments and for more information on Bend’s HB 2001 implementation, visit [bendoregon.gov/HB-2001](http://bendoregon.gov/HB-2001).

The new legislation also necessitated updates to the Bend Comprehensive Plan to ensure compliance after City staff spent several months working with the HB 2001 Stakeholder Advisory Group, which comprised of members from the City Council, Planning Commission, Affordable Housing Advisory Committee, Neighborhood Leadership Alliance and members of other special interest groups, to draft a package of proposed amendments for consideration by the Bend Planning Commission and City Council.

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# The Bigger Value of Your Family Business

by ANGELIKA OLSEN — Family Business Coach

If you are planning to grab a latte or buy a car today, you're likely not thinking much about who owns the coffee shop or car dealership from which you purchase. Interestingly, the odds are it's owned by a family. Whether a married couple venturing forth as coffee shop copreneurs or a grand auto showroom, held by multiple generations, when you pull back the curtain, you'll likely find a family at its core. In fact, most transactions people in America make on any given day involve a family-owned business. That's because most U.S. businesses are family owned. And, although they tend to be small, they are vital because collectively, they employ nearly half of all workers in the country and serve as the backbone of the U.S. economy.



impact is significant because nearly two-thirds of the U.S. workforce counts on paychecks from a family business.

**More Women Leaders.** When it comes to selecting its leaders, family businesses smash the glass ceiling paradigm. Perhaps the environment allows the best leaders to emerge naturally. Among the larger multi-generational family businesses, nearly 60 percent have women in top management positions. Their leadership contribution tends to further benefit family firms in the form of greater business loyalty, pride and alignment of both vision and goals.

**Less Turnover.** Family businesses tend to create a culture of loyalty. Commitment extended to employees through training and development and by promoting from within, is repaid by employee allegiance. The result is lower turnover rates and longer employee tenure.

**Stable Backbone.** Most family businesses are either sold by or dissolve during their original generation. About one-third will continue to operate and even grow when the next generation takes over. That longevity supports economic stability for the family, for the business and the overall economy.

Family businesses are sometimes referred to as "Mom and Pops." I consider that a diminutive term that underrates the financial strength of a typical family enterprise. Families in business make up a demographic that seems to work hard and quietly go about its business without a lot of fanfare. Often, they tend to be insular and private by nature, preferring to keep a low profile. Yet, despite an often-demure existence, they deserve our attention and respect, because what family business does well, is a benefit to us all. Here's why:

**Better Financial Discretion.** When money is hard earned, maybe over generations, it leads to more conscientious spending both at the family and the family business level. Their frugality in turn helps build cash reserves. Being well funded allows the successive generations to keep their business doors open through long or challenging economic downturns.

**More Financially Conservative.** When it comes to investing, family businesses are more likely to choose low risk opportunities with long term payouts over flashier high-risk options. They are less leveraged than their publicly traded corporate counterparts. Collectively, their balance sheets show a lower debt to earnings ratio. Their greater economic stability benefits us all, because when a business fails to service its debt, the loss is ultimately absorbed by the rest of us.

**They Keep Us Employed.** The global pandemic reminded us how fragile jobs can be, and that in tough economic times, we want to be employed by stable companies. Because of their financial stability, their relationships with and appreciation for their workers, employees of family-owned businesses are less likely to face layoffs in an economic downturn. The overall economic

Despite all these great things about family business, it's not unusual for owners and members of family businesses to feel socially discounted, as though their jobs are not as legit as those with corporate titles and star-studded LinkedIn profiles. There's a certain glamour attached to working for Google, Nike or Goldman Sachs. It's a cachet of credibility and elite status that working for mom and dad doesn't match.

But your family business is important and worth your continued time and investment. Give your own family business the focus and attention it deserves. If you're not sure where to start, consider working with a coach or consultant. When a family business embraces a culture of learning and growth, it has the potential to achieve a respected legacy and be among the longstanding businesses that are so vital to our American economy.

For more information on how my customized coaching program can help your family business, contact me through my website at [AngelikaOlsen.com](http://AngelikaOlsen.com).

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# Loss Prevention Tips for Restaurants

by MERYL LANGLEY —COUNTRY Financial

Operating a restaurant is no easy task and owners have had their struggles the past couple of years. It takes a lot of work to open and grow your business and consistently provide your customers with exceptional food and service. If something unexpected were to happen to your restaurant or food truck such as a fire, or mechanical breakdown, it could derail everything.



Working closely with local business owners over the years I've had many conversations about the scenarios that could put a small business at risk. Below, I highlight some of the main coverages restaurants should be aware of to ensure they are protected from common losses.

**Business income coverage:** This protects you from a loss of income if your business closes due to a covered loss such as a fire, theft or a disaster event. For example, if a fire caused damage to a restaurant and its cooking equipment causing it to shut down, business income coverage would cover the loss of income the restaurant would have earned during the period it takes to get back up and running.

**Equipment breakdown:** If your restaurant experiences an equipment breakdown that leads to financial loss, this coverage will cover that loss and the expense to replace or repair it, up to the building and personal property limit.

**Spoilage:** If your refrigerator or freezer breaks down or there's a power outage, you're at risk of losing all of your perishable stock and worse, potentially serving customers contaminated food. Spoilage coverage can cover the cost to replace the spoiled food so that you don't feel bad tossing it out.

**Liquor Liability:** This coverage provides protection against damages or legal fees incurred from injury of selling, serving or furnishing alcoholic beverages. Some states require bars and restaurants that sell alcohol to have coverage limit. In Oregon, the requirement is to have coverage of at least \$300,000.

**Workers Compensation:** If any of your staff is injured at the workplace, whether it's a slip and fall or burn, you could be liable. Workers compensation insurance can provide protection from lawsuits from injured employees and help cover medical expenses, disability income and rehabilitation benefits.

**Data Breach:** The pandemic caused restaurants to move more of their activity



PHOTO | COURTESY OF COUNTRY FINANCIAL

online and even offer new products and services over the web. With that, more customer information moved online, creating greater exposure for risk. Data breach coverage can cover the expense of data breach response, liability and legal fees should a breach occur.

These are just a few examples of coverage restaurant owners should be informed about. Whether you own a food truck or a chain of sub shops, each business has inherently different risks and coverage needs. The best approach is to sit down with a qualified insurance representative who is experienced in working with small businesses to discuss what is right for you.

Meryl Langley is a financial representative with COUNTRY Financial in Bend. She can be reached at [Meryl.Langley@countryfinancial.com](mailto:Meryl.Langley@countryfinancial.com) or 541-388-9016 with questions.

Business insurance policies issued by COUNTRY Mutual Insurance Company, Bloomington, Illinois.

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# Increased Employee Workloads Top Reason Businesses are Hiring

57 Percent Lack Capacity to Increase Workforce — Latest Results from The Harris Poll

by KAREN TURNER, Managing Director, Specialized Recruiting Group — Express Employment Professionals

Sixty percent of companies plan to increase their number of employees in the first half of 2022 primarily due to increased workloads (49 percent), according to a new survey from Express Employment Professionals conducted by The Harris Poll.

This is followed closely by the need to fill positions due to employee turnover (46 percent) and fill newly created positions (46 percent), while a third (34 percent) cite expanding into other categories or markets as the reason for their increased employee count.

However, as much as companies may long for additional employees to manage the weight of an ever-increasing workload, the ability to do so may stall this effort with nearly three in five U.S. hiring decision-makers (57 percent) saying they need more employees to manage their workload but do not have the capacity to hire.

While businesses across the country are grappling with this worker shortage, the lack of employees also runs the risk of burning out their current ones.

“The retention of employees is no easy task but it is one that is extremely important,” said Chris Petty, franchise manager of the Central Oregon Express franchise office. “I have found that this can be best accomplished by providing an environment that is fun, collaborative and your team can thrive. We have a very ‘open door’ mentality in our office and our team all feels that they are supported and can come to anyone on our leadership team with concerns and they will be heard. It takes years to create a positive work culture and minutes to break it.”

Creating a quality company culture is a good investment, even when labor market conditions are more ideal, said Bill Stoller, CEO of Express Employment International. “If you nurture an environment where people feel valued and motivated, the rest will follow,” he added. “It’s tough times like these where businesses should be growing, but on a foundation that can support it.”

### Survey Methodology

The survey was conducted online within the United States by The Harris Poll on behalf of Express Employment Professionals between November 10 and December 2, 2021, among 1,009 U.S. hiring decision-makers (defined as adults ages 18+ in the U.S. who are employed full-time or self-employed, work at companies with more than one employee and have full/significant involvement in hiring decisions at their company). Data were weighted where necessary by company size to bring them into line with their actual proportions in the population.



GRAPHIC | COURTESY OF EXPRESS EMPLOYMENT PROFESSIONALS

### About Express Employment Professionals

At Express Employment Professionals, we’re in the business of people. From job seekers to client companies, Express helps people thrive and businesses grow. Our international network of franchises offers localized staffing solutions to the communities they serve across the U.S., Canada, South Africa, Australia and New Zealand, employing 586,000 people globally in 2021 and 10 million since its inception. For more information, visit ExpressPros.com.

The Central Oregon Express office is located at 61379 S Hwy. 97 in Bend, and serves the tri-county region.

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Environmental/Ecological Services *(Listed Alphabetically)*

Company / Address	Phone	Fax	WebSite/Email	Contact	Staff	CO Year Est.	Services
Alpine Abatement Associates, Inc. PO Box 1557 Bend, OR 97709	541-388-2672	N/A	www.alpineabatement.com Service@AlpineAbatement.com	Joe Billings, Riley Billings	30	1989	Hazardous material removal-Asbestos, mold, lead & PCB; demolition-residential & commercial; concrete polishing & cleaning.
Bend-Redmond Habitat For Humanity 224 NE Thurston Ave. Bend, OR 97701	541-312-6709	N/A	www.bendredmondhabitat.org rcooper@brhabitat.org	Robin Cooper Engle	28	1998	Bend-Redmond Habitat builds strength, stability & self-reliance through affordable homeownership for families & individuals in Bend & Redmond. We are dedicated to changing lives by bringing people together to help make a difference in our communities through affordable housing. Since 1989, Bend-Redmond Habitat has built 167 homes & repaired 146 more, providing more than 1042 children & adults a safe, secure & healthy home. The Bend ReStore is a home improvement resale center that accepts & sells a wide variety of building materials, appliances & home furnishings. All proceeds from the ReStore benefit Bend-Redmond Habitat's mission.
Botanical Developments 100 NE Hawthorne PO Box 6326 Bend, OR 97701	541-617-5926	541-617-0443	www.botanical-developments.com ron@botanical-developments.com	Ron Kidder	40	2000	Landscape architecture, construction, maintenance & habitat restoration company committed to ecologically sound landscape practices.
Brilliant Environmental Building Products 327 NW Greenwood Ave., Ste. 100 Bend, OR 97703	541-317-0202	541-550-2230	www.brilliantmaterials.com info@brilliantmaterials.com	Jorden Swart	2	2008	Specializing in sustainable building materials for the interior of a home such as wool carpet, cork flooring, bamboo, counter tops, paints, stains & more.
Deschutes Land Trust 210 NW Irving Ave., Ste. 102 Bend, OR 97703	541-330-0017	541-330-0013	www.deschuteslandtrust.org info@deschuteslandtrust.org	Michael Rubovits	12	1995	The Deschutes Land Trust conserves & cares for the lands & waters that sustain Central Oregon, so local communities & the natural world can flourish together for generations to come.
E2 Solar, Inc. 20784 NE High Desert Lane PO Box 6663 Bend, OR 97701	541-388-1151	541-388-1165	www.e2.solar sales@e2.solar	Kelli Hewitt	9	2005	Installing custom-designed solar electric systems, a reliable & affordable energy solution for homes & businesses.
Elemental Energy Bend, OR 97701	541-316-5786	N/A	www.elementalenergy.net hello@elementalenergy.net	Kelli Welford	53	2010	Solar installation, renewable energy consulting
Energy Trust of Oregon 421 SW Oak St., Ste. 300 Portland, OR 97204	866-368-7878	503-546-6862	www.energytrust.org Emily.Findley@energytrust.org	Susan Jowaiszas, Emily Findley	100	2002	Cash incentives & technical assistance for energy efficiency improvements & renewable energy systems.
Friends of the Metolius PO Box 101 Camp Sherman, OR 97730	N/A	N/A	www.metoliusfriends.org friendsofthemetolius@gmail.com	N/A	0	1990	Dedicated to the protection & preservation of the Metolius Basin, with its unique qualities of water, forest & wildlife, its diversity & its spiritual values, for future generations. Works with & advises federal, state & county agencies on land use, forestry, ecosystem & water quality management issues & monitors ecological criteria such as water quality, provides educational & interpretive services, & promotes an informed, positive response to land use issues.
Green Pressure Wash, LLC. 1532 S Hwy. 97 PO Box 6102 Redmond, OR 97756	541-815-1506	N/A	www.greenpressurewash.com calvin@greenpressurewash.com	Calvin Andrus	5	2012	Providing Central Oregon's only clean & green pressure washing service. Commercial, industrial & specialty cleaning is our passion. Specialize in 'water reclaim' pressure washing, concrete sealing & repair, decorative overlays & specialty coatings.
GSI Water Solutions 147 SW Shevlin Hixon Dr., Ste. 201 Bend, OR 97702	503-239-8799	N/A	www.gsiwatersolutions.com	Dave Livesay	46	2000	Provides answers to the water supply, environmental & water rights problems facing municipalities, water districts, farmers & industry.
HM3 Energy 500 SE Butler Rd. Gresham, OR 97080	503-674-3380	503-669-3512	www.hm3energy.com	Hiroshi Morihara	5	2008	Proprietary process to turn biomass into clean fuel to replace coal in coal-fired powerplants; torrefied biomass briquettes can be burned in existing coal plants without any plant modification.
Miller Conservation Consulting PO Box 6376 Bend, OR 97708	541-389-9115	N/A	goosemiller@msn.com	Manilyn Miller	1	1965	Protect, defend & restore the quality of the natural environment & maintain integrity of eco-systems educate the public the need to understand & support these objectives - study, explore & enjoy wildlands.
Oregon Natural Desert Association (ONDA) 50 SW Bond St., Ste. 4 Bend, OR 97702	541-330-2638	N/A	www.onda.org onda@onda.org	Ryan Houston	17	1987	Protects, defends & restores Oregon's high desert for present & future generations.
Oregon Wild PO Box 231 Bend, OR 97709	541-382-2616	N/A	www.oregonwild.org info@oregonwild.org	Erik Fernandez	2	1974	Working to protect Oregon's wildlands, wildlife & waters as an enduring legacy for future generations.
Parametrix 150 NW Pacific Park Lane, Ste. 110 Bend, OR 97701	541-508-7710	855-542-6353	www.parametrix.com bjohnson@parametrix.com	Barry Johnson	30	2015	Civil engineering, environmental planning & documentation, surveying.
PBS Engineering & Environmental Inc. 390 NE Emerson Ave., Ste. 201 Bend, OR 97701	541-388-9290	866-727-0140	www.pbsusa.com alex.fischer@pbsusa.com	Alex Fischer	9	1998	Phase I & Phase II site assessments, environmental remediation & monitoring, regulatory compliance, stormwater permitting & sampling, natural resources & wildlife services, industrial hygiene & health & safety including indoor air quality, exposure monitoring & asbestos, lead & fungal services.
Solar Store, The 184 NE Kearney Ave. Bend, OR 97701	541-388-3637	Same as phone	www.TheSolarStore.com info@thesolarstore.com	Michael Ridden	3	2004	Local service with online pricing for Solar systems & components.
Sprecher Group 2445 NE Division St., Ste. 300 Bend, OR 97703	541-306-3709	N/A	www.sprechergroup.com terrysprecher@sprechergroup.com	Terry Sprecher	1	2008	Environmental site assessment, remediation; soil & groundwater sampling; dry well (UIC) registration, assessment, remediation, & decommissioning; underground storage tank DEQ-licensed supervisor; water rights consulting.
Sunlight Solar Energy, Inc. 50 SE Scott St., Bldg.13 Bend, OR 97702	541-322-1910	N/A	www.sunlightsolar.com sun@sunlightsolar.com	Sun Nguyen	16	1988	Full-service, turn-key solar design & installation of grid-tied photovoltaic (PV) electric systems for homes & businesses throughout Oregon. Provides battery storage solutions, EV chargers & solar pre-wire services.
The Environmental Center 16 NW Kansas Ave. Bend, OR 97703	541-385-6908 ext. 10	N/A	www.envirocenter.org marianne@envirocenter.org	Marianne Pyott	15	1989	Educate & empower Central Oregonians to advance a sustainable future, for people & the planet.
The Trust For Public Land (Bend Office) 15 SW Colorado Ave., Ste. 100 Bend, OR 97702	541-322-0133	N/A	www.tpl.org oregon@tpl.org	Kristin Kovalik	2	2002	Creation & conservation of parks, gardens, historical sites & natural areas. Green-space planning, fundraising & park design.
West Coast Eco Block LLC 8915 NW 19th St. Terrebonne, OR 97760	541-385-7888	N/A	healthydesigns@yahoo.com	Melonie Rose	1	2007	AAC has been used widely around the world for 80 years, made with natural products, energy efficient, sculptural, fire resistant, sound absorbing & easy to build with. AAC is a green building material.
WinterCreek Restoration LCB #7338 63405 Deschutes Market Rd. PO Box 1543 Bend, OR 97709	541-948-0661	541-382-1227	www.wintercreekrestoration.com Rick@wintercreekrestoration.com	Rick Martinson	11	2000	Ecology based landscape design. Native plant landscapes. Sustainable design. Restoration planning & design. Land management analysis, planning & design. Commercial & Residential. LCB #7338
Zamp Solar 63255 Jamison Rd. Bend, OR 97703	541-728-0924	N/A	www.zampsolar.com support@zampsolar.com	Conor Miller	45	2010	Zamp Solar specializes in 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.

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



# We All Have a Part to Play in Making a More Resilient Deschutes Basin

by KATE FITZPATRICK, Executive Director — Deschutes River Conservancy

This year is (again) a wake-up call for how we use and manage water in the Deschutes Basin. Central Oregon, as well as much of Oregon, is headed into another year of extreme drought. Drought has been already declared or requested in seven Oregon counties, continuing a three-year trend. Four of the five large reservoirs in the basin are at their lowest levels ever. Last year, natural flow (from springs and snowmelt) was considered extremely low, but this year rivers and streams have dropped another 15 percent. Lower streamflows and higher water temperatures will impact habitat conditions for fish and wildlife. Irrigation districts will face cutbacks, even senior irrigators. North Unit Irrigation District farmers, junior water users in Jefferson County, have been allotted a quarter of what they would receive in an average year. With large parts of their farmland lying dry and fallow, farmers will be struggling to stay viable.



While the water shortage and associated climate situation is bleak, we have two things working for us. Solutions and collaboration.

## SOLUTIONS

Irrigation districts are piping leaking distribution canals and permanently restoring the water savings instream. On-farm conservation programs are funded and available, generating additional water savings to help farmers and the river. Water is being leased instream; bolstering flows this summer. And a pilot water bank program is compensating senior irrigators who are willing to forego watering to share with junior irrigators, while in turn restoring instream flows. This pilot program won't solve all the problems this year, but it is an example of innovation that provides a foundation to build on in future years.

## COLLABORATION

We envision, and are working towards, a water management system that more fluidly allows water users to choose to use less water when they can to help other farmers and the river. It is the proven history of collaboration in the basin that will make this possible. By focusing our energies on partnerships and solutions, even in heated years like this, we will achieve results faster. Increased state and federal funding opportunities will reward basins like ours that have solutions and partnerships in place. It is happening already. We need



GRAPHIC | COURTESY OF DESCHUTES RIVER CONSERVANCY

to accelerate the pace and scale.

Everyone cares about water. And everyone needs to rise to the challenge. Support the solutions at-hand. Support the partners doing this work. Get educated about water through a new community resource site launching this month called Raise the Deschutes ([raisethedeschutes.org](http://raisethedeschutes.org)) to raise water awareness and understanding in the basin. We need all the help we can get to support increasing the pace and scale of work so that we can be a national model of how communities face challenges together to create a durable future for rivers and people.

*Deschutes River Conservancy (DRC) has been dedicated to restoring streamflow and improving water quality in the Deschutes River Basin for over 25 years. Attend RiverFeast on May 20 to support the DRC's mission.*

[deschutesriver.org](http://deschutesriver.org) • [raisethedeschutes.org](http://raisethedeschutes.org)

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## Zamp Solar

*Continued from page 1*

grid solar solutions, leading to development of a strong network of dealers and occupying ever larger production space.

In a decade of rapid growth following its debut year, Zamp Solar quickly expanded from an exclusive RV aftermarket solar supplier to also be a strategic Original Equipment Manufacturer (OEM) partner with the likes of Airstream, Winnebago, Northwood and many more.

In more recent years, Zamp entered the outdoor, marine, tiny home, commercial transportation, agricultural and first responder markets, as a number of other industries became aware of the value of off-grid solar solutions to recharge and maintain batteries.

In 2015, Zamp made a significant commitment to its hometown by moving all offshore solar panel manufacturing to Bend. Every panel became handcrafted in the U.S. and the company gained recognition as the premier manufacturer and innovator of off-grid solar solutions nationally.

By 2020 the company reported annual sales topping \$14 million and has continued to expand including taking on larger facilities, currently spanning a 23,000-square-foot space off Jamison Street, together with a 16,000-square-foot space off Murray Rd., and employing a staff of around 55.

The company's leading-edge technology has proved a major boost to adventurers who like to "boondock" — to stay in areas where there are no electrical hookups, such as beaches, city parks, state parks and the desert — with the solar panel system proving an excellent addition to the RV lifestyle. Solar panels also provide silent power and can minimize or eliminate the need for a noisy generators to recharge vehicle batteries.

While the solar panel system frees the RVer to essentially go and stay anywhere, harnessing the power of the sun to address all electrical needs, Zamp Solar Chief Operating Officer Conor Miller said the company's employees also walk the talk in embracing the freedom of the open road, adding, "To us, 'off-grid' means breaking free from limitations, expectation and the shackles of obligation.

"It is chasing what matters down the road less traveled. It's building our own dream — whether it's a new adventure or a new product — rather than clocking in to build someone else's.

"We are proud to be one of the only U.S.-based off-grid solar manufacturers. Our vast majority of products are designed and crafted here in Bend.

Every solar panel is signed by the person who assembled it at our local headquarters.

"Wherever possible, we use locally sourced materials. I was born and raised in Bend, so I'm passionate about the community and proud to play my part in creating jobs and supporting our local economy.

"We all share the same philosophy, and our weekends actually fuel our work week. Our team lives authentically, explores passionately and innovates incessantly to create the products we need to power our adventures in the Pacific Northwest and beyond. If a product doesn't work for our family, we will not build it."

Miller said Zamp believes they can truly help a growing diverse range of industries thrive through the power of off-grid solar, offering ultimate freedom and flexibility.

After years of research, engineering and design, Zamp has helped pioneer the future of solar including developing a thin, aerodynamic and lighter-weight solar panel with the efficiency and longevity of a standard panel. They call it the "Obsidian Series" — as it was inspired and field tested during the team's own outdoor adventures in the epic volcanic landscapes and obsidian flows around Bend.

"Our solar products are built to last. We have a 25-year output warranty — the best in the industry — because we stand by our product. Every detail of our solar products is designed to make sure your solar investment goes the distance with you. We want our products to be handed down to the next generation of outdoor enthusiasts. Like getting your dad's old green Coleman two-burner camping stove that still works great!

"We nerd out on the science of trying to make the most innovative, most efficient and most durable off-grid solar products ever... because these are the products that fuel our lives too. This approach has led to multiple patents in our space.

"Solar is an investment with lasting returns. Our best-in-class, hand-crafted products are not the cheapest on the market. We say buy it once and buy it right. You get what you pay for."

The bet that Zamp Solar made several years ago on U.S. manufacturing paid off, when the company was acquired by PulseTech Products Corp. of Southlake, Texas, in 2018.

The deal kept Zamp's administration, engineering and assembly operations in Bend while bringing an infusion of capital to help keep up with runaway growth and enter new markets, tapping potential for growth in sectors such as agricultural and industrial uses.

The companies operated separately while working to combine their technologies into a new product line.

And the next step in the Bend green leader's evolution as a major market leader came last year when Swedish-based Dometic acquire Zamp Solar as part of a strategy to broaden a position in the fast-growing market for mobile solar power solutions, particularly in the outdoor context, in connection with Zamp.

With healthy sales, a good operating margin and strong organic sales growth, the expansion in the fast-growing market for mobile power solutions was a strategic priority for Dometic, which is a global market leader in branded solutions for mobile living in the areas of food and beverage, climate, power and control and other applications.

The market demand for sustainable and effective off-grid mobile power solutions continues to rapidly increase as more and more people spend time outdoors using a vehicle or boat as the base, and the acquisition strengthens Dometic's presence, know-how and distribution network for mobile solar power solutions in North America.

Juan Vargues, president and CEO of Dometic, commented, "We are excited to welcome the Zamp Solar team to Dometic. Zamp Solar complements our earlier acquisitions in mobile power solutions and brings unique in-house design and manufacturing expertise.

"In addition to positioning us at the forefront of vehicle electrification trends, mobile power solutions also address the critical need for people using powered products when experiencing the outdoor lifestyle. Our strategy for profitable expansion in Mobile Living is built on a combination of organic and acquisitive growth."

Zamp Solar will be reported as part of segment Americas.

Local production has allowed Zamp to provide customized solutions for RV makers like Winnebago, which needed to fit a 200-watt solar array onto the roof of a motor home with little usable space, Miller said. Zamp came up with a unique two-panel configuration consisting of a 160-watt square and a 40-watt rectangle, he said. That's



AN EXAMPLE OF PARTNERS IN CRAFTSMANSHIP — SOLAR PANEL ARRAY BY BEND'S ZAMP SOLAR HELPING DELIVER POWER NEEDS FOR AIRSTREAM RV | PHOTO COURTESY AIRSTREAM

something other companies wouldn't take on because they have to buy panels overseas by the cargo container.

Zamp has also come up with unique design features like an aluminum frame that can be mounted from any point, Miller said. That was an improvement over the standard imported frame with two pre-drilled holes, he said.

The finished modules are designed with the off-grid user in mind, Miller said. "Everything becomes plug-and-play and scalable as your power needs change."

Zamp Solar designs, assembles and sells portable solar charging systems, magnetically mounted solar battery chargers for construction and agricultural equipment, and an array of both portable, hardwired and solar charging expansion kits for RVs, vans, boats and car-camping outdoor enthusiasts. Their products address any device that requires a charge from one or more 12-volt batteries. Zamp Solar's products are designed to extend the life of the typical 12-volt battery by keeping it topped off via a solar charge — throughout the year.

The company is a member of the RV Dealer's Association and the Recreational Vehicle Industry Association. RV owners enjoy the product as it allows them to have an ample supply of AC power they can use when they are in places (campgrounds, State and National parks) that prohibit them from using their on-board generators during certain hours (typically 7pm to 7am).

Zamp Solar panels are used in all Airstream factory pre-installed solar packages starting in the 2019 model year. That means every Airstream travel trailer leaving the Jackson Center, Ohio manufacturing facility today is equipped with dedicated solar ready hookups. New owners can expect a solar ready trailer with a Zamp Solar Side Wall Port and a 3 Port Roof Cap. The wide array of Zamp Solar rooftop and portable solar solutions make it easy for all Airstreamers to harness the power of the sun. Most Airstream trailers have three factory solar options to choose from.

American solar jobs have increased 167 percent over the past decade, which is five times faster than the overall job growth rate in the U.S. economy. There are now more than 250,000 solar workers in the United States in fields spanning manufacturing, installation, project development, trade, distribution and more.

In 2021, the solar industry generated more than \$33 billion of private investment in the American economy.

The new figures come as lawmakers debate infrastructure spending that could boost the solar workforce with hundreds of thousands of jobs over the next decade. Solar Energy Industries Association (SEIA) analysis shows that the solar industry will need to reach more than 900,000 workers to reach President Biden's 2035 clean energy target. SEIA is advocating for policies that will grow clean energy deployment and lay the groundwork to hire and train those workers.

"The solar industry continues to support hundreds of thousands of jobs across all 50 states, and even during a pandemic, our companies largely were able to keep workers on the job," said Abigail Ross Hopper, president and CEO of SEIA. "We now have an opportunity to quadruple our workforce, adding diversity and supporting underserved communities by taking policy steps that incentivize solar and storage deployment and provide long-term certainty for solar businesses."

[zampsolar.com](http://zampsolar.com)



# Rewilding the American West

## Worthy Garden Club Grants \$65,000 to Dr. Bill Ripple, OSU Department of Forest Ecosystems and Society

by **RICHARD MARTINSON, PhD, Executive Director — Worthy Garden Club**

The Worthy Garden Club (WGC) recently announced that it has granted \$65,000 to Dr. Bill Ripple, distinguished professor of Ecology and the director of the Trophic Cascades Program at Oregon State University to complete urgent research in biodiversity and habitat quality across eleven western states. Ripple's work will analyze habitat availability, quality and connectivity across the American West and provide a framework for prioritizing rewilding throughout the region.

Rewilding is a process to restore ecosystem function and structure to achieve a self-sustaining nature. Rewilding can involve collaborative planning with extractive, livestock and agricultural industries to develop management techniques that protect habitat, remove exotic and invasive species and bringing back native keystone species, such as wolves and beavers, for restoration both within and across trophic levels and ecosystems.

Ripple distinguished himself as a leading scientist on climate change when he co-authored the *World Scientists' Warning to Humanity: A Second Notice* in 2017. The paper provided an update of nine climatic parameters originally identified in the 1992 *Scientists' Warning to Humanity* and became a global call for action, gaining the signatures of over 15,000 scientists around the world.

"Ripple's common-sense strategies for managing biodiversity and planning for the future health of our planet will help us mitigate and adapt to climate change and provide a myriad of co-benefits for wildlife, water quality and carbon storage," said Roger Worthington, president of the Worthy Garden Club.

Ripple's work on updating measurements of climate change continued in a recent paper, *World Scientists' Warning of a Climate Emergency*, coauthored by a number of scientists around the world, including Dr. Bev Law, another Oregon State University researcher partially funded through the WGC. "We need short, frequent and easily accessible updates on the climate emergency," said Ripple in his 2021 report. This gift will help produce solid, real-world recommendations to improve habitat and biodiversity and meet long-term climate goals throughout the west and beyond.

"This work is critically important to ensure biodiversity and all the associated values are protected at a regional scale," said Rick Martinson, the WGC's executive director. "Degradation of habitat is a primary concern of ecologists worldwide. Through this project Ripple will provide data that will be used to develop long-term management practices aimed at protecting public resources and maintaining the environmental health of the American West for generations."

The WGC grant will allow Ripple to identify key areas on public, tribal and private lands for rewilding. He will identify optimal corridors that will allow wildlife migration (primarily wolves and other large mammals), reduce habitat degradation, protect threatened and endangered species and increase overall biodiversity.

"We are pushing ecosystems to the point where they may not recover unless we



PHOTO | COURTESY OF WORTHY GARDEN CLUB

take aggressive actions to reduce ecological degradation and protect a diversity of species and functions," Ripple said.

Ripple's 20 years of research is primarily on the relationship between predators and ecosystem health — the field of trophic cascades. He has over 200 refereed journal articles and reports, but his *Second Warning* paper is in the top five percent of all research outputs ever tracked by Atmetric, a web-based database that monitors the impact of published research. He has done extensive field research that has catalyzed policy makers to provide protections for wolves, spotted owls and other species.

"We are immensely grateful for the Worthy Garden Club's vision and support," said Ripple. "The gift will allow us to focus on the benefits of protecting and enhancing biodiversity and habitat, and address the critical need for climate mitigation and adaptation in the American West."

To find out more about the Worthy Garden Club's efforts addressing biodiversity and climate change issues, contact Dr. Rick Martinson, executive director at 541-639-4776 ext. 221 or [Rick@worthygardenclub.com](mailto:Rick@worthygardenclub.com).

Source: [Newsweek.com](http://Newsweek.com)

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# Worthy Garden Club Expands Conservation Efforts

by **RICHARD MARTINSON, PhD, Executive Director — Worthy Garden Club**

What is the Worthy Garden Club? The name evokes images of sharing seeds over a pint of beer, or of a group of people debating the merits of tomato varieties for Central Oregon. The Club is all this, but also much more.

The Worthy Garden Club is a 501(c)(3) nonprofit with a mission to connect people to the natural world through advocacy, action and education. Since its inception in 2013, the Garden Club has provided educational opportunities in sustainability, native plant landscaping and the natural environment through lectures, courses and active practice at Worthy Brewing. The “hopservatory,” the only professional observatory open to the public within the Bend city limits, offers visitors the opportunity to gain knowledge about the cosmos and create a perspective of how our small planet fits into the universe. We have one chance to take care of our home — our garden — and the mission of the Garden Club has always been to instill a sense of responsibility for our actions and provide examples of how to actively take care of this small piece of ground, and in turn, ourselves.

The Garden Club includes three distinct programs. The most well-known is the hopservatory. It’s one of only three professional-grade observatories in Central Oregon, and the only one associated with a brewery. Visitors can grab a meal and a beer, and learn about the universe from a professional Astronomical Interpreter. The other two programs consist of a greenhouse and native plant gardens, and a small-scale regenerative farm. The gardens provide examples of native plant landscapes, pollinator habitat and water-saving methods for urban residents. The farm, new in 2022, will provide a working example of regenerative agriculture and educational opportunities for urban and rural populations to learn how to grow food sustainably, paying close attention to soil health and biology. The farm and gardens are also designed to provide produce to the kitchen at Worthy Brewing, and serve as an example of a true farm-to-table operation.

But while those programs meet the original intent of the nonprofit, the Garden Club has moved into active efforts to address climate change issues on a state and regional scale.

In 2019, Roger Worthington, president of the Worthy Garden Club, developed an initiative to provide one million dollars to fund planting one million trees in two years. The effort, named Operation Appleseed, focused on reforestation areas around the state impacted by wildfire. The effort was largely successful, with over 650,000 trees planted in two years through cooperative projects with over 20 partners statewide. The work continues, and we plan to plant the millionth tree later this year. Watch for the press coverage of that event!

A new initiative, Project Lorax, magnifies the conservation work of the Garden Club through initiating change in the regulatory and legislative direction for forest management in Oregon and completing real work that directly addresses environmental health. These efforts include funding and collaborating in fundamental research on forest carbon storage and cycling, assessing environmental impacts of timber harvest operations and establishing on-the-ground educational opportunities in environmental restoration, including active restoration and rehabilitation of natural areas. The objective is to address carbon storage capacity in a wide variety of environments, improve biodiversity on a regional scale and address concerns over wildlife habitat and water quality.

To date, the Garden Club, through generous funding from Roger Worthington, has donated \$600,000 to Oregon Law and the University of Oregon law school’s Environmental and Natural Resources Law Center, and an additional \$300,000 to Dr. Beverly Law, Emeritus professor of Forestry at Oregon State University, to continue research on forest carbon storage capacity and the environmental costs of current forest management practices on state and private lands. The creation of a conservation workforce educational program is developing rapidly and should be in place early this summer. Requests for projects on private or public lands will be released in spring 2022.

Other work by the Garden Club quietly tackles global climate change issues through collaborative projects with a number of conservation organizations such as Audubon, Soil and Water Conservation Districts, land trusts and conservancies and grass-roots organizations improving environmental conditions in their local areas.

The Worthy Garden Club may evoke images of an organization walking softly through the world, but the stick we’re carrying is getting bigger all the time.

We have educational events scheduled at Worthy Brewing (495 NE Bellevue Drive in Bend) every month this year. Keep an eye on WorthyGardenClub.com or follow us on Instagram or Facebook for more information and contact me (rick@worthygardenclub.com) if you’re interested in getting involved with our efforts or would like to be on the mailing list for project proposals. Keep up the good work, and remember...

Earth First, Beer Second!

WorthyGardenClub.com • rick@worthygardenclub.com

## Green Workforce

Continued from page 1

Hocking, 56, said the two-year degree program is online, which allowed her to balance her work and studies. “The program is well-written and it’s inclusive of all the aspects of energy efficiency. The comprehensive program built a solid foundation for me,” Hocking said. “Everything I learned I am able to use in my daily work.”

Hocking added her school district has implemented measures to better manage the energy used in the buildings. She is working with Ebbage to add elements of the program to the district’s Career and Technology Education programs. “Many high school seniors do not have a clear vision of what they want to do after graduating,” Hocking said. “This program is very achievable, and it is pocket

friendly. More importantly, there is a demand for people to do these jobs.”

Ebbage said the BECA program provides students with the knowledge and experience to succeed in the workforce. The state’s Bureau of Labor and Industries recently approved the Western States Building Energy & Controls Apprenticeship (BECA) program, created by Lane Community College in partnership with many others.

The two-year degree program includes 2,000 hours of a paid apprenticeship. Energy Trust of Oregon is offering scholarships to the program for underserved populations. “This is the only program of its kind in the Northwest, and there are only a handful in the U.S.,” Ebbage said. “I appreciate Energy Trust of Oregon for believing in the program and for providing scholarships.”

Ebbage said students are trained to understand how buildings operate and how to make recommendations on how to operate it in a more energy efficient way. They do this by learning how to analyze the building’s structure and systems, to collect data and to make evaluations.

“They also learn how to operate digital control systems for a building,” Ebbage said. “An employee could be in Bend and control the air flow to heating in a building to the lighting in Eugene.”

becajobs.org



ROGER EBBAGE WITH STUDENTS IN A CENTRAL PLANT



STUDENT MEASURING AIRFLOW THROUGH A DUCT | PHOTOS COURTESY OF LANE COMMUNITY COLLEGE





## Tech Thoughts

by ROB ENDERLE — Enderle Group

# Are Hydropanels or Desalinization the Answer to Drought?

Most of the West Coast of the United States, Central and South America are having severe drought problems while most of the east coast and parts of Europe are having severe flooding issues. It would be great if we could, en masse, move this water from where it was not wanted to where it is currently needed but, so far, the price of water does not justify using tankers (water or air) for such a task. Two technologies are available to the U.S.'s West Coast because of its proximity to the Pacific Ocean: Desalinization, or the removal of salt and purification of seawater, and Hydropanels, a new technology based on an old concept that distills moisture from the air.

Sadly, neither will work that well for Central Oregon but let us explore them both this week.

### Desalinization

Desalinization has been around for decades, and it is in use at scale where there are resorts on islands that do not have enough rain. There are a number of large water processing plants in California that have been spun up. The two problems with desalinization are that it is very power intensive and puts a strain on either the local electrical grid or requires a large generating plant, neither of which is eco-friendly, to provide for the power needs. The other problem is elimination of waste from desalinization, which is mostly contaminated salt.

One of the recent interesting changes was to use solar either directly to apply heat to the process or indirectly to generate electricity for the process. It does allow the plant to operate during times of sunlight and if you increase the solar arrays by two to four times and install large-scale, battery-based electrical storage, you can then run the plants up to 24 hours a day with down time for maintenance.

The other problem for us in the Central Valley is that you must be near the ocean or have some way to transport desalinated water to where you need it. A lot of that would be uphill, making the cost of this solution prohibitively expensive.

### Hydropanels

Hydropanels, which use sunlight to pull the moisture from the air are in existence in 52 countries and on 450 separate projects. They have several advantages over desalinization. They do not need to be near large bodies of water (though they will be more efficient if they are), they do not throw off much, if any, waste (in an area where there is a lot of smog, there might be some minor contamination you would need to deal with, but the quantity would be small). And they use the heat from the sun to function.

As you would expect, the more humid the air, the more production capability you get from hydropanels which is why I mentioned they also like being near the water where evaporation increases humidity, but they will function in dry climates as well, though the yield is reduced.

Much like solar panels, this technology could be used at your home, but that hasn't matured yet. A few years back I looked at this technology for my home from a company called Zero Mass Water, but the cost was around \$10K. It would have required putting in a special water line to a dedicated faucet and the refrigerator ice maker, and the amount of water generated would have covered what we drink but nothing else. Output was between one and two gallons a day, so drinking and cooking only depending on your family size. It might be worth it depending on how much bottled water you drink, but I couldn't make the numbers work.

Cost makes this technology attractive mostly where you would otherwise need to ship in water and volumes appear better for personal consumption and do not reach volumes that would make it viable for irrigation.

### Wrapping Up: Still No Silver Bullet for Climate Change

While desalinization does produce water in sufficient volumes to address a water shortage, the plant needs to be near the ocean or another source of salt water to work. However, you could use it to supply coastal cities with water, shifting what was their mountain-based water supplies to inland areas for a far more reasonable cost than piping the water over the mountains.

Sadly, hydropanels only scale up to personal consumption and remain costly. They deliver very clean water at a very low cost but I'm thinking they remain best in areas with too little drinking water or as an alternative if there was a concern with war, or major problems with the fresh water supply (lead pipes), where you'd otherwise need mostly bottled water. This does not yet have the scale to for irrigation.

In the end, there is no silver bullet to deal with the drought that is as effective as just reducing water waste and protecting the sources of water we already have.

Rob Enderle is president and principal analyst of the Enderle Group, a forward-looking emerging technology advisory firm. With over 25 years' experience emerging technologies he has provided regional and global companies with guidance in how to better target customer needs, create new business opportunities, anticipate technology changes, select vendors and products and present their products in the best possible light.

Enderle currently contributes to the SD Times, TechNewsWorld, TechSpective, IT Business Edge, Datamation, Computerworld and TGdaily. In addition, Enderle is a technology analyst for the Compass Media Network (Radio) and he is a trained TV anchor.

Before founding the Enderle Group, Enderle was the senior research fellow for Forrester Research and the Giga Information Group. While there, he worked for and with companies like Microsoft, HP, IBM, Dell, Toshiba, Gateway, Sony, USAA, Texas Instruments, AMD, Intel, Credit Suisse First Boston, GM, Ford and Siemens.

Before Giga, Enderle was with Dataquest covering client/server software where he became one of the most widely publicized technology analysts in the world. Before Dataquest Enderle worked for IBM and was in IBM's executive resource program. As part of that program he managed projects and people in finance, internal audit, competitive analysis, marketing, security and planning.

Enderle holds an associates arts in merchandising, a bachelor of science in business and a masters, and sits on the advisory councils for a variety of technology companies. His hobbies include sporting clays, PC modding, science fiction, home automation and computer gaming.

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# Oregon State Researchers Develop Advanced Catalysts for Clean Hydrogen Production

by STEVE LUNDEBERG — Oregon State University

Oregon State University research into the design of catalysts has shown that hydrogen can be cleanly produced with much greater efficiency and at a lower cost than is possible with current commercially available catalysts.

A catalyst is a substance that increases the rate of a chemical reaction without itself undergoing any permanent chemical change.

The findings are significant because the production of hydrogen is important for “many aspects of our life, such as fuel cells for cars and the manufacture of many useful chemicals such as ammonia,” said the OSU College of Engineering’s Zhenxing Feng, a chemical engineering professor who led the research. “It’s also used in the refining of metals, for producing man-made materials such as plastics and for a range of other purposes.”

Producing hydrogen by splitting water via an electrochemical catalytic process is cleaner and more sustainable than the conventional method of deriving hydrogen from natural gas via a carbon-dioxide-producing process known as methane-steam reforming, Feng said. But the cost of the greener technique has been a barrier in the marketplace.

The new findings, which describe ways to design catalysts that can greatly improve the efficiency of the clean hydrogen production process, were published in Science Advances and JACS Au.

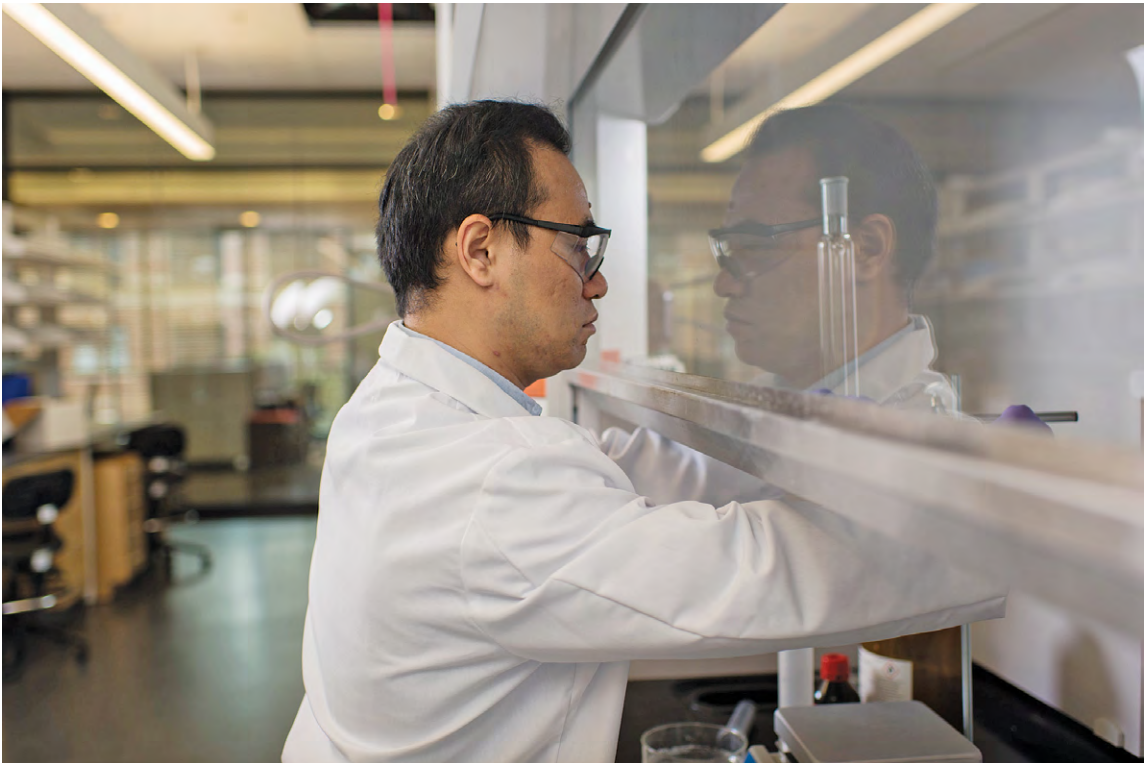
In facilitating reaction processes, catalysts often experience structural changes, Feng said. Sometimes the changes are reversible, other times irreversible, and irreversible restructuring is believed to degrade a catalyst’s stability, leading to a loss of catalytic activity that lowers reaction efficiency.

Feng, OSU Ph.D. student Maoyu Wang and collaborators studied the restructuring of catalysts in reaction and then manipulated their surface structure and composition at the atomic scale to achieve a highly efficient catalytic process for producing hydrogen.

An active phase of a catalyst based on amorphous iridium hydroxide exhibited efficiency 150 times that of its original perovskite structure and close to three orders of magnitude better than the common commercial catalyst, iridium oxide.

“We found at least two groups of materials that undergo irreversible changes that turned out to be significantly better catalysts for hydrogen production,” Feng said. “This can help us produce hydrogen at \$2 per kilogram and eventually \$1 per kilogram. That’s less expensive than the polluting process in current industries and will help achieve the United States’ goal of zero emissions by 2030.”

Feng notes that the U.S. Department of Energy Hydrogen and Fuel Cell Technologies Office has established benchmarks of technologies that can produce clean hydrogen at \$2 per kilogram by 2025 and \$1 per kilogram by



ZHENXING FENG | PHOTO COURTESY OF OREGON STATE UNIVERSITY

2030 as part of the Hydrogen Energy Earthshot target of cutting the cost of clean hydrogen by 80%, from \$5 to \$1 per kilogram, in one decade.

The water electrolysis technology for clean hydrogen production that Feng’s group is focused on uses electricity from renewable sources to split water to make clean hydrogen. However, the efficiency of water splitting is low, he said, mainly due to the high overpotential — the difference between the actual potential and the theoretical potential of an electrochemical reaction — of one key half-reaction in the process, the oxygen evolution reaction or OER.

“Catalysts are critical to promoting the water-splitting reaction by lowering the overpotential, and thus lowering the total cost for hydrogen production,” Feng said. “Our first study in JACS Au laid the foundation for us, and as demonstrated in our Science Advances article we now can better manipulate atoms on surface to design catalysts with the desired structure and composition.”

The National Science Foundation supported Feng’s research through the Northwest Nanotechnology Infrastructure site at OSU, and the Department of Energy provided funding as well.

Collaborating with Feng and Wang were researchers from Argonne National Laboratory, the University of Texas, Peking University, Pacific Northwest National Laboratory, Northwestern University, South China University of Technology, the University of Cambridge, the University of California, Berkeley, and Singapore’s Nanyang Technological University.

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

## City of Redmond Joins National Water Conservation Challenge

City Mayor George Endicott is joining mayors across the country in asking residents to make a commitment to use water resources more wisely. During the month of April, Redmond residents can take a simple pledge to make every drop count at [mywaterpledge.com](http://mywaterpledge.com). The National Mayor’s Challenge for Water Conservation, run by the Wyland Foundation, encourages cities to use water more efficiently, reduce pollution and save energy. Residents of cities with the highest participation rates are entered to win various prizes, including \$3,000 toward utility payments, gift cards, water saving fixtures and more. Residents can also nominate a local nonprofit to win a 2022 Toyota Highlander Hybrid. “As we experience a severe drought in Central Oregon, it is especially important that we each do what we can to preserve water,” said Mayor Endicott. “The Wyland National Mayors Challenge for Water

Conservation gives us the opportunity to do just that. Please join me in making every attempt to use our precious resource, water, wisely.” To participate, residents can go to [mywaterpledge.com](http://mywaterpledge.com) through April 30 to make a pledge to conserve water on behalf of the City of Redmond. Conserving water is more critical than ever. Our region is still suffering from the effects of the hot and dry conditions last summer, and low snowpack over the winter is a sign that we will likely see similar conditions this year. By Redmond residents making a greater effort to conserve water, we can reduce pressure on our precious water resources. Last year, residents from more than 2,000 cities across the nation pledged to reduce their annual consumption of freshwater by more than three billion gallons, reduce waste sent to landfills by 80 million pounds and prevent hundreds of thousands of pounds of hazardous waste from entering our

watersheds. The Challenge goes beyond short-issues and looks at the ways our water use will affect the future of our communities — from how we manage our coasts, lakes and rivers to reducing polluted runoff. In support of the program, the foundation has also created a new digital tool called [wylandfoundation.org/mywaterproject](http://wylandfoundation.org/mywaterproject), which gives residents a unique way to do hands-on home, community and workplace projects year-round in support of their city’s sustainability efforts. By doing one simple action for a day, a week or longer, Redmond residents can help the city earn bonus points towards up to \$50,000 in prizes. The National Mayor’s Challenge for Water Conservation is presented by the Wyland Foundation, with support from Toyota, U.S EPA WaterSense, The Toro Company and National League of Cities. [mywaterpledge.com](http://mywaterpledge.com)



# Rainshadow Organics Farm-to-Table Kitchen is a Culinary Destination

Serving Up an Intentional Full Story Approach to Ingredients, Menus & the Dining Experience

Rainshadow Organics, a full-diet farm in Central Oregon, has made a niche for itself through the commercial kitchen located on its farm. While food travels an average of 1,500 miles to get to a consumer’s plate, the vegetables used in the farm-to-table kitchen at Rainshadow Organics travels only a quarter mile from the field, to the kitchen, to the plate. All are invited to share a meal on the covered porch or in the garden to share in this culinary experience which showcases local, nutrient dense, intentional cuisine.

The culinary team at Rainshadow Organics, lead by Chef Nic Maraziti, has crafted the Farm-to-Table Kitchen into a culinary destination by emphasizing the full story approach to ingredients. The quality of Rainshadow’s nutrient dense ingredients and the health benefits they imbue are the reasons that “we are leading the discussion of intentional sourcing,” says Chef Nic Maraziti. He goes on to say, “I want to show the true connection between food and agriculture at the table. I want that connection to deepen what is happening on the plate for guests at the Kitchen.”

“The idea of a farm-to-table kitchen came into being in 2015,” says farmer and owner Sarahlee Lawrence. Connecting community to land and fresh produce has been foundational to Rainshadow. Opening a commercial kitchen has allowed the farm to vastly expand its food offerings. The kitchen began as a means of delivering nutrient dense, local, organic food year round by preserving the bounty of the season in the form of sauces, pickles and ferments and making them available in the shoulder seasons. “Another important component is hosting community oriented dining experiences that provide opportunities for community members to learn about where their food comes from while enjoying a culinary experience unique to our farm,” says Lawrence.



FARM-TO-TABLE DINNER

What does a farm-to-table dinner look like? A dinner at Rainshadow Organics reflects the season the dinner is taking place in. As an advocate for seasonal eating, Chef Maraziti says, “I want our guests to find the beauty in what is seasonally available and experience the dynamic of a food system that is more locally and seasonally driven.”

Guests gather on the covered porch or in the garden, depending on the event and the season of their choosing, and take their seats. While you sit at a Longtable with the party that you attended, you also sit with folks you’ve never met before. This is one the most cherished parts of farm-to-table events: the creation of community and the connections that are established during dinner. Dinner may be plated or served family style, a work of art every time.

Ultimately, Chef Maraziti wants to open up a dialogue of new and creative ways to enjoy the products grown and raised in the Central Oregon community. “I look forward to telling the story of the terroir and season through the utilization of the Farm’s ingredients.”

Why attend a farm-to-table event at Rainshadow Organics?

- **They are the only Certified Organic vegetable farm in Central Oregon.** Rainshadow is committed to their organic roots and wants to provide you with a meal using Rainshadow raised ingredients — vegetables and grains for your wellness and peace of mind.
- **Rainshadow meat is exceptional because of their stewardship of animals and land.** Rainshadow Organics’ cows are exclusively grass fed and grass finished and their pigs get a mix of whole grain triticale, organic vegetables, pasture and alfalfa.
- **Dining at Rainshadow Organics’ farm-to-table kitchen is more than the vegetables and meat that are served.** It is an uncommon collaboration between farmers and chefs seeking to present the land of Central Oregon.

The culinary team at Rainshadow Organics understands that the characteristics of any great ingredient comes from the terroir it is grown and raised in. “At the core of Rainshadow is the understanding that the health and integrity of land and soil are the key ingredients that enable us to produce nutrient-dense foods to nourish our bodies and community,” says Lawrence.

Rainshadow Organics is located 15 miles Northeast of Sisters, where they



RAINSHADOW ORGANICS FARM STORE | PHOTOS COURTESY OF RAINSHADOW ORGANICS

have farmed and gardened for over 40 years. They are a full-diet farm with dozens of varieties of certified organic vegetables, herbs, flowers and grains on 80 acres. This includes whole wheat berries and fresh, stone-ground flour. They also offer pasture-raised, non-GMO and chemical-free chicken, beef and pork. You can find all our produce and meats plus value added seasonal goods for sale in their Farm Store, 11am-3pm Fridays and Saturdays, located at 71290 Holmes Rd. All of the crops they grow are distributed within 50 miles of the farm through well-established year round CSA programs, local restaurants and grocery stores and farmers markets. Their Kitchen hosts farm-to-table brunches and dinners and various private events such as weddings and rehearsal dinners.

[rainshadoworganics.com](http://rainshadoworganics.com)

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## Recycled Products & Services *(Listed Alphabetically)*

Company / Address	Phone	Fax	WebSite/Email	Contact	Staff	CO Year Est.	Services
B&R Auto Wrecking 64154 Hwy. 97 Bend, OR 97701	541-382-1987	541-389-6299	www.autowrecking.com/locations/bend sales@autowrecking.com	Dan Gilder	7	1978	Complete auto recycling, selling used auto parts.
Bar Seven A Recycle 1060 SE Lake Rd., PO Box 890 Redmond, OR 97756	541-548-4747	541-548-0460	www.barsevena.com admin@barsevena.com	Brian Skidgel	27	1967	Wood recycling. Portable crushing. Portable grinding. Excavation. Commercial excavation.
Bend-Redmond Habitat For Humanity 224 NE Thurston Ave. Bend, OR 97701	541-312-6709	N/A	www.bendredmondhabitat.org rcooper@brhabitat.org	Robin Cooper Engle	28	1998	Builds strength, stability & self-reliance through affordable home-ownership for families & individuals in Bend & Redmond. We are dedicated to changing lives by bringing people together to help make a difference in our communities through affordable housing. Since 1989, Bend-Redmond Habitat has built 167 homes & repaired 146 more, providing more than 1042 children & adults a safe, secure & healthy home. The Bend ReStore is a home improvement resale center that accepts & sells a wide variety of building materials, appliances & home furnishings. All proceeds from the ReStore benefit Bend-Redmond Habitat's mission.
Brilliant Environmental Building Products 327 NW Greenwood Ave., Ste. 100 Bend, OR 97703	541-317-0202	541-550-2230	www.brilliantmaterials.com info@brilliantmaterials.com	Jorden Swart	2	2008	Specializing in sustainable building materials for the interior of a home such as wool carpet, cork flooring, bamboo, counter tops, paints, stains & more.
Crook County Landfill 300 NE Third St. Prineville, OR 97754	541-447-2398	N/A	www.co.crook.or.us Jacquie.Davis@co.crook.or.us	Jacque Davis	8	1979	Landfill & standard recycling depot. Selling wood chips. Recycling facilities for corrugated cardboard, container glass, newspaper, motor oil & car batteries, antifreeze, aluminum & tin cans & magazines.
Deschutes Recycling 61050 SE 27th St. Bend, OR 97702	541-388-1910	N/A	www.republicservices.com/centraloregon sbaker6@republicservices.com	Rusty Davis	12	2001	Knott Landfill recycling depot. Recycling of computers, refrigerators, appliances, tires, scrap metal, glass, cardboard, etc. Composting facility for disposal of yard debris & sales of SoilBuilder & BioFine compost.
Fagen Trees & Chips 151 SE Second St. Bend, OR 97702	541-382-4997	541-382-9470	www.bendoregontreeservice.com treesandchips@gmail.com	Wade Fagen	4	1986	Certified Arborist, land clearing & tree services, wood chip bark mulch supplier, snow removal.
Northwest Sign Recycling LLC 1415 NW Murphy Ct., PO Box 2424 Redmond, OR 97756	541-279-0386	541-383-2072	www.nwsignrecycling.com tory@nwsignrecycling.com	Wendie Every, Penny Eddington, Tory Allman	5	2004	Hydrostripping & refurbishing aluminum highway signs for cities, counties, states, other agencies & private sector.
Opportunity Foundation of Central Oregon - Bend 275 NW Second St. Bend, OR 97701	541-322-0297	541-389-2084	www.opportunityfound.org info@opportunityfound.org	Susan Klampe	335	1965	Designated drop site for electronic waste recycling. Thrift store.

*Continued on Page 20* ►

# KNOTT LANDFILL RECYCLING & TRANSFER FACILITY

## BUSINESS HAZARDOUS WASTE DISPOSAL FACILITY

The Knott Landfill Recycling & Transfer Facility, located at 61050 SE 27th Street in Bend, has a hazardous waste facility available for business-generated hazardous waste disposal.

**Contact the Solid Waste office  
or visit the website:**  
[www.deschutes.solidwaste](http://www.deschutes.solidwaste)  
to receive a Business Hazardous  
Waste Collection application and to  
make an appointment for drop off.

**Upcoming Appointment Dates:**

- April 8-9 & 22-23**
- May 13-14 & 27-28**
- June 10-11 & 24-25**
- July 8-9 & 22-23**
- August 12-13 & 26-27**
- September 9-10 & 23-24**
- October 14-15 & 28-29**
- November 18-19**
- December 9-10**

Deschutes County Department of Solid Waste  
61050 SE 27th Street, Bend, OR 97702  
Phone: (541) 317-3163 Fax: (541) 317-3959

[www.deschutes.solidwaste](http://www.deschutes.solidwaste)

To request this information in an alternate format, please call (541) 317-3163  
or send email to [solidwaste@deschutes.org](mailto:solidwaste@deschutes.org)



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## Food Waste Collection

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Rent-A-Bin Rentals

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## Junk Cleanup

## Construction Cleanup

Bend: 541.382.2263  
Redmond/Sisters: 541.548.4984  
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# Upcoming FireFree Yard Debris Disposal Events

Fire season is quickly approaching, now is the time for Central Oregonians to plan to reduce wildfire risk by creating defensible space and taking advantage of upcoming spring FireFree events. This spring, partners in Deschutes and Jefferson Counties will host FireFree days for local residents from April 30 to May 15.

“This is a great time to clean up our yards, create defensible spaces around homes and take advantage of the free drop off at FireFree collection sites in Deschutes and Jefferson counties,” said Boone Zimmerlee, Fire Adapted Communities coordinator.

Locations will be available across Deschutes and Jefferson Counties, find a convenient event near you:

- Knott Landfill**  
Saturday, April 30-Sunday, May 15, daily, 7am-5pm
- Negus Transfer Station in Redmond**  
Saturday, May 21-Saturday, June 4, Monday-Saturday, 8am-4pm
- Northwest (Fryrear) Transfer Station near Sisters**  
Saturday, May 21-Saturday, June 4, Wednesday-Saturday, 8am-4pm
- Southwest Transfer Station near La Pine**  
Saturday, May 21-Saturday, June 4, Wednesday-Saturday, 8am-4pm
- Sunriver Compost Site in Sunriver**  
Friday and Saturday, May 7-8, 8am-5pm
- Box Canyon Transfer Site in Madras**  
May 7-8 and May 14-15, 8:30am-4:30pm each day

## Frequently Asked Questions

- What can I drop off?**
- Grass clippings, brush, pine needles, pinecones, weeds, trimmings and branches, stumps or trees (no larger than 12” in diameter).
  - NOT Accepted: rocks, dirt, sod, lumber, metal, trash or plastics of any kind, including plastic bags.
- Where are the most vulnerable places for glowing embers to ignite my home?**
- **Gutters and roof valleys filled with debris like pine needles and leaves.** Clean them out. Despite a metal or asphalt shingle roof, the buildup of gutter debris provides the necessary fuel for the glowing embers to ignite adjacent fascia boards or siding — most often made of wood.
  - **Shrubs and weeds that provide a path of fuel for fire to reach your trees or home.** Reduce shrubs and other “ladder fuels” around your home to reduce the threat of ground fires igniting nearby trees, or your home.
  - **Flammable materials near a deck, patio or fence.** Remove weeds, shrubs or any combustible materials from around, under or on top of your deck, patio or wood fence. This includes flammable toys, planters, construction materials, patio furniture and cushions along with even small piles of pine needles or leaves.
  - **Bark mulch, pine needles, ornamental junipers or flammable vegetation within five feet of your home.** This can provide the perfect ember bed that provides necessary fuel for the glowing embers to ignite the adjacent siding — most often made of wood.
  - **Woodpiles near your home or other combustible vegetation.** Move woodpiles at least 30 feet away from your home or other combustibles.

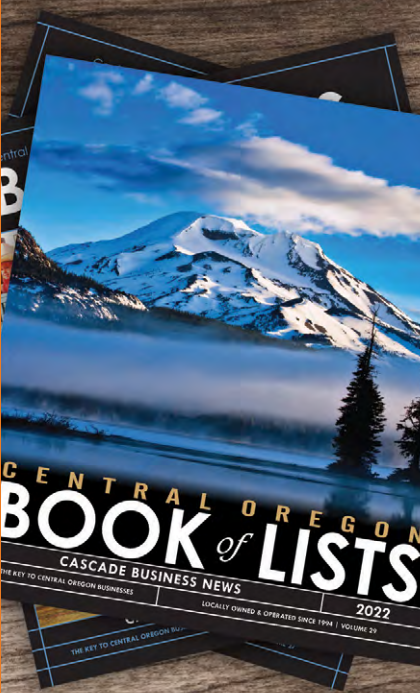
Visit the FireFree website at [firefree.org](https://firefree.org) for more information about how you can prepare your property for wildfire season.

[firefree.org](https://firefree.org)

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► CONTINUED FROM PAGE 18

Recycled Products & Services *(Listed Alphabetically)*

Company / Address	Phone	Fax	WebSite/Email	Contact	Staff	CO Year Est.	Services
Opportunity Foundation of Central Oregon - Madras 1412 SW Hwy 97 Madras, OR 97741	541-475-6961	541-475-6971	www.opportunityfound.org info@opportunityfound.org	Kirstin Nilles	335	1965	Designated drop spot for electronic recycling. Thrift store.
Opportunity Foundation of Central Oregon - Redmond 835 E Hwy. 126, 3294 S Hwy. 97, PO Box 430 Redmond, OR 97756	541-548-5288	541-504-2115	www.opportunityfound.org info@opportunityfound.org	Marti Rasmussen	335	1965	Designated drop site for electronic waste recycling. Thrift store.
Printer Resources & Recycling, LLC 2669 NE Twin Knolls Dr., Ste. 205 Bend, OR 97701	541-318-5211	541-382-7882	www.MyPrinterResources.com frank@myprinterresources.com	Mickey Meszaro, Frank Patka, Mark Giltner, Jennifer Clark	6	2000	Printer, multifunction, copier, plotter service & supplies. Discounted quality toner & inks, E-waste recycling services - printers, faxes, desktop copiers, computers, monitors, toners, inks, cell phones, home batteries; IT services.
Republic Services (formerly SecureShred) 20835 NE Montana Wy. Bend, OR 97701	541-382-2263	541-383-3640	www.republicservices.com/centraloregon sbaker6@republicservices.com	Joe Dear	2	2003	Complete on-site document destruction. Serving all of Central Oregon.
Schnitzer Steel 110 SE Fifth St. Bend, OR 97702	541-382-8471	541-382-3893	www.schnitzersteel.com sdoyle@schn.com	Scott Doyle	5	1971	Scrap metal recycling.
Sisters Habitat for Humanity ReStore 254 W Adams Ave. Sisters, OR 97759	541-549-1621	N/A	www.sistershabitat.org Kris@sistershabitat.org	Kris Powell	4	2007	New & used building supplies, home furnishings & appliances.
Sisters Habitat for Humanity Thrift Store 211 E Cascade Ave. Sisters, OR 97759	541-549-1193	541-549-6695	www.sistershabitat.org Rick@sistershabitat.org	Rick Murray	4	2007	Recycled clothing, books, crafting supplies, dishes & vintage items.
Strive Workplace Solutions 63011 Plateau Dr., Ste. 1 Bend, OR 97701	541-382-6688	541-389-1762	www.striveoffice.com kathym@striveoffice.com	Kathy Madison	5	1969	Office supplies, furniture, office machines, design planning, printing, janitorial & break room supplies.
Swift & McCormick Metal Inc. 3192 NE Sedgewick Ave. Redmond, OR 97756	541-548-4448	541-548-4061	carol.smmetals@yahoo.com	Dan McCormick	11	1987	Scrap metal recycling.
The Broomsmen 827 SE Business Way, Ste. M Bend, OR 97702	541-213-1131	N/A	www.thebroomsmen.com info@TheBroomsmen.com	Phillip Torchio	7	2015	Zero waste events, wedding services: event setup & cleanup, by appointment only. We work with your event team to ensure your waste & recycling is managed in a sustainable manner, whether planning a small fundraiser or a large music festival.
Tire Disposal & Recycling PO Box 177 Prineville, OR 97754	541-447-5121	541-416-9339	www.tiredisposal-recycling.com	Kevin Dehart	12	1988	Disposal of tires.

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

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# Is There Truth to Claims that we Need Not Worry about Plastic Pollution because Nature will Evolve Microorganisms to Break it All Down?

from the Editors of *E — The Environmental Magazine*

**H**umans have long aimed to maximize efficiency and convenience in everyday life. Plastic has fueled the growth of today's post-industrial world: From food preservation and textile production to construction and machinery, plastic has made elements of everyday life more convenient. Consequently, the planet is inundated with plastics like Polyethylene terephthalate (PET). Around the world over 70 million tons of PET plastic is manufactured, and only 19 percent of it is recycled. The World Economic Forum estimates that the planet is on track to have as much plastic by weight as fish in the ocean by 2050.

Scientists and environmental advocates alike are focused on addressing global plastic pollution. In 2016 Japanese scientists at the Kyoto Institute of Technology took samples outside of a recycling facility in Osaka and made a revolutionary discovery: microorganisms capable of breaking down PET plastic. They use enzymes that allow degradation of plastics into component pieces in only six weeks, compared to the 450 years it takes for plastic to break down on its own. This discovery gave rise to the question of how people can harness and utilize these microorganisms, as the naturally occurring microorganisms broke down plastic at a rate far too slow to be efficient for practical use. In response, scientists created a "super enzyme"—a mutant of the naturally-occurring organisms — capable of speeding the rate of plastic degradation so that 90 percent of a sample can be broken down in ten hours.

Plastic-eating microorganisms are an amazing example of the resilience and adaptability of our planet. However, they are unlikely to be our saving grace to rid the Earth of the plastic pollution scourge. Current recycling systems are inefficient; most of the plastic we put in recycling bins ends up in landfills. Also, the products that are recycled are unappealing to manufacturers due to their dark, gray coloration. Nonetheless, thanks to these microorganisms, recycled plastic can now rival the quality of virgin plastics.

But even with the help of super enzymes, microorganisms that break down plastics do so far too slowly to keep up with current production levels of plastic production and disposal. Additionally, it is crucial to understand the broad impacts of plastic pollution even as it is broken down. The U.S. Environmental Protection Agency (EPA) associates 78 percent of priority pollutants with plastic pollution. Plastics contain contaminants and harsh chemicals absorbed in the manufacturing process which are released into the environment as they break down. This means that we will see an increase in the effects of chemical leaching impacting marine life by causing respiratory problems, chemical accumulation in fatty tissues, disruption of endocrine function, and death.



ARE PLASTIC-EATING MICROORGANISMS THE SOLUTION TO OUR PLASTIC POLLUTION WOES? AND IF SO DO WE HAVE TO SLOW DOWN OUR PRODUCTION OF PLASTIC? | PHOTO PEXELS

The discovery of these microbes may very well be the future of recycling, but we are still years away from adequately scaling up this potential use. In the meantime, addressing the amount of plastic making its way into the environment is still an important global issue; reducing plastic use and disposal is the best tool we have to address the problem at hand.

Sources: *What you can do about pollution?* [epa.gov/trash-free-waters/what-you-can-do-about-trash-pollution](https://epa.gov/trash-free-waters/what-you-can-do-about-trash-pollution); *How to reduce your plastic use*, [epa.gov/trash-free-waters/ten-ways-unpackage-your-life](https://epa.gov/trash-free-waters/ten-ways-unpackage-your-life); *Plastic eating microbes helping with recycling*, [science.org/content/article/could-plastic-eating-microbes-take-bite-out-recycling-problem](https://science.org/content/article/could-plastic-eating-microbes-take-bite-out-recycling-problem); *Are plastic-eating bacteria the solution?* [edf.org/blog/2018/07/13/are-plastic-eating-bacteria-solution-ocean-pollution-its-not-simple-science-shows](https://edf.org/blog/2018/07/13/are-plastic-eating-bacteria-solution-ocean-pollution-its-not-simple-science-shows); *Scientists develop super "mutant enzyme,"* [ecowatch.com/mutant-enzyme-recycles-plastic-2645686207.html](https://ecowatch.com/mutant-enzyme-recycles-plastic-2645686207.html).

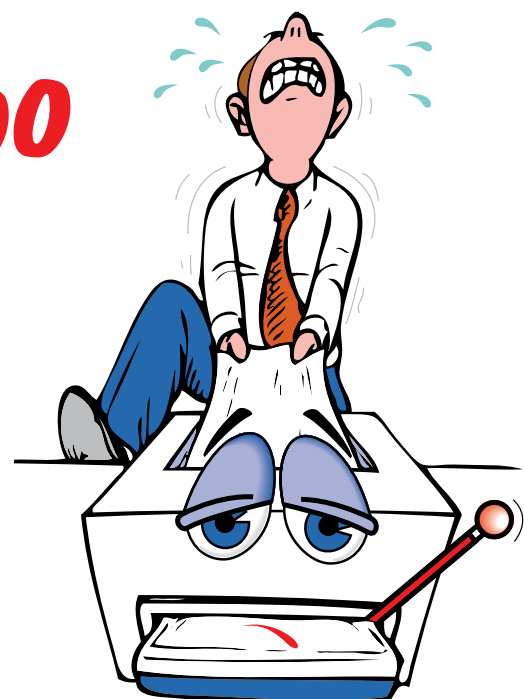
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Landscape Designers *(Listed Alphabetically)*

Company / Address	Phone	Fax	WebSite/Email	Contact	Staff	CO Year Est.	Services
Aspen Landscape Development 61944 SE 27th St. Bend, OR 97702	541-330-9577	N/A	www.aspen-bend.com info@aspen-bend.com	Brandon Reese, Jarrod Levin	20	1996	Landscape design, irrigation & landscape installation & maintenance & water features, rock-scapes, patios & decks.
Bend Pine Nursery 19019 Baker Rd. Bend, OR 97702	541-977-8733	N/A	www.bendpinenursery.com 977treequeen@gmail.com	Fred Swisher	2	1990	Specializing in plantscaping for privacy, screening & creating natural structure on bare (or empty) sites.
Blooming Desert Design + Build, LCB # 9613 CCB #204362 PO Box 48 Powell Butte, OR 97753	541-977-5499	N/A	www.bloomingdesertdesign.com shannon@bloomingdesertdesign.com	Shannon Lester, Drew Lester	2	2010	Landscape design, paver installation, backflow assembly testing, exterior project management, D.I.Y. hourly consultations.
Butch & Troy Landscaping Inc., LCB 7158 19384 Seminole Cir. Bend, OR 97702	541-385-0839	N/A	www.bendoregonlandscaping.com bandtland@hotmail.com	Troy Butolph	5	1979	All phase- landscape install, water features, irrigation, maintenance commercial & residential, snow removal & deicing. The new organic weed control system. No poison used pet & kid friendly.
Carlseng Designs Bend, OR 97703	541-610-6961	N/A	www.carlsengdesigns.com info@carlsengdesigns.com	Tanya Carlsen	1	2006	Offers landscape design & consultation blending form, function & sustainability for a site & client specific design that honors our local environment.
ECO-SCAPES 22160 NE Butler Market Rd. PO Box 205 Bend, OR 97701	541-389-5296	N/A	www.eco-scapes.com edbartz@eco-scapes.com	Ed Bartz	3	1993	Natural landscape maintenance.
Evergreen Plantscapes LLC PO Box 84 Bend, OR 97709	541-382-3841	N/A	www.evergreenplantscapes.com evergreenllc@bendcable.com	Mike Hull	6	1981	Interior plant design, installation & maintenance.
Homeland Design LLC 2337 NE Eighth St. Bend, OR 97701	541-312-2141	541-312-2141	www.homelanddesignllc.com joey@homelanddesignllc.com	Joey & Becky Shaw	3	2009	Full service custom & residential home & landscape design, remodel design irrigation design, builder/permit set drawings, onsite DIY consultations, computer renderings, study scale models, construction administration & bid review.
Landscape Elements, LLC, LCB 7256 PO Box 1878 Bend, OR 97709	541-312-2680	N/A	www.landscapeelements.net admin@landscapeelements.net	Parker MacDonald	15	1999	Custom design/build landscape & irrigation services.
Millsite Landscape Services LCB# 8364, CCB#153527 15 SW Colorado Ave., Ste. 1 Bend, OR 97702	541-382-2756	541-388-5414	millsitelandscape.com Mike@millsitelandscape.com	Mike Bjorvik	30	1998	Landscape maintenance, landscape construction, irrigation services, arbor care, seasonal color, snow & ice management, building maintenance & event services throughout Central Oregon. LCB# 8364 CCB#153527
Sculptural Landscapes, LCB 6008 19019 Baker Rd. Bend, OR 97702	541-382-5188	Call First	www.bendpinenursery.com info@bendpinenursery.com	Fred Swisher	1	1970	Design consultation & construction. Bend's only landscape books -- <i>55 Myths Tip + Secrets: Bend's Essential Guide to Landscaping</i> , <i>Simple Landscaping: A Life long High-Desert Landscaper Reveals How to Do More for Less</i> , <i>Simple Landscaping + Landscape War: 10 Traps You Must Avoid</i> & newest book is <i>Landscaping Warrior</i> .
Valorie Lukins Landscape Design Bend, OR	541-330-5700	N/A	www.vlukinslandscapedesign.com val@vlukinslandscapedesign.com	Valorie Lukins	2	1980	Specializing in landscape design for residential & commercial properties & therapeutic gardens.
WinterCreek Restoration LCB #7338 63405 Deschutes Market Rd. PO Box 1543 Bend, OR 97709	541-948-0661	541-382-1227	www.wintercreekrestoration.com Rick@wintercreekrestoration.com	Rick Martinson	11	2000	Ecology based landscape design. Native plant landscapes. Sustainable design. Restoration planning & design. Land management analysis, planning & design. Commercial & Residential. LCB #7338

Landscape Architects *(Listed Alphabetically)*

Company / Address	Phone	Fax	WebSite/Email	Contact	Staff	CO Year Est.	Services
Botanical Developments 100 NE Hawthorne PO Box 6326 Bend, OR 97701	541-617-5926	541-617-0443	www.botanical-developments.com ron@botanical-developments.com	Ron Kidder	40	2000	Landscape architecture, construction, maintenance & habitat restoration company committed to ecologically sound landscape practices.
Cameron McCarthy Landscape Architecture & Planning 160 E Broadway Eugene, Oregon 97401	541-485-7385	N/A	www.cameronmccarthy.com aloe@cameronmccarthy.com	Annie Loe	25	1952	Landscape architecture & planning
Dappled Earth - Designs to Nurture Life PO Box 97 Powell Butte, OR 97753	541-350-7436	N/A	www.DappledEarth.com eileen@DappledEarth.com	Eileen Obermiller	1	2007	Landscape architecture, land use planning & design of residential & commercial, resort, park & neighborhood properties.
David Evans & Associates, Inc. 320 SW Upper Terrace Dr., Ste. 102 Bend, OR 97702	541-389-7614	541-389-7623	www.deainc.com tam@deainc.com	Todd Marcum	2	1986	Engineering, surveying, planning, landscape architecture, natural resources management, construction engineering services.
Katrina Langenderfer Landscape Architecture 48 SE Bridgeford Blvd., Ste. 200 Bend, OR 97702	541-749-8526	N/A	www.KLLandArch.com info@KLLandArch.com	Katrina Langenderfer	1	2012	Provides comprehensive & integrated master planning & design services for park & recreation facilities, trails, transportation corridors/urban streetscapes, commercial, institutional, residential & environmental site development. Services include master planning/ site planning, site design, landscape & hardscape design, irrigation design, illustrative digital graphics/visual communication & construction documentation.
SZABO Landscape Architecture 1000 NW Wall St., Ste. 270 Bend, OR 97703	541-382-2059	N/A	www.szabo-la.com mike@szabo-la.com	Mike Szabo	5	2014	Landscape architectural design services for commercial, residential, campus, parks & urban design projects.

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



# Landscaping Tips for Instant Curb Appeal

One of the best ways to achieve instant curb appeal, according to the experts, is to effectively layer shrubs, plants and flowers in your front yard. Doing so can create a cohesive visual experience that naturally guides visitors to the front door.

Landscape designer Doug Scott describes plant layering in art terms: “Just like in a painting, you need to have a background, a middle ground and a foreground. Each layer serves a purpose, and there’s no more important place for them to be on full display than your home’s entrance.”

To help homeowners understand the purpose of plant layering and identify the best types of plants for each layer, Scott has joined forces with Exmark, a leading manufacturer of commercial mowers and equipment for landscape professionals and serious DIY-ers. Here they break it down for you:

- 1. **Background:** The background layer should consist of taller evergreen shrubs to ensure that no matter what’s in front of them, you and your visitors will always have something green to look at. This layer provides a cohesive backdrop and a bit of living color in every season.
- 2. **Middle Ground:** Here’s where to step it down a notch in height and add interesting shapes, colors or stripes that provide contrast against the darker green of the background layer. Herbaceous perennials, like lavender, are a good choice for this purpose.
- 3. **Foreground:** Finally, the foreground layer should help transition the planting beds to your lawn space or sidewalk, and should therefore be lower than the back two layers. It’s also where you can keep things fresh and get your hands dirty throughout the year by changing out annuals with the seasons. Or, if you want a lower-maintenance entrance, you can choose smaller perennials, evergreens or creeping ground covers. Use the foreground layer as an opportunity to add pops of color at ground level and draw attention to your home’s entrance.

Scott lays out a few other important tips to keep in mind:

- Choose plants consistent with your home’s style. For instance, if you have a craftsman home, you should probably skip tropical plants. Or, if your home is more minimalist, avoid an overabundance of different plants.
- Don’t obstruct views of your front door from the street with plants. Likewise,



PHOTO | COURTESY OF STATEPOINT MEDIA

visitors shouldn’t have to maneuver around plants as they make their way down the sidewalk. Neither is convenient or welcoming, so you’ll either need to keep pruning plants to size, or choose plants that won’t overgrow their space without a ton of pruning.

- To make your entrance “the star” it should be, the plant material in the rest of your front yard shouldn’t be distracting. Rather let it frame the intended view.

Scott offers more plant layering tips in “Making an Entrance,” a recent episode of “Done-In-A-Weekend Projects,” an original series from Exmark. To watch the video, visit Backyard Life, which is part of a unique multimedia destination with a focus on helping homeowners make the most of outdoor spaces. There you can also download additional tips and view other Exmark Original Series videos, including “Dream Yards,” “Living Rural,” “Prime Cuts” and “Done In a Weekend — Extreme Projects.”

Through effective plant layering, you can boost curb appeal and give your home the grand entrance it deserves.

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Landscape Contractors & Suppliers *(Listed Alphabetically)*

Company / Address	Phone	Fax	WebSite/Email	Contact	Staff	CO Year Est.	Services
Ascending Landscape Developments, LCB#8653 65514 Old Bend Redmond Hwy. Bend, OR 97702	541-948-2081	541-389-1025	ascending@bendbroadband.com	Jay Webb	5	2007	Landscape design, installation, renovation & certified arborist.
Best in the West Inc. 565 SE Lake Rd. Redmond, OR 97756	541-548-5748	541-548-5805	www.bestinthewest.biz bitwop@gmail.com	Dustin Alderman	5	1992	Supplies for landscaping such as cinder rocks, fir & hemlock bark, bark nuggets, soils, garden mixes, mulch. Bark blowing available.
Blooming Desert Design + Build, LCB # 9613 CCB #204362 PO Box 48 Powell Butte, OR 97753	541-977-5499	N/A	www.bloomingdesertdesign.com shannon@bloomingdesertdesign.com	Shannon Lester, Drew Lester	2	2010	Landscape design, paver installation, backflow assembly testing, exterior project management, D.I.Y. hourly consultations.
Butch & Troy Landscaping Inc., LCB 7158 19384 Seminole Cir. Bend, OR 97702	541-385-0839	N/A	www.bendoregonlandscaping.com bandtland@hotmail.com	Troy Butolph	5	1979	All phase- landscape install, water features, irrigation, maintenance commercial & residential, snow removal & deicing. The new organic weed control system. No poison used pet & kid friendly.
Complete Irrigation Services, LLC LCB# 8952 PO Box 1226 Bend, OR 97709	541-815-9623	N/A	www.cisbend.com trevor@cisbend.com	Trevor Varcoe	3	2010	Irrigation startups, repairs, upgrades, installs, winterizations, backflow testing & more.
Cornerstone LLC Landscape Maintenance 1576 NW Fresno Ave. PO Box 1908 Bend, OR 97703	541-280-3523	N/A	Cornerstonelogan@gmail.com	Drew Logan	1	2004	Installation of residential colonial crossbars; commercial signs for land/acreage, offices; commercial street signs; CCB#225679.
Eastside Gardens, Inc., LCB 12966 61780 SE 27th St. Bend, OR 97702	541-383-3722	541-317-8529	www.eastsidegardens.org	Chester Cocco	18	1989	Full landscape nursery, sales & installation.
Everist Irrigation 2660 Hwy. 20, Ste. 610-101 Bend, OR 97701	541-362-1389	N/A	www.everistirrigation.com jerry@everistirrigation.com	Jerry Everist	5	2011	Irrigation, landscape construction, landscape maintenance, backflow testing & snow removal. LCB#9018
Fagen Tree & Chips, CCB #100453 151 SE Second St. Bend, OR 97702	541-382-4997	N/A	www.bendoregontreeservice.com treesandchips@gmail.com	Wade Fagen	4	1995	Certified Arborist, land clearing & tree services, wood chip bark mulch supplier, snow removal.
Green Thumb Landscaping, LCB 8644 - Redmond 148 SE Deschutes Ave. Redmond, OR 97756	541-548-2194	541-548-0134	www.gtlandscaping.com greenthumbind@hotmail.com	David Krajczynski, Dana Oppenlander	35	1999	Commercial & residential design, construction, maintenance, irrigation, water features & lighting.
Instant Landscaping, #74728 63160 Nels Anderson Rd. Bend, OR 97701	541-389-9663	N/A	www.instantlandscaping.com joe@instantlandscaping.com	Tim Laroccco, Joe Owens	11	1980	Distribution for McPheeters turf & fertilizer. Deliver bark, turf, screened topsoil, enriched topsoil & soil amendments, gravel, drain rock, pavers, wall block & flagstone. Large selection of pre-packaged lawn products & fertilizers.
Landmark Landscaping, LLC, LCB 8209 Bend, OR 97701	541-420-1770	Please call first	www.landmarklandscaping.net william@landmarklandscaping.net	William Blair	3	2005	Landscape construction & maintenance.
Landscape Elements, LLC, LCB 7256 PO Box 1878 Bend, OR 97709	541-312-2680	N/A	www.landscapelements.net admin@landscapelements.net	Parker MacDonald	15	1999	Custom design/build landscape & irrigation services.
Landsystems, LCB 5082 21336 E Hwy. 20 Bend, OR 97701	541-382-7646	541-389-5982	www.landsystemsnnursery.com info@landsystemsnnursery.com	Gary English	25	1978	Full service nursery & garden center irrigation, full design, pavers, decking, water features, sodding, landscaping, bark blowing & maintenance.
McPheeters Turf, CCB #96163 2019 SW Park Ln. Culver, OR 97734	541-546-9081	541-546-2953	www.mcpheetersturf.com mcturf@cbbmail.com	Jason Potampa, William (Butch) McPheeters, Brenda Potampa	7	1979	Quality lawns, Advantage turf, classic blend, trees & shrubs, fertilizer. All types of turf lawns, trees, shrubs, native plants & grasses.
Millsite Landscape Services LCB# 8364 CCB#153527 15 SW Colorado Ave., Ste. 1 Bend, OR 97702	541-382-2756	541-388-5414	www.millsitelandscape.com Mike@millsitelandscape.com	Mike Bjorvik	30	1998	Landscape maintenance, landscape construction, irrigation services, arbor care, seasonal color, snow & ice management, building maintenance & event services throughout Central Oregon. LCB# 8364 CCB#153527
Schultz Landscapes LLC, LCB 8043 4805 SW Tomahawk Ave. Redmond, OR 97756	541-330-9696	N/A	www.schultz-landscapes.com info@schultz-landscapes.com	Scott Schultz	5	1997	Landscape design, construction, water features, pavers, irrigation, maintenance & snow removal.
Sculptural Landscapes, LCB 6008 19019 Baker Rd. Bend, OR 97702	541-977-8733	Call first	www.bendpinenursery.com info@bendpinenursery.com	Fred Swisher	1	1970	Design consultation & construction. Bend's only landscape books – <i>55 Myths Tip + Secrets: Bend's Essential Guide to Landscaping</i> , <i>Simple Landscaping: A Life long High-Desert Landscaper Reveals How to Do More for Less</i> , <i>Simple Landscaping + Landscape War: 10 Traps You Must Avoid</i> & newest book is <i>Landscaping Warrior</i> .
Springtime Landscapes & Irrigation, LCB 6044 62990 Plateau Dr. Bend, OR 97701	541-389-4974	541-389-3621	www.springtimeirrigation.com info@springtimeirngation.com	Bill Shumacher, Joe Davies	33	1980	Landscape irrigation, design, construction & maintenance.
Vern Sampels Landscaping , LCB 8092 1986 SW Canal Blvd. Redmond, OR 97756	541-548-8416	Same as phone	www.sampelslandscaping.com sampelslandscaping@hotmail.com	Kiley Sampels, Carla Sampels	30	1971	Full phase landscaping. Authorized dealer of Rainbird Systems.
WinterCreek Restoration LCB #7338 63405 Deschutes Market Rd. PO Box 1543 Bend, OR 97709	541-948-0661	541-382-1227	www.wintercreekrestoration.com Rick@wintercreekrestoration.com	Rick Martinson	11	2000	Native plant landscapes, xeriscaping, restoration, fire prevention, wildlife habitat. Commercial & residential. Wholesale native plant nursery. LCB #7338

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



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IN THE KNOW™

Profiting From the Sale of Your Unwanted Life Insurance Policy

by DAVID ROSELL — Rosell Wealth Management

You — or your client — are on your last (and hopefully best) phase of life. During younger years, ensuring that dependents would be taken care of no matter what or safeguarding against financial downturns made sense. But now, that might no longer be the case. Or maybe you don't have to worry anymore about estate taxes upon your passing or about any number of other reasons that compelled you to buy life insurance years ago. So why are you still hanging onto that costly life insurance policy when you could trade it in for a pile of fun coupons? Make that a mountain of fun coupons.

How? I'm about to introduce you to life settlements — trading in life insurance you no longer want or need, and that has probably gotten increasingly expensive over the years, for potentially way more than the policy's cash surrender value. Don't you hate it when you've spent a ton of money on something you don't need? That can feel even worse if you're still paying for it.

Does this remind you of your life insurance policy?

I know. You're tempted to just walk away. But what if you could sell it?

Shockingly, the Wharton School reports 85 percent of term policies and 88 percent of universal policies never pay a death benefit. Instead, they expire, lapse or are surrendered. In short, most people who have purchased life insurance get little to nothing for the money they've spent. How much sense does that make? None. You couldn't want to walk away from a Lamborghini just because you didn't drive it anymore. No. You'd sell it. Hello! So, if you need (or want) money — and who doesn't? — you may be able to do precisely the same thing with a life insurance policy that has outlived its purpose.

People like you and me pay our life insurance premiums each year to protect our loved ones or business partners. But let's be real, this is a policy we hope doesn't get used anytime soon. If we're lucky, we actually outlive the need for our life insurance policies. But what happens when:

- This policy that you have been paying for is no longer needed, or you just can't afford the often-rising premiums?
- Your children are no longer dependents, and you've built up enough wealth to make sure your family is taken care of for the rest of their lives?
- You and your business partner have sold your company, and the insurance policies you had in place to protect each other, and your families are no longer wanted?
- Then there are all the families who purchased policies to cover the expected estate taxes upon the second spouse's passing, and now federal exemptions have increased so much that fewer than one percent of Americans will even have a federal estate tax.

These are just some of a slew of potential situations where life insurance had a pivotal role in significantly leveraging money to provide security and peace of mind, but now the need for such coverage has diminished or evaporated altogether. Most people believe they have only three options for their now unwanted and unneeded life insurance policies. They include:

1. Keep the policy and continue paying the increased premiums.
2. Decrease the death benefit of the policy to maintain an affordable premium.
3. Let the policy lapse and receive any potential cash value that has accumulated if it's a permanent policy.

What if there was a fourth option that might benefit you much more? Would you like to learn how you could potentially profit from the sale of your life insurance policy? We're going to introduce you to a strategy that insurance companies do not want you to know about. We feel you should be *in the know* about a relatively unknown yet powerful option: Life settlements!

Your home, automobiles, boat, investment portfolios, investment real estate and business interests are all considered capital assets. However, most people aren't aware that your life insurance policies are also considered a capital asset — an asset that may have significant value.

How can this be? I hear you asking yourself. The answer starts with getting acquainted with what a life settlement is.

So, What Is a Life Settlement?

A life settlement is the sale of an existing life insurance policy, often to a third-party institutional investor. These investors on what we call the "secondary" market often include pension funds, hedge funds or banks. The policy is put up for sale for more than its cash surrender value and less than its death benefit. In such a transaction, the policy owner sells the policy in exchange for a lump sum cash payment. The policy owner is often the insured but can also include entities such as businesses or an irrevocable life insurance trust. Once the policy is sold to the institutional investor, they become the policy's owner. It is now their responsibility to make all the premium payments moving forward. In return, they will eventually receive the death benefit upon the insured's death.

These institutional investors purchase many different life insurance policies to diversify their holdings. It is helpful to know that the purchased policies are owned in large blind pools with many other policies. This helps to assure client confidentiality. In addition, the investors participate in the performance of the grouping of numerous policies similar to a mutual fund portfolio where the investors are less concerned about each individual equity holding they own and more focused on the overall performance of their pool of assets. Even though the institutional investors who purchase unwanted policies DO NOT have access to an insured's personal information, reputable companies service these portfolios and keep confidential records of the names and contact information needed to track an insured's health.

What's In It for You or Your Client?

The bottom line is that unneeded and sometimes financially burdensome life insurance policies can often be sold for a heck of a lot more than you would get by simply letting them go. Of course, like most major financial transactions, this should only be considered after a thorough analysis of the pros and cons of retaining the policy vs. selling or surrendering it. But suppose a life insurance policy



is no longer necessary. In that case, a life settlement could result in the policy owner receiving a more significant amount than if the policy were allowed to lapse or was surrendered for its cash surrender value.

The most effective way to get you in the know on life settlements is to share actual case studies. As we share these informative stories that may surprise you, it is important to know the following:

- All client names have been changed to protect confidentiality.
- The gross offer we procure for our clients is always reduced by commissions and expenses related to the sale.
- Each client's experience varies, and there is no guarantee that a life settlement will generate an offer greater than the current cash surrender value. In such cases, the client can always surrender their policy to the carrier if the coverage is no longer needed.
- This material is intended for informational purposes only and should not be construed as legal or tax advice or investment recommendations. Please consult a qualified attorney, tax advisor, investment professional or insurance agent about the issues discussed herein.

Okay, so now that we're done with all that, let's meet some people who, with a little (or a lot of) help from our Valmark Financial Group team, have made life settlements work for them.

Larry and Liz Jacobs were household names in Depoe Bay, Oregon Coast with the world's smallest navigable harbor. Picture perfect, especially when it's not raining which is not very often, it's best known for its whale watching. Larry and Liz were visionaries on that front, starting the first whale watching tour company in 1968. Liz worked in the office taking reservations, selling tickets and keeping the books organized while Larry led three to four daily tours. As the summer ended each year, the



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Continued on Page 31 ►

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



Liz  
Smith



Ed  
Wettig

Seasoned financial advisors join **Cornerstone Financial Planning Group, LLC** in Bend.

As of the beginning of 2022, Financial Advisors **Liz Smith** and **Ed Wettig**, CFP have joined **Barb Seaman** to expand the investment and financial planning capabilities for Cornerstone.

Smith, an Oregon native, grew up in the Portland Metro area and began her financial career at U.S. Bank and for the past 16 years, at

Allstate Financial Services. Smith is committed to her clients' best interest and looks forward to her new affiliation with Cornerstone.

Wettig began his financial services career in 1999 at Morgan Stanley and in 2012 founded Wettig Capital Management. In 2007, Wettig passed the Certified Financial Planner exam and offers comprehensive financial planning, investment management and retirement income strategies to individuals, employer groups and nonprofit organizations.

Seaman has been a financial planner since 1986 and is a co-founder of Cornerstone Financial Planning Group, LLC.



Barb  
Seaman



Rebekah  
Altman

**The Deschutes River Conservancy (DRC)** welcomes new development director, **Rebekah Altman**.

Altman oversees all fundraising and development at DRC — fostering relationships and garnering support for DRC programs from foundations, businesses and community members. With more than a decade of experience in communications and nonprofit fundraising, Altman has worked for organizations across the country and abroad that advance access to education and job opportunities, human services and the arts. She comes to DRC most recently from Rogue Farm Corps, a statewide organization that provides beginning farmers and ranchers with training in sustainable agriculture. Altman is fueled by interdisciplinary approaches to complex

issues and the power of collaboration, which are also embodied in the DRC's organizational values. She looks forward to contributing her skills to DRC for the good of the Deschutes and all who benefit from the river.

Years after a too-brief stint in the PNW in the '90s, Altman finally returned in 2016 to settle in Bend with her family. In her spare time, you can find her getting out into nature, checking out public art and live music, pattering around her yard and dreaming about travel.

**Precise Flight, Inc.** of Bend has promoted **Tyler Tuttle** to the position of director of engineering.

Tuttle has worked for Precise Flight since 2019. He brings more than 14 years of experience overseeing new product development, product quality assurance and manufacturing innovation. Most recently in the position of Lead Project Engineer, he has been responsible for total project management and providing day-to-day leadership for the engineering team at Precise Flight. Before joining Precise Flight, Tuttle served as senior research and development engineer, the Product Design Engineering team leader for Nosler and Aerospace Production engineer for Precision CastParts.

Tuttle began his new role in March 2022.



Tyler  
Tuttle



Corban  
Harrington

**Bend Chamber** welcomes **Corban Harrington**, operations manager.

Harrington has garnered 12 years of accounting and finance experience with Driscoll's, Inc. — the world's largest berry company. Desiring to be closer to her work and the impact that it has, she's now serving as the operations manager for the Bend Chamber.

Harrington holds a bachelor's degree in business finance from Pittsburg State University and has her sights set on her CPA. She's also working towards a secondary degree in interior design.

Harrington, her husband, Marc, their son, Beckett and two dogs, Allie and Charlie, enjoy everything Bend has to offer. They currently live in La Pine but are looking forward

to putting down permanent roots in Bend someday very soon. She enjoys photography, reading, cooking and baking.

The law firm of **Lynch Murphy McLane LLP** announced that partner **Jeff Patterson** has been elected by the Board of Regents to the prestigious American College of Trust and Estate Counsel (ACTEC). One of 27 newly elected attorneys, Patterson now becomes a "Fellow" in the premier international organization for estate planning attorneys, comprised of approximately 2,400 lawyers and law professors from across the globe, who are leading members of the trust and estate profession — having demonstrated the highest level of integrity, commitment to the profession, competence and expertise in the preparation of wills and trusts, estate planning, probate, trust administration and related practice areas.



Jeff  
Patterson

Patterson has been practicing estate planning law in Oregon for over 17 years. He received his advanced LL.M. in taxation in 2010, and offers extensive expertise in advanced estate and gift tax planning, including various charitable giving strategies, advanced estate and gift tax structures, succession planning and is an advisor to several local non-profit boards, including the KIDS Center and the Guardian Group.

**Hurley Re, P.C., Attorneys at Law**, announces that **Joshua M. Hood** has joined their firm.

Hood practices in the areas of probate and trust litigation, civil litigation, estate planning and probate and trust administration.

After graduating from Southern Oregon University cum laude with a degree in Criminal Justice and a minor in Psychology in 2007, Hood attended law school at Valparaiso University School of Law in Valparaiso, Indiana. Prior to joining Hurley Re, P.C., Hood was an attorney at Solomon Dwiggin Freer & Steadman, in Las Vegas, Nevada. He is excited to return to Oregon with his family.



Joshua  
M. Hood



Chris  
Scott



Taylor  
GeDeros

**RE/MAX Key Properties** welcomes a new team of brokers, **Chris Scott** and **Taylor GeDeros**.

Buying or selling a home requires the right partnership with a real estate agent you trust. Scott is dedicated to being this trusted partner to his clients. With a strong background in business operations and sales, Scott brings a unique combination of skills to his real estate career. Above all, it is his ability to make everyone feel comfortable and productive as they navigate the most important journey of their lives, the

journey to find a home. He believes that identifying and understanding your goals for a home or property is the key component for a positive experience.

GeDeros has a passion for helping people and is driven by achieving positive outcomes for her clients. She graduated from the University of Oregon with a degree in business with a focus in marketing. Raised in a family of general contractors, she grew up in the business and brings a wealth of knowledge and experience.

Prineville cowboy **Buck Faust** will be competing in the Simonich third season of **Ultimate Cowboy Showdown**, the cowboy competition series hosted by country music icon Trace Adkins. Viewers will have to tune in to see if Faust, a cattle rancher and horse trainer, with a larger-than-life personality can come out on top.

Oregon can hold a lot of challenges for ranchers, with a diverse climate and varied terrain, but it ultimately toughens cowboys. After years of roping, training horses, calving cows and running his own cattle operation in Prineville, Faust feels he is ready to compete in one of today's toughest cowboy competitions, in the often harsh conditions of Wyoming.

In *Ultimate Cowboy Showdown*, top cowboys from across the United States compete to win a herd of cattle (worth at least \$50,000), a coveted belt buckle and a lifetime of bragging rights. As they lock horns in a series of grueling challenges, they are judged on their skills, knowledge, grit and passion. The diverse male and female contestants include ranch owners and managers, horse trainers, ranch hands, bull riders and rodeo competitors. One-by-one, the cowboys who don't perform are eliminated by country music icon Trace Adkins and a panel of expert judges. In the end, only one cowboy rides away with the herd.

Season 3 of *Ultimate Cowboy Showdown* premieres on Thursday, April 21st at 8PM ET on general-entertainment network INSP.



Buck  
Faust

Local children in foster care now have 20 more **Court Appointed Special Advocates (CASA)** volunteers advocating for them. The community volunteers were sworn-in this week as volunteers by Judge Annette Hillman.

CASA volunteers are the voice to represent the child's best interest in court and in the community during their time in foster care. Each volunteer completed a 40-hour training process before being sworn-in as an officer of the court and assigned a child or sibling group currently in foster care. Last year, 436 children spent time in foster care in Central Oregon and 366 of these children were served by a CASA volunteer.

More Who's Who Next Page ►



PHOTOS | COURTESY OF CASA



Who's Who  
Continued from previous page

**Staci Simonich**, a nationally recognized researcher and faculty member who has held numerous leadership positions at **Oregon State University** over two decades, has been named dean of the university's College of Agricultural Sciences and director of the Oregon Agricultural Experiment Station. As dean, she is also appointed the Reub A. Long Professor.

Simonich will start as the first woman to serve as dean of the college on March 28. She has served as acting dean of the college since March 1 and as executive associate dean for nearly two years. From 2018 to 2020, she served as associate vice president for OSU research operations and integrity.

Simonich will oversee a college with more than 3,000 students, 290 tenure-track faculty and more than \$90 million in annual research expenditures, and that has been ranked among the top agricultural programs in the world. The college has 13 academic departments and more than 40 undergraduate and graduate degree programs. The college leads research at agricultural experiment stations at 14 locations throughout the state and its teaching, research and community engagement programs provide impact throughout Oregon, the nation and the world.

Simonich arrived at Oregon State in 2001 as an assistant professor with a research focus on how chemicals move through the environment. She became a professor in 2011 and served as associate head of the Department of Environmental and Molecular Toxicology from 2015 to 2017. In 2017 and 2018, she held the position of associate dean for academic and student affairs in Oregon State's College of Science.

With more 120 peer reviewed publications, her research focuses on understanding the fate, chemistry and transport of pesticides and other semi-volatile organic compounds, as well as human and environmental exposure to these pollutants. Her research has been published in Science, Nature, Environmental Health Perspectives, Environmental Science & Technology and the Proceedings of the National Academy of Sciences.

During her tenure at Oregon State, Simonich has mentored 30 doctorate and master's students and 24 undergraduate students in her laboratory. Over her career, she has received more than \$15 million in funding from the National Science Foundation, National Institute of Environmental Health Sciences, Department of Defense and Department of Interior.

In 2021, Simonich became a fellow of the American Association for the Advancement of Science. Criteria for selection include pioneering research, leadership within a given field, teaching and mentoring, fostering collaborations and advancing public understanding of science.

Prior to joining Oregon State, Simonich worked in the consumer product industry with Procter & Gamble for six years. She received her doctorate in chemistry from Indiana University, a bachelor's degree from the University of Wisconsin-Green Bay and a Master of Business Administration from Oregon State in 2020.



Staci Simonich

Simonich succeeds Alan Sams, who recently announced his plans to return to Texas A&M University.

The **Central Oregon Health Council** announced that **Carmen Madrid** has been named executive director of the health care nonprofit, which is dedicated to improving health care delivery and outcomes in the region while reducing costs by bringing community partners to the table to execute a five-year Regional Health Improvement Plan.

Madrid comes to the Health Council from Micro Enterprise Services of Oregon (MESO) in Portland, where she served as the deputy director, managing strategic design of business development programs, contract negotiations, operations oversight, grant development and education programs. Madrid held prior positions at the Center for Intercultural Organizing and Kaiser Permanente and is a member of the Tualatin Riverkeepers.

Madrid will join the Central Oregon Health Council at the end of April and looks forward to connecting with the Central Oregon community.

**Effectual** has named **John White** as chief innovation officer. White will drive the company's product and innovation strategy to deliver full stack IT modernization solutions that realize the full potential of cloud technologies.

A proven cloud expert, White has guided thousands of companies through complex infrastructure migrations and technology evolutions — keeping cost, culture and business impact top of mind. He brings extensive experience designing technology products, developing strategic product roadmaps, leading post-acquisition integrations and increasing selling capacity at cloud and infrastructure companies.

In his most recent role as an Enterprise Technologist at Amazon Web Services (AWS), White advised enterprise organizations on moving successfully to AWS. This included bringing them through Cloud Adoption Framework workshops, setting up Cloud Centers of Excellence and aligning business goals to technology initiatives.

Prior to AWS, White was the chief innovation officer and senior VP of Product Strategy at Expedient, where he led the modernization of their tech and product stack and the development of their portfolio of cloud services. While at Expedient, White built products that garnered acknowledgement in Gartner Magic Quadrants and Gartner Market Guides, facilitated a deep relationship with VMware that resulted in being named VMware Cloud Provider of the Year for the Americas and ultimately positioned Expedient for a successful sale in 2019.

**Laird Superfood, Inc.** (NYSE American: LSF) announces **Daryl Moore** as the company's new senior vice president of sales. In his new role, Moore will lead the brand's Sales team towards strategic and aggressive growth, focused on national expansion across all wholesale channels.

Moore possesses more than 30 years of leadership experience in the food and beverage industry in both the grocery and foodservice channels. He has successfully pioneered and scaled premium brands, holding executive roles and contributing to notable growth at Bulletproof Nutrition, La Brea Bakery/ARYZTA and Performance Kitchen. Prior, Moore held positions within the Starbucks Coffee Company, where he received the highest individual honor, the President's Award for Food Program Innovation.

This announcement follows the appointment of **Jason Vieth** as Laird Superfood's newest chief executive officer in late January.

# Businesses Serving Community



PHOTO | COURTESY OF SOROPTIMIST INTERNATIONAL OF BEND

## SOROPTIMIST INTERNATIONAL OF BEND

The "Bras from Bend Drive" is back for the month of April, sponsored by Soroptimist International of Bend.

One bra — one woman from Central Oregon. Both make a difference to one woman rescued from human trafficking halfway around the world. Your gently used or new bra provides a woman rescued from sex trafficking the opportunity to earn a living by selling used clothing and to create a better life for herself and her family. It is that simple.

Please give support during the month of April and drop your bras in the Soroptimist of Bend Bra Boxes at the following locations. In turn, they are sent to the nonprofit, Free the Girls (freethegirls.org) that ships them to Africa and Latin America. Donations are always welcome to help defray the cost of shipping. More details available at [sibend.org](http://sibend.org).

### Bend Locations:

- Apollo Hair Salon, 61470 S Hwy. 97, Suite 2
- Chic and Shabby Hair Salon, 2669 NE Twin Knolls
- Creative Hair Graphics, 1040 NW Galveston Avenue
- Deschutes Children's Foundation, 2125 Daggett Lane
- Little Hair Shoppe, 2669 NE Twin Knolls
- Mariposa Beauty, 345 NE Norton Avenue

Got a Who's Who?

Send it to [CBN@CascadeBusNews.com](mailto:CBN@CascadeBusNews.com)



# Mid Oregon Fundraiser Supports Free Health Screenings for Preschoolers

Over \$35K raised for Healthy Beginnings since 2004

Mid Oregon Credit Union is gearing up for its 18th Annual “Adopt-A-Bear” Fundraiser April 1 through April 17 in support of Healthy Beginnings, which provides free health screenings for preschoolers.

Since 2004, Mid Oregon’s annual Adopt-A-Bear fundraiser has raised more than \$35,000 for Healthy Beginnings. Starting April 1, members can “adopt” a bear with their donations and the die-cut bears with their name become the “wallpaper” at the applicable Mid Oregon branch. Community donations keep Healthy Beginnings’ screenings free for all families who use their services.

“For 18 years, it has been the generosity of our membership that makes this fundraiser so special,” says Kyle Frick, VP of Marketing and Community Relations. “We are pleased to again partner with Healthy Beginnings to help ensure that more Central Oregon children have access to these much-needed screening services.”

All health screenings are performed by local medical, dental, nutritional and behavioral specialists, providing parents with a thorough assessment of their child’s physical and developmental health.

“Within the first five years, so many critical developmental milestones happen,” says Kathleen Cody, executive director of Healthy Beginnings. “Children suffering from unidentified medical or developmental issues can act out in various, unhealthy ways. Our assessments help catch these issues before school starts, giving parents an additional resource and peace of mind if they have questions about their child’s development.”

From April 1-17, the Central Oregon community can “Adopt-A-Bear” at any of Mid Oregon’s seven branches, by calling 541-382-1795, or going to a secure, online member-only donation form. Donations will help ensure that every preschooler in Central Oregon is healthy and prepared to enter kindergarten ready to learn.

Mid Oregon Credit Union is a full-service, member-owned financial cooperative headquartered in and serving Central Oregonians since 1957. With more than 41,000 members in Deschutes, Jefferson, Crook, Wheeler, Lake and North Klamath Counties and over \$600 million in assets, Mid Oregon partners with members to meet their financial needs and to help them achieve their dreams.

Healthy Beginnings is a registered 503(c) nonprofit organization located in Bend, Oregon, dedicated to ensuring that all local children enter their school life ready to learn, contribute and thrive. They conduct free, comprehensive health and developmental assessments for children under the age of five using state-of-the-art screening tools and performed by certified volunteer health and behavioral specialists. These free health screenings are available to every child in Deschutes, Crook and Jefferson Counties.

midoregon.com • myhb.org



ART | COURTESY OF MID OREGON CREDIT UNION

# The Council on Aging & Its Partners Celebrate 50 Years of Delivering Meals on Wheels

Financial Support, Volunteer Help Sought for Essential Central Oregon Meal Programs

The Council on Aging (CoA) together with its local partners, and the national Meals on Wheels network, are raising awareness of the issues of food insecurity and malnutrition among the nation’s older adult population. Throughout March, the Council on Aging will honor the 50th anniversary of the Older Americans Act Nutrition Program that helps fund community-based programs like Meals on Wheels.

Meals on Wheels provides meals, delivered up to five times a week, to homebound seniors who can no longer shop for or prepare their own meals. There is no income qualification for the program. In addition to preventing hunger and malnutrition, the program helps to reduce social isolation while fostering independence, dignity and self-respect among those who are aging.

“Our Meals on Wheels program is essential to ensuring the nutritional security of so many older Oregonians throughout our region, and community donations and volunteer support are pillars of these programs,” said CoA executive director Susan Rotella. “Every bit of help is vitally important, and we hope our message will reach individuals or organizations who may be interested in supporting this valuable program.”

Meals on Wheels is an effective and critical public-private partnership through which Central Oregon community-based programs — aided by hundreds of local supporters and volunteers — address senior hunger and isolation issues. The nutritious Meals on Wheels meals, friendly visits and safety checks they provide each day help to ensure that our nation’s older adults live more nourished and independent lives in their own homes, saving the country costly and preventable healthcare expenditures.

Meals on Wheels has been an essential safety net for five decades. The onset of the COVID-19 health and economic crises resulted in skyrocketing demand for services here in the tri-county.

The Council on Aging seeks to inspire community donations in support of its nutrition services, recruit new volunteers for the Meals on Wheels program and create broader public awareness of the range of nutrition supports offered to older Central Oregonians by the Council on Aging and its partners. In 2021,



CELEBRATING 50 YEARS OF DELIVERING MEALS ON WHEELS IN CENTRAL OREGON | PHOTO COURTESY OF COUNCIL ON AGING

in partnership with our Meals on Wheels senior center partners in Redmond, Prineville and Madras, we served almost 100,000 home delivered Meals on Wheels meals.

Please consider supporting this important program at [councilonaging.org/](https://councilonaging.org/) donate. If you are interested in volunteering please reach out to the Meals on Wheels provider in your town:

- 1. Bend, Sisters or La Pine: [org/volunteer](https://org/volunteer) or call 541-678 5483
- 2. Redmond Senior Center: [org/volunteer](https://org/volunteer) or call 541-548-6325
- 3. Prineville Senior Center Charitable Trust: 541-447-6844
- 4. Madras/Jefferson County Senior Center: 541-475-1148

[councilonaging.org](https://councilonaging.org)  
[facebook.com/CouncilOnAgingOfCentralOregon](https://facebook.com/CouncilOnAgingOfCentralOregon)



# Rosendin Powers St. Charles Health System in Bend

## Electrical Contracting Company Replaced Aging Infrastructure throughout Hospital

Rosendin, the nation's largest employee-owned electrical contractor with a regional office in Prineville, recently completed a two-year project to upgrade the electrical infrastructure at the St. Charles Health System facility in Bend. Skilled tradesmen from the IBEW Local 280 successfully replaced aging equipment that was at risk of failure and relocated the existing electric services for the St. Charles Heart and Lung Center wing to enable future expansion. Despite a number of logistical and resource challenges, Rosendin completed the work on schedule and under budget with zero injuries.

"This project was equally challenging as it was rewarding. Our team took great pride in knowing that all the work and extra effort put in to overcome the challenges we faced would ultimately result in the bettering of our community," said Dan Ruffoni, Rosendin senior project manager. "A great deal of coordination went into determining the timeframe to change over the power supply and our success on this project would not have been possible without the great partnership and collaborative efforts from both the St. Charles and Skanska teams."

St. Charles Health System was originally built in 1974, and replacement parts were no longer available for the primary and emergency switchboards that served the main tower of the facility. Working in alignment with the hospital's building maintenance team and General Contractor, Skanska USA Building, Rosendin installed two new services to a new 3000A switchboard to serve the normal power and a new 1600A switchboard along with a 1000A ATS for the emergency power, while the hospital remained operational.

"This upgrade provides added stability and reliability to our building systems and sets the Bend Campus up for years to come. We are grateful for the success of this project and the teamwork and flexibility demonstrated by Rosendin and Skanska during a challenging cutover schedule," said Christa Papke, program manager; Clinical and Hospital Operations with St. Charles Health Systems. "It is always difficult to interrupt services in

an occupied building. In a hospital which runs around the clock, 365-days a year, interruptions must be coordinated and minimized. Rosendin and Skanska supported our hospital operational teams and looked for creative opportunities to minimize disruptions and keep our patients first."

The hospital provides critical services to the local community, and planning was critical to ensure emergency care could be provided while power was switched to the new system. This impacted the general power and lighting, life safety loads and loads that impacted the emergency, imaging and operating room suites. To reduce the impact on staff and patients, Rosendin's construction teams worked overnight and on weekends to cut power across 19 separate loads of the hospital to re-feed electricity from the new services.

Rosendin mitigated pandemic-related challenges and supply chain issues by taking an early procurement approach, ordering equipment as early as March 2021 and storing it at the company's Prineville facility and on-site until construction began several months later. They also had to schedule workers around Oregon Health Authority's mandate requiring everyone on the hospital campus be vaccinated.

"As a local general contractor in Central Oregon for the last 25 years, we are proud of the relationship and quality work that Rosendin provides every day," said Jacob Struck, superintendent for Skanska USA Building. "Rosendin's commitment to safety, quality, communication and planning has brought the St. Charles electrical infrastructure project stability and success. This new state-of-the-art electrical system will provide care for life for generations to come."

"Rosendin is a proud supporter of the St. Charles Health System and we are proud to contribute to this essential organization by providing a reliable electrical system that will let them focus on saving lives today and as the Central Oregon community continues to grow," said Robert John, Rosendin division manager.

As an industry leader in designing and building healthcare facilities around the country, Rosendin will be



ROSENDIN AND ST. CHARLES HEALTH SYSTEMS TEAM | PHOTO COURTESY OF ROSENDIN

sharing details of the hospital project May 18-20, at the 2022 Oregon Society for Healthcare Engineering Spring Symposium, which they are sponsoring. Rosendin also discussed the challenges of this project at the ASHE 2022 International Summit & Exhibition on Health Facility Planning, Design and Construction in New Orleans.

### About Rosendin:

Rosendin, headquartered in San Jose, is employee-owned and one of the largest electrical contractors in the United States, employing over 7,500 people, with revenues averaging \$2 billion. Established in 1919, Rosendin remains proud of our more than 100 years of building quality electrical and communications installations and value for our clients but, most importantly, for building people within our company and our communities. Our customers lead some of the most complex construction projects in history, and rely on us for our knowledge, our ability to scale and our dedication to quality. At Rosendin, we work to ensure that everyone has the opportunity to reach their full potential by building a culture that is diverse, safe, welcoming and inclusive.

[rosendin.com](https://www.rosendin.com)



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## Kôr Community Land Trust

*Continued from page 3*

designed by Pinnacle Architecture for the rental units and Ten Over Studios for the homeownership units, presents an equitable approach to the site, its neighboring community, and the natural landscape and existing treescape. Given this approach, the joint proposal was supported by a number of abutters and local organizations, who provided Deschutes County

Commissioners with letters of support. Housing Work's Executive Director, David Brandt, reflected that, "the Simpson Ave. property offers a unique opportunity for Deschutes County to invest in affordable rental and permanently affordable homeownership, serving the broad housing needs of the community on a single site." Kôr Community Land Trust's Executive Director, Jackie Keogh, detailed, "Our permanently affordable homeownership opportunities will allow for lower-income residents to advance through the affordable housing continuum. Families living in Housing

Works' affordable rentals would have the opportunity to purchase a Kôr resale on the same site, in turn staying in their community, school district, and with established family supports, like daycare centers." In 2014, Housing Works and Kôr joined forces to help bridge the gap between the stability of affordable rental housing and the opportunity for affordable homeownership. The partnership has a proven history of building award winning housing that is attractive, energy efficient and affordable to Central Oregonians. [korlandtrust.org](http://korlandtrust.org) • [housing-works.org](http://housing-works.org)

## Broken Top Club

*Continued from page 3*

course, a golf performance center, two tennis courts, eight pickleball courts and a fitness center with a yoga studio spa and steam rooms. The golf course and property are set in the high desert, in the foothills of the majestic Cascade Mountains. The award-winning 7,161-yard, par 72 course blends traditional design elements with modern routings,

bunkers and green complexes. "We are excited to partner with a top-rated private club in Broken Top Club," said Ryan Whitney, senior vice president of operations, Troon. "The beauty of the setting and quality of the professional team will serve as a foundation for creating a first-class member experience." Broken Top's 27,000-square-foot clubhouse overlooks a six-acre lake and showcases stunning views of the Cascade Mountains. With a massive wood-burning fireplace, exposed timber trestles and rough-hewn rock,

the clubhouse offers a casually elegant place for members and guests to relax and unwind. The expansive Broken Top Restaurant is the cornerstone of the clubhouse. The culinary team uses only the best of fresh local ingredients. Artisanal cheeses from Tumalo Farms, organic herbs and heirloom tomatoes from Klamath Falls, natural beef from Madras, natural poultry from Central Oregon and fresh fish from the coast. "We are constantly striving to make Broken Top the best private club in the Pacific Northwest," said Broken Top Club

Board of Directors President Monica Harrington. "The Board believes that based on Troon Privé's proven track record of operational effectiveness and focus on member and guest satisfaction, the team will help us elevate the club experience." As a Troon Privé-managed club, Broken Top Club members can enjoy the Troon Privé Privileges program, which delivers extraordinary golf and lifestyle benefits as well as reciprocal play at other Troon Privé-managed private clubs around the world. [brokentop.com](http://brokentop.com) • [Troon.com](http://Troon.com)

## Pickleball

*Continued from page 3*

700 players, including highly ranked national pros. We expect an even greater turnout for this year's tournament and are so excited to welcome players of all ranks and ages." Pacific Northwest Classic

is open to players ages ten and up, and registration information can be found at [bit.ly/3Kfip6m](http://bit.ly/3Kfip6m). Businesses are also getting in on the action by sponsoring the five-day tournament. This is Beaver Coach Sales' second year as the event's title sponsor, and other sponsors include Pickleball Zone, Widgi Creek Pickleball, Selkirk, Jigsaw Health and Humana. PNC Co-

Director Kirk Foster says, "We are fortunate to have so many sponsors return year after year, and we look forward to adding even more local and national supporters to the mix. Several sponsorship opportunities are available, which makes supporting this fantastic local event accessible for businesses of all sizes." In addition to offsetting PNC tournament costs, sponsorships help to fund Bend Pickleball

Club's community outreach programs, which include delivering pickleball curriculum in tandem with local schools' physical education instruction. For sponsorship information, or to learn more about Pacific Northwest Classic, please contact [info@bendpickleballclub.com](mailto:info@bendpickleballclub.com) or visit [bendpickleballclub.com/pnw2020](http://bendpickleballclub.com/pnw2020). [bendpickleballclub.com](http://bendpickleballclub.com)

## MOCU

*Continued from page 3*

standards for friendly member service." Mid Oregon steadily increased its assets \$100 million since March 2021, achieving the \$600 million asset milestone at year-end 2021. Since its charter in 1957, Mid Oregon has granted

more than \$1.4 billion in loans. Despite the challenges of the past two years, Mid Oregon increased membership by almost eight percent by providing a variety of affordable, high-quality financial services to individuals, families and businesses in Central Oregon. Currently, the credit union proudly serves more than 41,000 members. Other initiatives contributing to Mid Oregon's growth rate, include

the success of Simply Free checking accounts, the introduction of their new Everyday Rewards VISA credit card, next-generation digital banking services and expansion into real estate lending and commercial loans. Adding a full-service branch in Sisters in 2020, Mid Oregon now has seven locations serving the communities of Bend, Redmond, Madras, Prineville, La Pine and Sisters. Mid Oregon Credit Union is a full-

service, member-owned financial cooperative headquartered in and serving Central Oregonians since 1957. With more than 41,000 members in Deschutes, Jefferson, Crook, Wheeler, Lake and North Klamath Counties and over \$600 million in assets, Mid Oregon partners with members to meet their financial needs and to help them achieve their dreams. [midoregon.com](http://midoregon.com)

## Business Expo

*Continued from page 3*

your business network or find new job openings and opportunities. Luncheon Registration: The luncheon presentation will take place from 12-1pm, is \$22 per person and RSVPs are required. The luncheon kicks off the 24th Annual Central Oregon Business

Expo and Job Fair, offering a full day of networking and information from local experts, such as Work Source Oregon and COCC's Small Business Development Center. The Business Expo is FREE to attend! To register for the State of the City Luncheon, go online to [visitredmondoregon.com](http://visitredmondoregon.com). For more information call the Redmond Chamber of Commerce & CVB at 541-923-5191. [visitredmondoregon.com](http://visitredmondoregon.com)

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## RECENT TRANSACTIONS

*Continued from Page 3*

brokers **Terry O'Neil, CCIM** and **Russell Huntamer, CCIM** represented the seller, **Mainterra, LLC**, in the sale of two duplex lots located at 408 NW Sonora Drive and 2488 NW Awbrey Drive in Bend. Brokers **Graham Dent, Jay Lyons, SIOR, CCIM** and **Grant Schultz** with **Compass Commercial Real Estate Services** represented the buyer, **Robert Shaw**. The 34-acre parcel sold for \$575,000. Brokers **Bruce Churchill** and **Terry O'Neil, CCIM** with **Compass Commercial Real Estate Services** represented the seller, **Specialty Engineering, Inc.**, in the sale of 1051 SW Layton Court in Prineville. The 1.69-acre industrial property sold for \$200,000. **Compass Commercial Real Estate Services** brokers **Pat Kesgard, CCIM** and **Kristie Schmitt** represented the landlord, **3 Point Development**, in the lease of a 3,245 SF office suite located at 606 NW Arizona Avenue. **Compass Commercial Real Estate Services** broker **Graham Dent** represented the tenant, **Derek Meyer and Brian Liebman**. Brokers **Peter May, CCIM** and **Robert Raimondi, CCIM** with **Compass Commercial Real Estate Services** represented both the landlord, **Deschutes Center, Bend OR, LLC**, and the tenant, **NorthWest Framing Systems, Inc.**, in the lease of a 3,386 SF office suite located at 20340 NE Empire Avenue in Bend.



Central Oregon Business Calendar

Email Your Upcoming Business Events to CBN@CascadeBusNews.com

Event Details at CascadeBusNews.com/Business-Events

BUSINESS  
EVENTS




- April 6**  
3-7pm First Interstate Bank Open House at the Patricia Moss Building, Bend.
- April 7**  
5-7pm La Pine Chamber and Sunriver Chamber Meet & Greet the Candidates at La Pine Senior Activity Center, La Pine.
- April 7**  
4:30-6pm REDI News & Brews at Initiative Brewing, Redmond.

- April 11**  
5:30pm Deschutes County Historic Landmarks Commission Virtual and In-Person Public Forum at Deschutes Services Building, Bend.
- April 12**  
5:30-8pm Bend Chamber Bend 101 — Onramp for Community Connection at Tetherow Event Pavilion.
- April 13**  
5-6pm COCC Virtual Nursing Program Info Session.
- April 14**  
8-9:30am Bend Chamber Commerce & Coffee at Geneva Financial, Bend.

- April 14**  
9am La Pine Rural Fire Protection District Regular Board Meeting at 51550 Huntington Road, La Pine.
- April 15**  
9-10am COCC Virtual Nursing Program Info Session.
- April 19**  
5-6pm COCC Virtual Allied Health Program Info Session.
- April 20**  
Noon Hospice of Redmond and Redmond Senior Center Veterans Luncheon at the Redmond Senior Center.

WORKSHOPS  
& TRAINING



**April 9, July 23 and September 17**  
9am-1:30pm and 6-8:30pm Deschutes Soil and Water Conservation District and OSU Extension Service Virtual and In-Person Irrigation Water Management Workshop Series: Adapting to Drought Conditions at Deschutes County OSU Extension Office, Redmond.

**(Ongoing)**  
COCC Small Business Development Center Virtual Classes.

Building Permits

COMMERCIAL PERMITS WEEK ENDING 3-11-2022

<b>City of Redmond</b>	
\$850,000.00	- Commercial (New) 6,800 sf. at 2552 NW 7th St. Redmond 97756 OR Owner: Steven Reiner 1010 NW Yosemite Dr. Bend, OR 97703 Builder: Michael Knighten Construction Co, Inc. Permit # 711-22-000025
\$40,000.00	- Commercial (Addition) 3,060 sf. at 1500 NE Hemlock Ave. Redmond 97756 OR Owner: MRE Propco LP 1000 N Water St. #1700 Milwaukee, WI 53202 Permit # 711-22-000152

COMMERCIAL PERMITS WEEK ENDING 3-18-2022

<b>Deschutes County</b>	
\$418,271.00	- Commercial (New) 4,200 sf. at 52755 Drafter Rd. La Pine 97739 OR Owner: Star Storage La Pine, LLC PO Box 197 Otis, OR 97368 Builder: Knott, Inc. 541-992-4405 Permit # 247-21-006690
\$716,980.00	- Commercial (New) 7,200 sf. at 52755 Drafter Rd. La Pine 97739 OR Owner: Star Storage La Pine, LLC PO Box 197 Otis, OR 97368 Builder: Knott, Inc. 541-992-4405 Permit # 247-21-006693
\$497,847.00	- Commercial (New) 5,000 sf. at 52755 Drafter Rd. La Pine 97739 OR Owner: Star Storage La Pine, LLC PO Box 197 Otis, OR 97368 Builder: Knott, Inc. 541-992-4405 Permit # 247-21-006694

<b>City of Redmond</b>	
\$5,642,000.00	- Commercial (New) 24,944 sf. at 4270 SW Canal Blvd. Redmond 97756 OR Owner: Freud Spencer Investment Group, LLC 63026 Lower Meadow Dr. #200 Bend, OR 97701 Builder: Empire Construction & Development, LLC 541-389-0070 Permit # 711-21-001909

COMMERCIAL PERMITS WEEK ENDING 3-25-2022

<b>City of Redmond</b>	
\$3,711,270.00	- Commercial (Alteration) 101,000 sf. at 1335 SW Obsidian Ave. Redmond 97756 OR Owner: School Dist. #2J Permit # 711-22-000306
\$1,114,000.00	- Commercial (New) 12, 800 sf. at 665 SE Lake Rd. Redmond 97756 OR Owner: JMSCM Properties, LLC 2660 NE Hwy. 20 #610-206 Bend, OR 97701 Builder: Russell Anderson Contracting, LLC 541-80-0315 Permit # 711-21-002663

<b>Deschutes County</b>	
\$26,300.00	- Commercial (Alteration) at 8431 11th St. Terrebonne 97760 OR Owner: Ferguson Family Properties, LLC 21232 Dove Ln. Bend, OR 97702 Permit # 247-20-008588
\$25,000.00	- Commercial (Alteration) at 60000 Scale House Rd Bend 97702 OR Owner: American Tower - Dish 59850 Scale House Rd. Bend, OR 97702 Permit # 247-21-008067

n The Know

Continued from page 25

whales would slowly work their way back to Mexico just like many retired Oregon residents do. This timing worked out perfectly for Larry as it was also the off-season at the Bandon Dunes Golf Course, world famous for its Scottish-like grassy dunes that roll adjacent to the untamed and rugged Oregon coast. It also meant greens fees of \$70 versus the steep \$395 fare in the high season.

Sadly, when Liz died unexpectedly of health complications in 2012, Larry's spirit diminished as his visions of retirement were permanently altered. His heart was no longer in the business. He ended up selling it to a previous employee and not making as much money as he had hoped for. Today, Larry is 88. He had two life insurance policies that he originally purchased to help offset the inevitable estate taxes after he and Liz had both passed. Estate planning was an important topic for Larry and Liz as their goal was to transfer their combined assets to their two children in the most efficient way possible. Although not averse to paying their fair share of taxes, they just didn't want Uncle Sam to become their primary beneficiary. Back in 2012, the personal federal estate tax exemption amount was \$5.12 million. This meant that when someone died and the value of their

estate was calculated, any amount more than \$5.12 million was subject to the federal estate tax. To make matters worse, Oregon is one of a small handful of states that has a death tax as well.

Jump ahead to 2022 and the personal federal estate tax exemption has increased to \$12.06 million, meaning that less than 1 percent of Americans currently have a federally taxable estate. That has changed the picture for Larry, who feels there is no longer a need for this coverage which included one Universal Life policy for \$1.2 million and another policy for \$400,000. In addition, now that he was older, the premiums he had been paying for years would no longer buy the same amount of coverage. If he wanted to continue to fund his policies to age 100 at the same guaranteed level, he would have to pay more. A lot more. Even though his life expectancy was under five years, Larry was adamant about not paying the increased premiums the insurance company demanded. He would rather use this money to play Bandon Dunes during the peak season on a scarce warm and sunny day. Understanding Larry's wishes, his financial advisor in nearby Newport, Oregon introduced him to the concept of a life settlement and referred him to our team. Working with multiple providers to negotiate settlement offers through an auction process, we were able to procure a gross offer of \$975,000. This was not only 60 percent of Larry's total death benefit, but \$842,000 more

than his total cash surrender value of \$133,000. He was thrilled to no longer pay his annual premiums of \$133,000 and he even purchased a golf cart resembling a Mercedes Benz. Talk about golfing in style!

**An All-Too-Often Unknown Option**

In most states, insurance carriers are not required to tell the owners of life insurance policies that they have the option to sell their policy instead of lapsing or surrendering them. Therefore, it's the financial advisor's responsibility to educate clients regarding the life settlement option. Unfortunately, most policyholders, insurance agents, financial planners, CPAs and estate planning attorneys we have come across have been unaware of such solutions for unwanted life insurance policies. Not surprisingly, studies show that more than 50 percent of seniors had no idea they could sell their policies. Of those, nearly 90 percent who lapsed or surrendered their policies back to insurance carriers would have considered selling the policy had they known that life settlements existed. Luckily, Larry was introduced to us before he surrendered her policy.

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