



**Conquer Economic
Uncertainty
by Boosting your
Financial Knowledge**
— Page 24

Enhancing & Promoting the Economic Vitality of Central Oregon Since 1994

Washington Trust Bank

Unveils New Financial Center in Bend

by **SIMON MATHER** — CBN Feature Writer



CORY ALLEN

Washington Trust Bank, the largest privately held full-service commercial bank in the Northwest, recently celebrated the grand opening of its Bend Financial Center.

Community members were invited to visit the new branch, located at 1219 NE Third St., Ste. 120, to meet the Bend-based team and explore the range of financial services available.

“The grand opening of the Bend Financial Center is a milestone in our commitment to serving our Central Oregon customers,” said Cory J. Allen, senior vice president and Central Oregon team lead for Washington Trust Bank. “Our team is fully equipped to support local personal and business banking clients’ needs directly from the financial center.”

Allen heads the Central Oregon team which includes ten employees, comprised of personal banking, small business banking, commercial banking and mortgage lending experts, with more than 90 years of combined experience serving Central Oregon communities.

Washington Trust Bank has enjoyed a growing presence in Oregon since it first entered the Portland market in 2005. Since then, it has assembled an Oregon-based commercial and industrial banking portfolio along with deposits totaling nearly \$386 million and \$405 million in assets within its trust and wealth management group.

“At Washington Trust Bank, we believe our region’s recovery will continue to be driven by small businesses,” said Allen. “Our number one priority is to ensure that all our customers have the information and services they need to be successful in their personal and professional lives, which in turn supports the growth of the Central Oregon economy.”

PAGE 6

South Deschutes County Undergoing Rapid Expansion

La Pine Industrial Park Sees More Sales in Past Year Than Previous Five

by **SIMON MATHER** — CBN Feature Writer

Industrial land and home sales have skyrocketed in the southern region of Deschutes County in recent history as areas like La Pine and Sunriver played their part in Central Oregon’s “astounding” recovery.

Sunriver La Pine Economic Development (SLED) reported that in the past twelve months, more property has been sold in the La Pine Industrial Park, which covers 160 acres, than in the previous five years.

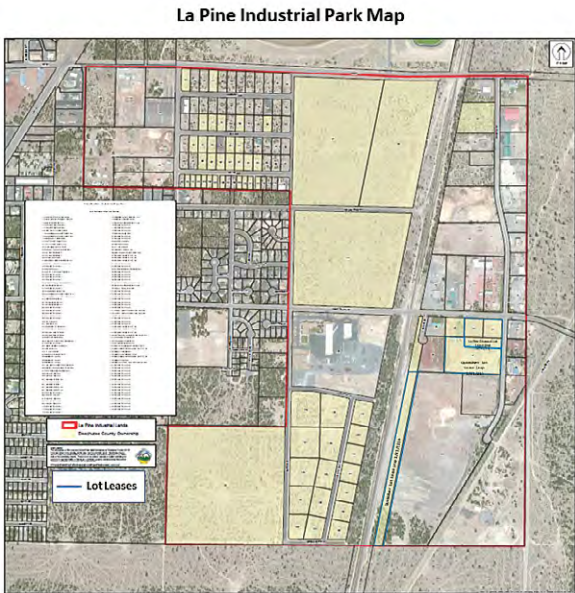
Parcels range in size from 0.2 acres to 38.73 acres and amenities include the industrial park that is located a half-mile from U.S. 97 — the major road transportation route from Oregon to California — and Burlington Northern and Santa Fe Railway (BNSF) one of the largest freight railroads in North America, running along the east boundary, with pre-planning completed for spur access installation.

Other key infrastructure components include Class A Roads, high-speed internet, and all utilities available to the site.

Increased activity was noted as prices became increasingly attractive — especially in the context of larger Central Oregon cities Bend and Redmond’s land costs ratcheting up to historic highs, along with shrinking inventory elsewhere — and in the last year, the park has seen five transactions ranging in size from .21 acres to 5.73 acres resulting in the total sale of over ten acres.

This wave of activity means a flow of some 25,000 square feet of industrial space is planned for new

PAGE 14



LA PINE INDUSTRIAL PARK | MAP COURTESY OF SUNRIVER LA PINE ECONOMIC DEVELOPMENT

Sunriver • La Pine Spotlight — Pages 10-15

Escape the Ordinary & Discover Three Creek Lake

by **KRISTINE THOMAS** — A&E Feature Writer



PHOTO | COURTESY OF THREE CREEK LAKE

Karinda Boone knew it was a long shot when she submitted her application. She was keenly aware she would be one of many buyers wanting to purchase Three Creek Lake Store and Marina, near Sisters.

“I had moved home from Nicaragua where I had been working for three years and went to see the lake,” Boone said. “As a child, I spent time at the lake during our family vacations at Black Butte Ranch. I have always had fond memories of my time spent there.”

When she inquired with owner Jan Keyser about the

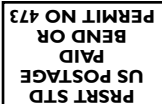
property in 2020, Boone was told “good luck” because there were more than 20 people who had submitted applications. “Jan didn’t want to sell to the highest bidder but to someone who truly cared about the lake and who wanted to continue the traditions of the previous owners of Three Creek Lake being a place to go boating and fishing,” Boone said. “It’s a place where people can escape the ordinary hustle and bustle for a magical experience.”

She was surprised when Keyser called her and asked if she was still interested in purchasing the property.

PAGE 20

Bend, Oregon

www.cascadebusnews.com



Cascade Business News
404 NE Norton Avenue
Bend, Oregon 97701
541/388-5665



75
YEARS OF
BUILDING
INTEGRITY

Looking for a space that speaks to you? Talk to us.

Want to fall in love with your home all over again? Our accomplished designers and expert craftspeople will transform your vision into a one-of-a-kind space that will inspire you for years to come. Designed for the way you live, and built to last a lifetime. What can we do for your home today?

SCHEDULE A COMPLIMENTARY DESIGN CONSULTATION AT neilkelly.com/consultation



WE TAKE PRIDE IN
BEING A CERTIFIED
B CORPORATION

541.382.7580
www.neilkelly.com

Bend Design Center
190 NE Irving Ave
Bend, OR 97701

Neil Kelly

OR CCB#1663 | WA L&I #NEILKCI 18702

**INSIDE
THIS ISSUE**

Business & Industry 2

Hot News 3

City Desk 4

Sunriver • La Pine
Special Section 10

Recreation 16

Tour Companies 16

Golf Courses 18

Athletic & Fitness Clubs 20

Mailing Services..... 23

Money & Investment..... 24

Who’s Who 26

Businesses Serving Community... 27

Healthy Communities..... 28

Business Calendar..... 31

Permits 31

Town & Country 32



A Division of Cascade Publications Inc.

Opinions expressed by contributing writers and guest columnists do not necessarily reflect the opinions of the publisher and/or editorial board. Questions and comments about a particular article should be addressed to the individual contributor. Letters to the Editor will be accepted and possibly printed if signed by the writer. Reproduction in whole or in part is strictly prohibited without written permission.

CBN is published the first and third Wednesdays of each month.

Subscriptions are \$35 for one year (\$40 for out of tri-county).

CBN is a division of Cascade Publications Inc. which also publishes the monthly Cascade Arts & Entertainment magazine, Book of Lists, Sunriver Magazine, Premiere Builders Exchange Directory, Bend-La Pine High Schools Fall & Winter Sports Programs and the Art & Wine Auction Program. Locally owned and operated since 1994.

404 NE Norton, Bend, Oregon 97701

541-388-5665

www.cascadebusnews.com

Send press releases/photos to cbn@cascadebusnews.com

CONTRIBUTORS

MICHAEL SIPE 7

JOE KIM 8

ROB ENDERLE 9

AARON SCHOFIELD..... 12

TOM HEADLEY 13

SUNRIVER NATURE CENTER & OBSERVATORY 15

TIM CLEVENGER..... 17

CHAD STUBBLEFILED 22

MICHELLE LOFTSGARD 24

DAVID ROSELL..... 25

FAMILY ACCESS NETWORK..... 28

COCC 28

AARON MITCHEL 28

KELLI DELPERDANG 29

The Producers

Founder..... Pamela Hulse Andrews

President/CEO..... Jeff Martin

Editor/Production Director/
Feature WriterMarcee Hillman Moeggenberg

Feature Writer.....Noah Nelson

Feature Writer..... Simon Mather

Feature Writer..... Kristine Thomas

Distribution David Hill

The Editorial Board

Steve Buettner SunWest Builders

Preston Callicott Effectual Inc.

Theresa Freihoefer..... C.O. Community College

Katie Hartz..... Hyphn

Neal Huston Neal Huston Architects

Jim Lee InvitExcellence

Ron Miller The Miller Company

David Rosell.....Rosell Wealth Management

Eric Sande.....Redmond Chamber

Howard Schor Business Consultant

Chris Schroeder Morgan Stanley

Brian Shawver Security Pros

Scott Steele Steele Associates Architects

Susie Stevens Consultant

Chris Telfer.....Spectrum CPA Group LLP

RECENT TRANSACTIONS

Compass Commercial Real Estate Services brokers **Terry O’Neil, CCIM** and **Dan Kemp, CCIM** represented the seller, **Burke Holdings, LLC**, in the sale of 20739 High Desert Court in Bend. The 13,000 SF industrial building on 0.59 acres sold for \$2,835,000.

Brian Fratzke, CCIM, Principal, of **Fratzke Commercial Real Estate Advisors, Inc.**, represented the Buyer and Seller in the sale of 1012 Emkay Drive, in Bend, for \$1,425,000.

Broker **Dan Kemp, CCIM** with **Compass Commercial Real Estate Services** represented the tenant, **Jiffy Lube**, in the lease of a 3,470 SF retail suite located at 1052 SE Cleveland Square in Bend. The location serves as Jiffy Lube’s new Bend location.

Ryan Cook, Broker, & **Brian Fratzke, CCIM**, Principal, both of **Fratzke Commercial Real Estate Advisors, Inc.**, represented the Seller in the sale of 222 NW 7th Street, in Redmond, for \$1,145,000.

Compass Commercial Real Estate Services brokers **Robert Raimondi, CCIM** and **Luke Ross** represented the tenant, **Premier Property Group, LLC**, in the lease of a 1,333 SF retail suite located at 25 NW Minnesota Avenue in Bend.

Dan Steelhammer, Broker, of **Fratzke Commercial Real Estate Advisors, Inc.**, represented the Buyer in the sale of 706 SW 12th Street, in Redmond, for \$717,150.

Brokers **Peter May, CCIM** and **Robert Raimondi, CCIM** with **Compass Commercial Real Estate Services** represented the landlord, **Deschutes Center, Bend OR, LLC**, in the lease of a 2,675 SF office suite located in the Deschutes Business Center at 20340 NE Empire Avenue in Bend.

Tom Tapia, CCIM, Principal, & **Brian Fratzke, CCIM**, Principal, both of **Fratzke Commercial Real Estate Advisors, Inc.**, represented the Seller in the sale of Lot 301 on Deerhound Avenue, in Redmond, for \$550,000.

Compass Commercial Real Estate Services brokers **Terry O’Neil, CCIM** and **Luke Ross** represented the landlord, **Jane McCleery**, in the lease of a 1,546 SF office suite located at 780 NW York Drive in Bend.

Brian Fratzke, CCIM, Principal, & **Tom Tapia, CCIM**, Principal, of **Fratzke Commercial Real Estate Advisors, Inc.**, represented the Seller in the sale of Lot 302 on Deerhound Avenue, in Redmond, for \$525,000.

Tom Tapia, CCIM, Principal, of **Fratzke Commercial Real Estate Advisors, Inc.**, represented the Buyer in the sale of Lots 18 & 19 at Newberry Business Park, in La Pine, for \$56,192.

Nick Vaughn, Broker, & **Brian Fratzke, CCIM**, Principal, of **Fratzke Commercial Real Estate Advisors, Inc.**, represented the Landlord & Tenant in a 60-month lease of 4,291 +/- SF of office space at 1000 NW Wall Street, in Bend.

Tom Tapia, CCIM, Principal, and **Brian Fratzke, CCIM**, Principal, both of **Fratzke Commercial Real Estate Advisors, Inc.**, represented the Landlord in a 60-month lease of 3,636 +/- SF of industrial space at 2561 NE 4th Street, in Bend.

Brian Fratzke, CCIM, Principal, of **Fratzke Commercial Real Estate Advisors, Inc.**, represented the Buyer in the sale of Lots 18 & 19 at Newberry Business Park, in La Pine, for \$56,192.

Continued on Page 30 ▶

Accounting Firm Kernutt Stokes Expands in Bend

Oregon-based accounting firm Kernutt Stokes has moved into a new office in Bend at 1777 SW Chandler Avenue. The new office is temporarily located in Suite 135 while the permanent office, located in Suite 280 is renovated. The new location is 1,400 square feet larger than the firm’s previous Bend office, allowing for significant staff growth. It is conveniently located in the former home the *Bend Bulletin*, providing ample space to service clients.

The firm established a presence in Bend in 2018 with the acquisition of Spectrum CPA Group and is now managed by Partners Jennifer Cranford, CPA and Trever Campbell, CPA, CFE.

“It is important to us to be involved in the communities we serve, to give back, and to take good care of our employees. We’ve been invested in Oregon for more than 75 years and look forward to getting more deeply involved in Central Oregon,” said Cranford. Kernutt Stokes is a member of both the Bend Chamber and the Economic Development for Central Oregon (EDCO), and was ranked 27th on Oregon Business magazine’s 2021 list of the 100 Best Companies to Work For in Oregon.

The firm invests in scholarships for accounting students in Oregon. To

Continued on Page 30 ▶

Filing Period Open for City of Bend Council & Mayor Elections

Three City Council seats and the position of Mayor will be placed on the ballot for the November 2022 election.

Bend residents interested in being elected in November to serve on the City Council can file now through August 30, 2022. Information about filing, including forms, can be found at bendoregon.gov/government/departments/city-recorder/elections?medium=email&source=govdelivery.

Candidates must reside within the city limits of Bend for at least one year prior to taking office and be a registered voter.

The Bend City Council is comprised of six Council members and an elected Mayor. Councilors are elected to four-year terms. This time, however, one of the Council positions is for the remaining two years of a vacated seat.

(Council Position 4 was formerly Rita Schenkelberg’s seat which is now filled by Stephen Seghal as an appointee through the end of this year.)

Other terms that expire at the end of this year are Gena Goodman-Campbell (Council Position 5) and Barb Campbell (Position 6). Goodman-Campbell is temporarily filling the role of Mayor (Council Position 7) following the resignation of former Mayor Sally Russell, and the current mayoral term also expires the end of 2022.

Individuals elected to a seat on the City Council will begin serving January 2023.

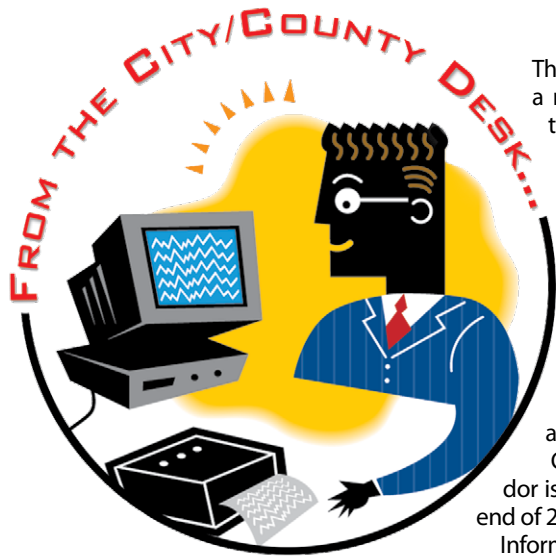
Candidates can expect to meet in the Council capacity at least four

Continued on Page 30 ▶



A WINEMAKER NEEDS PATIENCE, VISION AND LOTS OF ENERGY. IT’S VITAL THAT ENERGY BE USED EFFICIENTLY.

Making wine is a tricky business. Each vintage brings its own challenges; there are no one-size-fits-all solutions. It’s similar to how Energy Trust approached an energy efficiency plan for our winery. It was tailored to us and how we work. Now we run better. You can, too. Find out how at EnergyTrust.org/for-business.



BEND

◆ The Wilson Avenue and Ninth Street roundabout — Bend’s first-ever bicycle-protected roundabout — opened on June 30.

Completing the roundabout is a first milestone in the Wilson Avenue Corridor Project, which will provide a cycle-friendly corridor including protected bike lanes and shared use paths.

“We are excited to open this one-of-a-kind, bike-protected roundabout as a pilot project,” said Engineering and Infrastructure Planning Director Ryan Oster. “This highlights the progress we are making at delivering a safer multi-modal transportation system. We look forward to analyzing how well it works to make similar bike-protected improvements for future transportation projects.”

The roundabout will operate the same as a single-lane roundabout, but with a protected bike lane around the outside, between the sidewalk and vehicle lane. People who ride bikes will have the option to ride in the protected bike lane or the vehicle travel lane.

Following the completion of the roundabout, work along Wilson Avenue will progress eastward to build improvements between Ninth Street and 15th Street.

The Wilson Avenue Corridor Project is a multi-phased modernization project that will improve safety and east-west connectivity for all users along Wilson Avenue from Second Street to 15th Street. Portions of the Wilson Avenue Corridor Project will be funded by the Transportation General Obligation (GO) Bond, approved by voters in 2020. Project benefits include safety improvements for all users of the corridor, improving east-west connectivity and infrastructure modernization.

Construction of the full project corridor is anticipated to be complete by the end of 2023.

Information and an infographic that helps explain how to use the new roundabout can be found at bendoregon.gov/city-projects.

◆ A continuation of Public Hearing for PLLD20220119, a Subdivision application for Bachelor View 2 and PLMISC20220441, application for Waiver to Public Improvement Standard is scheduled for 1pm on July 11. This continuation of public hearing will be held via telephone and internet through Zoom.

To attend using your computer or tablet, go to bendoregon.gov.zoom.us/join/zoom-join?pwd=WN_9UGVRpLUTKy2TPoDjdMivg, register/WN_9UGVRpLUTKy2TPoDjdMivg, call-in phone number: 1-888-788-0099, access code: 858 0946 2698, event password: 015535. You can also watch live or later via YouTube at youtu.be/dOhrplg9qfM.

To provide a comment by phone, please use your phone’s keypad and press the * key followed by the number 9 to raise your virtual hand. A staff member will call on you using your phone number’s area code and first three digits, you will hear two beeps letting you know that your microphone has been unmuted. You can then proceed with your comment. Please press the * key followed by the number 9 once you are done asking your question to lower your virtual hand.

Since participants will be able to join via

audio only, interested individuals are encouraged to access the project in the Online Permit Center Portal prior to the meeting to access materials that may be discussed during the hearing.

PROPERTY LOCATION FOR PROPOSED DEVELOPMENT: 61120 BACHELOR VIEW RD, BEND OR 97702; 1811130002600

REQUEST: Type III application for Tentative Plan approval of a 4-phase, 44-lot subdivision on 8.67 acres in the Residential Standard Density (RS) zone, and and PLMISC20220441, application for Waiver to Public Improvement Standard, application for Waiver to Public Improvement Standard.

STAFF REVIEWER: Aaron Henson, AICP, Senior Planner ahenson@bendoregon.gov; 541-383-4885

To review details regarding the application, go to the Online Permit Center Portal and enter PLLD20220119 or PLMISC20220441, into the search box. Alternatively, you can view the application and materials by visiting these links directly:

PLLD20220119: cityview.ci.bend.or.us/Portal/Planning/Status?planningId=26397, PLMISC20220441: cityview.ci.bend.or.us/Portal/Planning/Status?planningId=26721.

To learn more about the public hearing process, please visit the Hearings Officer webpage.

◆ Recently, the Deschutes County Commissioners voted to impose public use restrictions on unprotected lands within the county and on all county-owned land to help prevent human-caused wildfires. The restrictions go into effect immediately and mirror restrictions on Oregon Department of Forestry protected lands in Deschutes County.

Unprotected lands are defined as unincorporated lands that are not a part of a Rural Fire Protection District or protected by the Oregon Department of Forestry.

Landowners can visit maps.deschutes.org/custom/basic/PublicUseRestrictions.html to review regulations and see if they

apply to their property.

The following restrictions are now in place:

- Smoking is prohibited while traveling, except in vehicles on improved roads. Note: ORS 476.715 prohibits throwing away any lighted tobacco, cigars, cigarettes, matches or other lighted material, on any forestland, private road, public highway or railroad right of way within this state.
- Open fires are prohibited, including campfires, charcoal fires, cooking fires and warming fires, except in designated areas. Portable cooking stoves using liquefied or bottled fuels are allowed.
- Chainsaw use is prohibited, between the hours of 1pm and 8pm. Chainsaw use is permitted at all other hours, if the following firefighting equipment is present with each operating saw: one axe, one shovel, and one eight-ounce or larger fire extinguisher. In addition, a fire watch is required at least one hour following the use of each saw.
- Cutting, grinding and welding of metal is prohibited between the hours of 1pm and 8pm. At all other times, the area is to be cleared of flammable vegetation and the following fire equipment is required: one axe, one shovel, and one 2.5-pound or larger fire extinguisher in good working order.
- Use of motor vehicles, including motorcycles and all-terrain vehicles, is prohibited, except on improved roads and except for vehicle use by a landowner and employees of the landowner upon their own land while conducting activities associated with their livelihood.
- Possession of the following firefighting equipment is required while traveling in a motorized vehicle, except on federal and state highways, county roads and driveways: one shovel and one gallon of water or one 2.5-pound or larger fire extinguisher, except all-terrain vehicles and motorcycles which must be equipped with an approved spark arrestor in good working condition.
- Mowing of dried grass with power-driven equipment is prohibited between the hours of 1pm and 8pm, except for the commercial culture and harvest of agricultural crops.
- Use of fireworks is prohibited.
- The release of sky lanterns is prohibited.
- The discharging of exploding targets or tracer ammunition is prohibited.
- Blasting is prohibited.
- Any electric fence controller in use shall be: a) Listed by a nationally recognized testing laboratory or be certified by the Department of Consumer and Business Services; and b) Operated in compliance with manufacturer’s instructions.

Information and maps of regulated closures for the Oregon Department of Forestry can be found at: oregon.gov/ODF/Fire/Pages/Restrictions.aspx. Information and maps of public use restrictions on Deschutes National Forest can be found at: fs.usda.gov/centraloregon.

PAYING TOO MUCH FOR YOUR PRINTER'S MAINTENANCE?

- ✓ Cleaning/Repair Labor Onsite in Bend
- ✓ 10% OFF "New Customer" First Toner Order (Compatibles Only)
- ✓ No Contract Necessary
- ✓ Mention **Cascade Business News** & Receive an Additional **5% Discount**
- ✓ Small Enough to Care; Big Enough to Take Care of You!
- ✓ Free Recycling of Printers, Toners & Ink Cartridges
- ✓ New Tree Planted with Every Service & Cartridge Bought

If we cannot fix it, No charge to you!
2669 NE Twin Knolls Dr., Suite 205, Bend
(541) 318-5211

PRINTER RESOURCES AND RECYCLING
21 Years proudly serving Central & Eastern Oregon

www.MyPrinterResources.com

\$49⁰⁰

NIGHTLY BUSINESS PATROLS

28 YEARS

Security PROS INCORPORATED
Certified Security Professionals
1994 Celebrating 28 Years 2022

541-330-0404
541-548-1992
securityprosbend.com

HOW EASILY CAN YOUR PROSPECTS FIND YOU ONLINE?

CONTACT US TODAY TO SCHEDULE YOUR ANALYSIS AND CONSULTATION TO HELP YOUR BUSINESS GROW.

1-833-600-4007 INFO@CIGHTSOLUTIONS.COM CIGHTSOLUTIONS.COM



FOR
THESE
THREE
CHARITIES



THIS MONEY HELPED THEM TO:

BRING 40 NEW AFFORDABLE HOUSING UNITS TO BEND

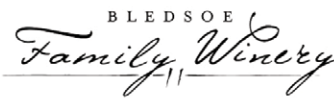
BUILD THE ST. VINCENT'S PLACE MICROVILLAGE & FUND THE COSTS OF ONE UNIT FOR ONE YEAR

DRILL THREE WELLS IN AFRICA PROVIDING SAFE DRINKING WATER TO REMOTE AFRICAN VILLAGES

AT
THE



A HUGE **THANK YOU** TO OUR EVENT SPONSORS



Compass Commercial Real Estate Services offers expertise in Sales, Leasing, Asset & Property Management, Construction Services and Business Sales.

541.383.2444 | CompassCommercial.com

COMPASS
COMMERCIAL

REAL ESTATE
SERVICES

ASSET & PROPERTY
MANAGEMENT

CONSTRUCTION
SERVICES

Washington Trust Bank

Continued from page 1

Leading up to and directly after the open house, the Bend team partnered with local businesses and nonprofits to celebrate the grand opening. Team members volunteered within the community, surprising community members through Washington Trust Bank's signature 'Random Acts of Awesome,' among other activities.

One of the only new central Third Street retail developments in Bend in over a decade, the new location was unveiled as a model project within the city's Central District Overlay — an initiative aiming to transform the area into a vibrant, healthy and inclusive mixed-use neighborhood with safe connections between east and west in close proximity to downtown.

A former church site, it has been reinvented as a sleek new retail building including housing a Starbucks coffee shop with drive-through — taking advantage of the high traffic counts in that corridor — with the balance of the building occupied as the flagship location for Washington Trust Bank.

When the plans for the new financial center were first announced, President of Washington Trust Bank's Oregon Region Mike Williams commented, "Our expansion into Central Oregon represents the organic growth of our organization through the incredible dedication of our bankers during unprecedented times.

"At Washington Trust, culture has been the key to our 120-year-long success. We find the most talented and committed people to serve our clients and our community.

"We moved to Central Oregon because we're absolutely thrilled about the region and its vast potential and bring the best Washington Trust Bank has to offer to the area."



PHOTO | BY CASCADE BUSINESS NEWS

For more information, call 541-516-8324, or visit the new Bend Financial Center at 1219 NE Third St., Ste. 120.

About Washington Trust Bank:

Washington Trust Bank is the largest independently owned full-service commercial bank in the Northwest, serving the region since 1902. A wholly-owned subsidiary of WTB Financial Corporation, Washington Trust Bank has assets exceeding \$11 billion. Headquartered in Spokane, Washington Trust Bank currently has more than 40 branches and offices in Washington, Idaho and Oregon. The bank employs approximately 1,100 people. The bank is also active on Facebook, Twitter Instagram and LinkedIn.

watrust.com

EXPAND YOUR BUSINESS WITH GOVERNMENT CONTRACTING

The U.S. government is the *largest* single purchaser of goods and services in the world.



Topics at this workshop include:

- How to determine what federal agencies are buying your product or service
- How to locate your competitors and potential teaming partners
- Where you need to register to sell to the federal government
- How the government makes purchases and where to find open solicitations
- Does your small business need to be certified to sell to the federal government?
- What resources are available to help your small business with government contracting

Growing Your Small Business Through Contracting with the FREE Government Workshop

The federal government is the world's largest purchaser of goods and services. Buying everything from paper clips to aircraft carriers (and everything in between), the federal government awarded over \$600 billion in federal contracts in its most recently completed fiscal year. In the same year, Oregon small businesses were awarded over \$1.2 billion in federal contracts.

This workshop will include live, real-life demonstrations on how to locate current government contracting opportunities as well as how find what agencies are buying what your business sells.

Join the Central Oregon Chapter of SCORE as well as the Portland District of the U.S. Small Business Administration at this workshop to learn how to find which local federal agencies are buying what your business sells and how to navigate the process of selling to the federal government!

July 20, 2022 4:00 pm – 6:00 pm

Deschutes County Library – Downtown Bend – 601 NW Wall St. Bend, OR

Registration is available online at: <https://tinyurl.com/mr3nr7a9>



QUESTIONS ON THE EVENT? CONTACT JOE SMETAK, SBA PORTLAND DISTRICT AT JOSEPH.SMETAK@SBA.GOV OR 503-326-6692



Small Business Resilience — Strategies for Challenging Times

by MICHAEL SIPE, President — CrossPointe Capital

These are challenging times for small businesses in Central Oregon. We face inflation, labor shortages, lingering employee COVID fears, employee motivation issues, retention challenges, rapidly escalating wages, skyrocketing cost of goods sold, supply chain shortages and delays, increasing taxes and never-ending government regulations. Unfortunately, things will likely get worse before they get better, which may be a long time coming, as we continue to wrestle with the current inflation that will probably be followed by a painful economic “correction,” whether that takes the form of recession or stagflation.



We all see the problems, but what are we to do as local business owners, especially when the root causes of these problems are out of our direct control? Here are my suggestions for navigating the difficult months and years ahead. As an entrepreneur since the fourth grade, a current owner of small businesses, an executive coach to about 50 of the top business leaders in our region, and as a 30-year mergers and acquisitions advisor who’s evaluated over 5,000 businesses in my career, I have a unique perspective on business survival, having ridden economic ups and downs over multiple decades.

Long term, we need a state government that is business-friendly. The Oregon government is distinctly unfriendly to business. Business is the only human activity that makes money, which it does through the creation of value. Everything else is supported by the economic engine of business. The government thinks it makes money, but it only taxes and spends. The last two years have dramatically illustrated the severe adverse impact that ill-advised, illegal and unconstitutional government lockdowns and mandates have on small business. Nearly every challenge we face as small businesses right now can be traced to the mandates and discriminatory regulations imposed over the last two years. The health of small business requires balanced, commonsense, business-minded leaders.

Over the next couple of years, we need to clearly understand the times in which we live. When the economy is strong, interest rates are low, inflation is modest, quality employees are easily found, raw material and inventory is readily available and demand is high...that’s the time to be bullish, optimistic and expand with confidence. We are not in those times. This is a time for pragmatism and prudence.

Here are 11 suggestions for the year ahead:

1. Protect your cash. You’ll likely need it.
2. Increase your credit lines, but don’t use them for expansion. Preserve them for survival.
3. Put some profits into inventory reserves. Make strategic and quantity buys.
4. Make do with current facilities, or downsize. Expand in the coming down-market.
5. Clarify your mission, vision and values. Make them compelling and attractive to those you want to employ. Money is not the only motivator. Study the motivations of various generations and design your business culture accordingly.
6. No matter what, you’re likely going to have to pay higher wages, so be very selective in hiring and expect a big ROI on the salaries you pay. Consider tying employee compensation to results. A small, but inspired and productive team can prosper as it out-produces, out-thinks and out-maneuvers bloated operations staffed with overpaid, entitled employees just riding the wage increase wave.
7. Consider hiring “young.” Many tasks can be done by teenagers at lower wages than heads of households, with the added benefit of building work ethic in the next generation. Internships are worth exploring.
8. Consider hiring “old.” Retirement is not all it’s cracked up to be. Highly capable 60- to 80-year-olds can be lured back into the workforce with the right environment. They often don’t value money as much as community, intellectual stimulation, flexibility and the chance to make a difference. “Returnships,” as well as internships, could fill some hiring gaps.
9. Consider creating a culture and environment that works for moms. The COVID years took many highly capable women out of the workforce. We need them to come back, and it may take more than a wage to convince them to do so.
10. Plan to work hard. Tough times either crush us or bring out the best in us. Let’s get tough, work hard and thrive.
11. Stay calm. Be patient. Press on. This season too will pass.

Michael Sipe is a business coach and mergers and acquisitions advisor. He’s also the Republican candidate for HD53 State Representative.

crosspointecapital.com



Think you can’t build
that home office?

Join a bank
that believes
you can.

Whether you’re looking for a personal line
of credit to build a new office or a loan to
take your business to the next level, we’re
here to help.

Visit watrust.com to get started.



Washington Trust Bank
Member FDIC



Yoli Korean Cuisine Now Open

by JOE KIM
We would like to introduce you to Yoli, Central Oregon's only Korean restaurant. Located in downtown Bend on the corner of Newport/ Wall Street. The ten-table Yoli will be serving lunch and dinner five days a week focusing on Korean favorites at lunch and creating a unique upscale but informal dining experience at dinner.

The former chef and front of house manager of 5 Fusion and Sushi Bar Joe and Laura Kim have created a new restaurant that is taking Chef Kim away from the fusion and more towards the focus of his Korean heritage. Chef Joe Kim was the chef of 5 Fusion and Sushi bar for over ten years during which he was grateful to receive recognition from *The Source*, *Central Oregon Magazine* and *Bend Magazine* as one of the best chefs in Central Oregon, as well as three nominations for the Best Chef NW by the James Beard Foundation.

Their new restaurant Yoli (which means cuisine in Korean) embraces Chef Kim's heritage, creativity and elegance of cooking. The menu is heavily focused on grilled meats and Korean items like kimchi and banchan (small,



PHOTOS | COURTESY OF YOLI KOREAN CUISINE



pickled vegetables) as side dishes to accompany the meats. The lunch menu features 20 items at \$15 or less and combinations of flavors that will allow people not familiar with Korean food to introduce themselves in an approachable way. The dinner menu is priced at \$18-\$28 for entrees such as wagyu steak with bone marrow and fingerling potatoes accompanied by tradition Korean side dishes, Seared duck breast with parsnips and rhubarb kumquat compote. Korean cuisine focuses less on raw fish, but there will be a couple of composed hwe (Korean sashimi) dishes. Appetizers ranging from foie gras, or caviar to miniature versions of Korean classics like Bibimbap sizzling stone pots topped

with beef, or Korean tuna tartare.

Yoli will also feature Korean based signature cocktails like a Korean coffee martini, watermelon yogurt martini or the Ulsan kiwi sour. While kiwi is not necessarily thought of as a Korean ingredient, Chef Kim's family owns a commercial kiwi farm in South Korea. We will also be serving Korean beer and Soju a Korean liquor made from rice.

Yoli Korean Cuisine is located at 1133 NW Wall St., Ste. 100 in bend.
yolibend.com • 541-323-0480 • Instagram: Yoli_Bend • Facebook: YoliBend

Secure trust with Republic Services® and SecureShred

With our on-site document destruction truck,
we provide the security of knowing your information
is completely destroyed and recycled.

Call us today at 541.382.2263.



We'll handle it from here.®

©2020 Republic Services, Inc.



Grants Available for Small Businesses & Micro-Enterprises in Jefferson County

NeighborImpact has over \$25,000 available for small businesses and/or microenterprises that were financially impacted by the COVID-19 pandemic. These funds were provided by a Community Development Block Grant awarded to the City of Madras by Business Oregon. NeighborImpact submitted the Community Development Block Grant application and administers the program on behalf of Madras.

The small business grants, of up to \$20,000 each, incentivized retaining low-income jobs throughout the pandemic. To date, the program has awarded 14 grants which have directly supported the retention of 35 low- to moderate-income full-time jobs in Jefferson County, supporting local industries such as hospitality, entertainment, child care, agriculture and more.

Additional grant funds supporting this program are now available to small

businesses (independently owned and operated and not dominant in its field of operation) and micro enterprises (commercial enterprise with five or fewer employees, one or more of whom owns the business) in Jefferson County. The business must have been viable prior to the pandemic and must demonstrate revenue loss that can be attributed to the pandemic, as well as a plan for recovery. The business must also demonstrate that it will retain employees earning at or below 80 percent area median income. The amount of funding awarded to each applicant is dependent on the number of low- or moderate-income jobs retained. Applications will be accepted until funds are fully allocated to businesses.

For details about this grant, and to apply online visit neighborimpact.org/get-help/sbma-grant-program.

neighborimpact.org



Tech Thoughts

by ROB ENDERLE — Enderle Group

Conversational AI The Insurance Sales Accelerator

Insurance is hard to sell because you often start with someone that has no interest in your product and must transform them into someone that thinks they can't live without it. The successful salesperson is strong and influences others in spite of the fact they don't know enough about the prospect to create the targeted effort that will close the deal. High close rates are generally achieved by those who have a great deal of experience. Unfortunately, these folks aren't interested in training others for fear of creating competition, and it pulls time from selling where the money is made. Finally, if you have a top salesperson, retaining them becomes increasingly difficult once others know of their prowess. And since great salespeople aren't shy, co-workers are usually aware of that prowess.

Conversational AI has proved to be a great equalizer, both as a training medium to capture best practices and as a sales tool replacing the aging IVR (Interactive Voice Response) prospecting and selling programs with something that will not only not annoy prospects, which IVR generally does, but increases close rates by as much as 40 percent.

Let's explore not only how conversational AI is changing insurance sales but how it is about to be replaced by human digital twins which might be even better at closing a sale.

IBM Watson Insurance Sales Test

The test I'm referring to was conducted by a large national insurance company (Humana) fielding a new health insurance offering it wanted to trial using IBM's Watson performing as a conversational AI. Conversational AIs can present as human but generally have a great deal of information on the prospect and on the selling process, coupled with training on how to engage and close that prospect.

In the test, not only did close rates improve by 40 percent, but given the engagements were taped and reviewed, it turned out several men started to flirt with the AI thinking it was human. In this test, the AIs were provided with information about the prospects and then engaged with them on the call using methods developed from studying top salespeople who provided capable, consistent results.

The AI never got tired or short-tempered, represented the company it was working for well, and was highly accurate. This test was done well before the pandemic and conversational AIs have advanced significantly since then.

The Next Step

Recently, a new technology appeared on the horizon: human digital twins. This comes out of the metaverse concept which is the digitization of both real and imagined items into a realistic digital world that can be explored with VR. Through sensors, digital twins are connected to the real world and represent real objects in the metaverse. Human digital twins are trained by users to initially take over repetitive tasks to free up users to do things that the human digital twin can't. Over time, these digital twins are expected to become ever more like clones of the user and, after years of training, should be able to do most of the user's job without them.

We'll also have created the ability to aggregate best practices captured during the training process and and better train both humans and conversational computers. In turn, we'll end up with more successful human and digital telesales reps. While this last isn't likely before the end of the decade, it suggests that at some point, losing a top sales rep may not be the hit on the company that it now is because their human digital twin will then be able to take over for them. I expect working out how the user that created their twin will be compensated for that effort will have to be sorted out by those not wishing to lose sales income at some future point.

Wrapping Up:

Insurance sales can be more effective using conversational computers with similar capabilities to IBM Watson today. However, the emergence of digital twins from companies like Merlynn promises even more capability in the future on top of today's benefits of freeing salespeople and others from the common, repetitive tasks their jobs entail. Initially, these efforts will supplement human salespeople so that humans can be more productive, but eventually, these AIs could also replace those humans. Assuring you are prepared for that outcome would be advised.

You have time, though, because human digital twins are in their infancy. For now, they are best at being valuable assistants focused on improving the user's productivity. In the end, however, conversational AI is already being built to create a major telesales disruption. Just make sure you aren't on the wrong side of it.

References:

ibm.com/watson/stories/humana
[computerworld.com/article/3664048/merlynn-and-the-promise-of-human-digital-twins.html#:~:text=The%20promise%20of%20a%20digital,usually%20does%20\(and%20hates\)](https://computerworld.com/article/3664048/merlynn-and-the-promise-of-human-digital-twins.html#:~:text=The%20promise%20of%20a%20digital,usually%20does%20(and%20hates))



AFTER 13 YEARS IN OUR DOWNTOWN
OFFICE LOCATION, ALLEDA REAL ESTATE IS
MOVING TO A VIRTUAL OFFICE PLATFORM.

The amazing team of professional Realtors at Alleda are excited to continue to be a trusted resource in serving your real estate needs! As local experts who know the trends of Central Oregon, we will offer the same dedication, experience and integrity that we have always been known for.



NICOLE BASSEN
Broker
503-707-5044



JENNA BIFANO
Broker
541-749-0909



LORI COON
Broker
541-420-4326



VONNIE GREEN
Broker
541-815-0097



SHANNON GREY
Broker
541-633-6710



LIZ LOTOCHINSKI
Principal Broker
541-420-2588



FRAN MCCORMICK
Broker
541-815-5664



JULIE MEHL
Broker
541-410-5565



GLORIA COON
Principal Broker, Owner
541-610-7277



JIM COON
Principal Broker, Owner
541-390-9927

Sunriver Welcomes New Businesses in 2022

by KRISTINE THOMAS — CBN Feature Writer

While their businesses vary from barbershop to pet store and an arcade to a real estate office, new business owners share something in common. They saw a need to provide a service and decided to pursue their goal of owning their own business.

The owners of two dogs, a cat and eight chickens, John and Anna Luttrell know what it's like to come home from work and discover their pets are out of food and then having to drive to Bend to find what they need. From their involvement in the Sunriver community, they have heard similar stories from their friends and family members. "People have been so appreciative of having a local pet store," Anna said. "It's been so much fun to help people find what they need for their pets."

John Teagarden opened Riverscape Arcade in The Village at Sunriver because he wanted to have a business "that would allow the whole family to do something fun together."

Since December 2021, Muddy Hut Pet Store and Riverscape Arcade are two of several businesses to open or expand in Sunriver.

"It's exciting to see everything that's happening in the business community and welcoming new businesses," Sunriver Area Chamber of Commerce Board President Dan Youmans said. "I invite people to discover everything has to offer."

Youmans said the Sunriver Area Chamber of

coach at La Pine High School and the coach of two volleyball teams for the Southern Deschutes Volleyball Association. And if that wasn't enough to keep her busy, she's creating her own product line called Wylee Men's Grooming.

This spring, she relocated Beards & Bangs from a 700 square-foot-space to 2,400 square feet. The move is tied to a commitment to doing what she can to make a difference in her community. "I want my barbershop to be like the ones in the 1950s, where everyone felt welcome to visit whether they needed a haircut and beard trim or just a place to hang out and chat with others," Calkins said.

She invites people to stop by to play pool or foosball, work on a jigsaw puzzle, read the newspaper, watch TV or chat with her and others in the shop. Currently, she is the only barber, focusing on haircuts for men, women and children. She doesn't do hair services requiring any chemicals such as coloring or perms.

She encourages people to book appointments early, as her days fill up quickly. "My barbershop is a unique place where I am bringing back the culture of what barbershops once were," Calkins said. "My goal is to have Beards & Bangs be a safe and welcoming place for people to gather."

The barbershop is at 56870 Venture Lane, Suite 101 S. in the Sunriver Business Park. Email heather@beardsandbangs.com or call 541-797-0303 for more information.

Disturbed Threads and Laser Engraving

From her conversations with several friends who are business owners, Nikki Ketchum realized there was a need for "business swag" in Sunriver. Combining her graphic design talents with being a marketing manager for other businesses, Nikki decided to start her own business, Disturbed Threads & Laser Engraving in the Sunriver Business Park. "Our store does custom items along with having home décor and Sunriver tourist items as well as games to windchimes," she said.

Disturbed Threads offers a variety of customizing services including laser engraving, cutting and etching, sublimation, screen printing, vinyl sticker cutting and printing and more. "I have always loved art. All kinds, Drawing, tattoos, photos, building items, crafts and cooking. I have wanted my whole life to be the owner of a business that I could "create" with," she shared.

Nikki is grateful for the support she has received from her friends and family for helping her start her own business. "I am passionate about all forms of art and helping others to see their creation come to life," she said. "I am excited about this journey and will always be looking for new items and products I can create with so the store will always have different products on display."

Disturbed Threads & Laser Engraving is open 10am to 6pm Monday through Friday at 56815 Venture Ln. Suite 705. Call 458-666-1916 or visit disturbedthreads.com for additional information.

Fly and Field Outfitters

Fly and Field Outfitters is Central Oregon's Premier Fly Shop and Outfitter. It opened in Bend in 1999, and it recently opened its second location in the Sunriver Business Park. "Sunriver was an excellent move for us, as we are looking to serve the local community with a more robust fly shop offering that is unprecedented in the Sunriver area," said General Manager Kyle Schenk.

Fly & Field guides operate at all Central Oregon fisheries and the guide staff offers trips on the Cascade Lakes and local rivers. "Our shop staff is kind and caring, ready to take care of our guests in the shops. We provide expert local knowledge on fishing tactics, techniques, fly choices, gear, and anything else fly fishing," Schenk said.

Both the Bend and Sunriver stores are open 7am to 7pm Monday through Friday and 7am to 5pm Saturday and Sunday. Call 541-318-1616, visit flyandfield.com or email info@flyandfield.com for additional information.

Muddy Hut Pet Store

John and Anna Luttrell once had a cat named Sammy. When they became parents to Tanner, now ten, and River, now six, they decided they were too busy with their children, work and travel to have any more pets. "I remember telling my dad that we



Muddy Hut Pet Store | Photos by Kristine Thomas

were done being pet owners, and he just laughed at me, telling me he knew I would have pets again," Anna said.

They have a great Pyrenees named Remi, a Maltese poodle named Luna, a cat named Scout and eight chickens. "I just look up to heaven and tell my dad that he was right," Anna said, laughing. "Now we can't imagine not having animals in our life."

Remi, Luna, Scout and the chickens are the source of inspiration for John and Anna to open Muddy Hut, a pet store in the Sunriver Business Park. "We know from our own experiences what it's like to come home and discover the pets need food and then to have to drive to Bend to find what you are looking for," Anna said. "We wanted to create a welcoming pet store where locals and tourists can find what they need for their pets."

She has a wall of photos of local and visiting pets, a place for people to sit outside, bowls of water, weekly walking groups and more. "People can bring their pets into the store for treats while they shop," Anna said. "We plan to invite animal adoption agencies to the store once a month so people can see animals available for adoption."

The store will offer products for dogs, cats, chickens, horses and small animals such as guinea pigs and rabbits. "If I don't have something you need, I encourage you to tell me so I can order it and bring it in," Anna said. "I am passionate about what I do and care a great deal about our community. Muddy Hut is a way for our family to give back to the community and provide a service that's needed here."

Muddy Hut Pet Store is open 9am to 6pm Monday through Saturday at 56825 Venture Lane, Suite 110 in the Sunriver Business Park. Call 458-666-1850 or email anna@muddyhut.com for more information.

Riverscape Arcade

John Teagarden has brought some of his favorite childhood games to Sunriver to share with community members and tourists. In December, Teagarden opened Riverscape Arcade in The Village at Sunriver. The two-story arcade has 26 classic games on two floors. Games include Donkey Kong, NBA Jam, Pac Man, Ms. Pac Man, Asteroids and Mario Brothers. The arcade is family-owned and operated.

Unlike traditional arcades that require quarters, tokens or a card system, Teagarden said Riverscape offers unlimited play for an allotment of time that is purchased. Guests can purchase as little as 30 minutes or as much a full day of time and play the same game or rotate through all of them. "Riverscape offers a classic arcade experience in a family-friendly setting that allows you to enjoy difficult games from the past without the punishment of continuously eating your quarters," Teagarden said.

The arcade is available for private events such as birthday parties, family get-togethers or business



Disturbed Threads

Commerce has a "Shop Sunriver" campaign that encourages locals and tourists to find what they need in Sunriver. "I invite people to discover what our local businesses have to offer and to start in Sunriver when they are looking for something," he said.

New businesses looking to relocate or start in Sunriver can receive assistance from the Sunriver Area Chamber of Commerce and Sunriver La Pine Economic Development. "The Chamber has many networking events and resources to assist businesses," Youmans said.

Two businesses are hosting grand openings in July. Disturbed Threads and Laser Engraving's event is 5pm to 7pm Thursday, July 7 with the ribbon cutting at 6:15pm. There will be gift bags for the first 25 people and hot dogs served for the first 80 people. The Den Dive Shop's grand opening is 10am to 6pm, with food and beverages served 11am to 1pm, and the ribbon cutting at noon. Everyone is welcome to both events.

Here's a recap of new and expanded local businesses:

Beards & Bangs

Heather Calkins rarely utters the words "no" or "maybe." Given the choice of using those words or finding a way to make something happen, Calkins opts for the latter. "I have been blessed with having learned what it means to have a terrific work ethic," she said. "I also have a super supportive family and friends."

Calkins is the owner of Beards & Bangs Barbershop in the Sunriver Business Park, the varsity volleyball

Sunriver Area Chamber
Continued from previous page

gatherings. “We are here to offer fun experiences for everyone,” John said.

The arcade is open 10:30am to 8:30pm Sunday through Thursday and 10:30am to 9pm Friday and Saturday. Call 541-306-5655 for more information.

Red Chair Real Estate

Megan Isola and Andrea Palle are award-winning Realtors who have worked together as real estate partners for years. They have recently launched Red Chair Real Estate under the Keller Williams brand. They are entrepreneurs and accomplished business owners. Isola and Palle take pride in providing outstanding customer service both to buyers and sellers, they value their clients and consider them friends. They take pride in being part of the Sunriver and Bend communities, raising their families and enjoying everything Central Oregon has to offer.

Whether you are looking for your dream home, wanting to sell or find the perfect investment, they are ready to help you realize your goals and live your best life! Contact Isola and Palle at contact@redchairrealestate.com and 541-293-0762.

The Den Dive Shop

Zack Smith has received numerous quizzical looks when he tells people he’s opening a scuba dive shop in Sunriver. Once he shares how it has been his dream to open a dive shop in Sunriver and how he has many years working as an international research diver, the questions start flooding in with people wondering where they can dive in Central Oregon or how they can sign up for dive classes.

Smith shared he enjoys sharing his passion and knowledge with others to explore lakes, rivers and oceans. “My enthusiasm for diving is off the charts. I would live in water if it were possible. I am a seeker, so I pursue as much knowledge as possible in every realm of my life. This includes scuba diving and marine life,” he said.

Smith created The Den Dive Shop to promote exploration and care of local lakes and rivers by offering lessons, classes and equipment to those interested in scuba diving. He opened the dive shop

in early June. “There are so many beautiful places to go diving in Central Oregon,” he said. “A few of my favorite places are Cultus and Crescent lakes.”

An international research diver, Smith’s company ZLS Research specializes in studying sharks. His diving research company receives private contracts, and he sends research teams to locations throughout the world including Costa Rica, Hawaii and Australia. Smith’s focus is studying about 20 shark species including Mako and Great White sharks. “People ask if it’s dangerous to study sharks, and I often tell them it’s less dangerous than what I was doing as a detective,” he said. “Sharks are misunderstood, and I would rather work with them than dolphins.”

Last year, he and his friend Nathan Werner started The Mountain Muskrats Dive Club. There are currently more than 20 members who explore local rivers and lakes. The club meets at 5:30pm the first Saturday of the month at the dive shop. “We always clean garbage from waterways wherever we dive,” he said.

He teaches Discover Scuba Diving classes in Sunriver. An experienced diver, Smith has logged more than 4,000 dives. The Discover Scuba Diving class teaches people the skills needed to use diving gear and explore waterways in a recreational environment.

The Den Dive Shop is located at 56881 Enterprise Drive in the Sunriver Business Park. Call 541-600-9355, email thedendiveshop@hotmail.com or visit thedendiveshop.com.

The Wooden Jewel

Denise Bryant’s interest in rocks, gems and fossils started when she was a young girl. She remembers looking in the dirt to find treasures. Her lifelong passion led her to a career in gemology, multiple awards, and a jewelry and art store in Sunriver — The Wooden Jewel.

Featuring contemporary, designer jewelry by 30 local and regional artists, as well as wood sculptures and fine art, The Wooden Jewel is co-owned by Bryant and her husband Michael, himself an acclaimed sculptor and jewelry designer whose pieces are on display.

First opened in 2013, The Wooden Jewel relocated back to The Village at Sunriver after a three-



ZACK SMITH AT THE DEN DIVE SHOP | PHOTO BY KRISTINE THOMAS

year sojourn in downtown Bend. Bryant enjoys welcoming longtime customers and meeting new ones and assisting them in their adventure to find an engagement ring to an anniversary necklace or jewelry for those “just because moments.”

She has several events throughout the year, including trunk shows, and invites people to stop by and say hello. “I want everyone to feel comfortable visiting and discovering what we have to offer,” she said.

The boutique is open 1-5pm Monday; 11am-5pm Tuesday through Friday, closed Saturday and open 10am-5pm on Sunday in The Village at Sunriver. Visit thewoodenjewel.com or call 541-593-4151.

If you have opened a new business or are an existing business and want to learn more about the Sunriver Area Chamber of Commerce, email exec@sunriverchamber.com.

FREE E-Headlines



Sent Directly to Your Email
To Receive, Send Your Email to:
CBN@CascadeBusNews.com


CASCADE BUSINESS NEWS

NIGHTLY BUSINESS PATROLS

28 YEARS



OREGON DPSST # 858



Security PROS
INCORPORATED
★Certified Security Professionals★
1994 Celebrating 28 Years 2022

541-330-0404
541-548-1992
securityprosbend.com



SUNRIVER AREA Chamber of Commerce

An Unwavering Commitment to the Sunriver Community

Educational Programs

Business Enrichment

Shop Sunriver Campaign

Advocacy

Networking Events

Business Referrals & Resources



Join our adventure by becoming a chamber member or volunteer.

sunriverchamber.com
exec@sunriverchamber.com | (541) 593-8149

Can You Resist This Face?



HUMANE SOCIETY OF CENTRAL OREGON

TO VOLUNTEER OR DONATE
CALL 541.382.3537 | WWW.HSCO.ORG

Sunriver Welcomes New Businesses & Resident

by **AARON SCHOFIELD, Assistant Vice President/Branch Manager — First Interstate Bank**

Summer activity has returned to Sunriver! After two summers basically hampered by the pandemic, things have returned to normal for businesses in Sunriver. It’s exciting to see the return of free concerts at the SHARC, The Village in Sunriver and Sunriver Resort as well as events happening at The Village. Most of our tourist related businesses rely on steady summer traffic from visitors and locals to support them throughout the year.

At First Interstate Bank, we continue to meet new customers who are coming to Sunriver from neighboring states, either as part time or full-time residents. Many families who were living here part time are now purchasing homes and becoming permanent residents.

First Interstate Bank has been instrumental in assisting several businesses to open or to expand. It’s been exciting to see newcomers bring their energy and ideas to the Sunriver community.

The team at Sunriver’s First Interstate Bank enjoys connecting with new entrepreneurs, it is a huge catalyst for our local economy in Sunriver. As a local bank, we support these businesses and connect them with the many resources in our area. Sunriver will continue to see much growth through our busy tourist season as homes continue to sell and people move to the area.

As the treasurer for the Sunriver Area Chamber of Commerce, I invite new and current residents and businesses to explore what the Chamber offers including its weekly newsletters, social media posts, networking events and more. Subscribe to the newsletters by sending an email to exec@sunriverchamber.com.

It’s definitely an exciting time to be living, working and playing in Sunriver, especially with the return of our summer events.

firstinterstatebank.com

Sunriver Books The Literary Connector

by **KRISTINE THOMAS — CBN Feature Writer**

Holly Hendricks and Janet Gordon don’t always see eye-to-eye when discussing a book.

They completely agree Sunriver Books and Music is a valuable treasure, where owner Deon Stonehouse and her staff provide insightful advice on books, making recommendations to meet each book lover’s literary taste.

Holly and Janet are regulars at Sunriver Books’ Book Club. There are four active book clubs: Fiction, Mystery, Non-Fiction and Classic.

“Our book clubs welcome everyone and everyone is respectful of one another’s thoughts, ideas and opinions,” Deon said. “We all value the opportunity to learn from one another.”

The book club meetings are held at 6pm on Mondays.

Holly first visited Sunriver in 1968 when her family purchased a cluster cabin.



PHOTO | BY KRISTINE THOMAS

“My family wanted a place where we could enjoy golfing, fishing, boating and all the activities Sunriver has to offer,” Holly said, adding she learned to ski when she was six years old on Mt. Bachelor. When she moved to Sunriver in 2016, she said she felt like she was coming home. Joining the book club provided her with an avenue to meet new friends.

“Sunriver Books plays a really important role in our community with its book club because it is an opportunity for people to connect with others who share similar interests,” Holly said. “Sunriver has so many talented and intelligent people and the book club is a way to learn from one another.”

A retired ophthalmologist, Janet moved to Sunriver in 2012. Janet said Sunriver is fortunate to have an independent bookstore, describing Sunriver Books as “the crown jewel of our community.”

“I love to read and am always looking for the next book to read,” Janet said. “Deon is such a treasure because she has an incredible knowledge of the books in her shop. Her enthusiasm for books is contagious.”

Both Holly and Janet said the book club introduces them to books they might not have selected. “Every book leads to great conversations with enthusiastic people at the book club,” Janet said.

Being book club members has provided both women with the opportunity to meet new friends. They both enjoy hiking and dining locally.

The Sunriver community has several wonderful book clubs including The Sunriver Public Library and the Sunriver Women’s Club.

sunriverbooks.com

July 14
11:30 am - In Person
at The Riverhouse
12:00 pm - Livestream

City Club of Central Oregon
Presents:
Getting from Here to
There: Transportation
Visions and Realities for
Central Oregon

Register at
cityclubco.org

Supported by



Fort Rock Tunnel

Latest in Sunriver’s Multimodal Development

by TOM HEADLEY, PE, Project Manager — Century West Engineering

The community of Sunriver prides itself on the miles of paved pathways that keep pedestrians and bicyclists separated from vehicle traffic. This includes grade-separated crossings where pathways and roads intersect. Until recently, these pathway under-crossings were narrow, had steep approach and exit grades and did not feature adequate drainage facilities, resulting in flooding in several locations. The Sunriver Owners Association (SROA), the organization that maintains the road and pathway systems within the community, has prioritized the replacement of these tunnels to improve safety and create a more inviting environment for multimodal users.

To date, two tunnels have been replaced and a third new tunnel was built on Abbot Drive as part of the roundabout project completed in 2019. SROA approached the first tunnel as a standalone design-bid-build project using a pre-cast structure. While this solution yielded an attractive finished product, it was cost-prohibitive to recreate. After hiring a contractor, Marcum & Sons (M&S), for the Abbot Drive/Beaver Drive roundabout construction, the Abbot tunnel was added to the scope of work to minimize construction impacts as compared to completing the roundabout and tunnel as separate projects. This required Century West Engineering, SROA’s design consultant for the roundabout project, to work quickly and collaboratively with M&S and SROA to complete plans and brainstorm construction solutions.

“Although the project was established as a design-bid-build effort, our engineering team worked alongside M&S’s crew in what effectively felt like a design-build team,” says Century West Project Manager, Tom Headley. “We shared a common definition of success to bring this significant safety improvement into service ahead of schedule and under budget. I’m glad to say we succeeded.” Construction of the Abbot tunnel was a success that the entire team was confident could be carried forward to replace the remaining ten tunnels in Sunriver’s pathway system. In 2021, SROA asked Century West to complete a Pathway Tunnel Evaluation Report that reviewed each location for accessibility, frequency of use, traffic loads, detour complexity, stormwater issues, site access and geotechnical conditions, among other considerations. SROA will use this information to prioritize locations with the goal of completing one tunnel project per year.

Using the Report, the tunnel leading into Fort Rock Park was chosen as the 2022 project due to flooding concerns. Up to two feet of standing water had been observed in the tunnel after large storm events. Early discussions between SROA, M&S and Century West explored options to improve on the project process. “We knew there had to be a more cost-effective way to build these tunnels,” says Brian Marcum, owner of M&S. “Working with Century West and our structural teaming partner, Shayne Tennis of Tennis Engineering, we decided to formalize the design-build project structure with Century West. After carefully reviewing options with SROA, the team decided on a cast-in-place tunnel concept that could be built



FT. ROCK TUNNEL | PHOTO COURTESY OF CENTURY WEST ENGINEERING

quickly and economically.” The result is a wide, attractive pathway undercrossing with an associated stormwater collection and detention system. Collaboration between team members even resulted in saving a large Ponderosa pine, consistent with Sunriver’s Tree Protection Plan. “Every member of this team is responsive and solutions-oriented,” says SROA’s Public Works Director Mark Smith. “I have so much confidence in each of them and know that they are working to provide Sunriver with the most efficient project so that we can get all of these tunnels built.”

The Sunriver community is highly supportive of the tunnel rehabilitation program, and the M&S and Century West team is committed to working together to provide innovative and cost-effective design and construction solutions to SROA for years to come.

Tom Headley is Century West’s project manager for their work at Sunriver, both with SROA and the Sunriver Airport. He lives and works in Bend and is committed to improving infrastructure in Central Oregon. His other local clients include Bend Municipal Airport, the City of Bend and Deschutes County.

centurywest.com

CONGRATULATIONS

to our 2022 EnCOAR Award Winners



**BRENT
LANDELS**
PRINCIPAL BROKER

REALTOR® OF
THE YEAR



**ERIC
WILSON**
BROKER

ROOKIE OF
THE YEAR

RE/MAX Key Properties is proud to be partners
with 5 Realtors® of the Year:

Brent Landels – 2022
Debbie Martorano – 2021
Sheree MacRitchie – 2013

Brian Meece – 2008
Gary Everett – 2002

South Deschutes County

Continued from page 1

construction in the fall of 2022.

Brisk commercial activity includes projects such as Kodiak Commercial’s food truck pod, stage and gathering venue set to provide additional eating options and entertainment space for the community, while MountainStar Family Relief Center will be constructing a childcare center in La Pine with an expected opening date at the end of September this year.

MountainStar’s mission is to prevent child abuse and neglect through community support and therapeutic services to help vulnerable children and families succeed. The agency has purchased property in the industrial park, from Deschutes County, for the project which will also create five new jobs.

Meanwhile, SLED projects in the pipeline include seven potential businesses, which would trigger an estimated potential investment of \$62.1 million, with 151,000 of building space and the creation of at least 50 new jobs.

Patricia Lucas, CECd, executive director for SLED, which works in collaboration with Economic Development for Central Oregon (EDCO) to foster economic activity in the region, said, “What makes South Deschutes County especially alluring is its distinction as having the economic impact of the remaining lion’s share of rarely and readily available developable land with water, sewer and power infrastructure in place.

“In the City of La Pine there are 160 acres of industrial zoned land, with full infrastructure, owned by the county available for development.

“When you connect those opportunities with a swelling population growth of the workforce of the combined labor market of areas such as Sunriver, Three Rivers South and La Pine to the larger employers, you see you have a growing and readily available workforce in the years to come.

“I think all these factors are relevant to the dynamic growth occurring in the area.”

Funding for the SLED program comes from both public and private members and stakeholders. The City of La Pine and Deschutes County are key partners and contributors, as well as private businesses from around the County and Central Oregon that wish to support a stronger and more vibrant economy in South Deschutes County.

Over the past eight years, SLED has assisted 11 new and existing businesses with capital investments of more than \$11.6 million, resulting in the creation of 135 jobs.

The SLED Program recently held its annual luncheon at Sunriver Resort where keynote speaker, Oregon Economist Josh Lehner, provided an update on the state and local economy. Local updates were also provided from Deschutes County, the City of La Pine and SLED at the event, which drew 165 attendees.

Lehner said that Oregon’s labor market had mirrored national patterns, but recovery was “faster, more complete and more inclusive than in the past few cycles”. He also commented on the “astounding growth in South Deschutes County since 2015” especially in terms of building permits for single-family dwellings, as well as commercial building activity.

During the first quarter of 2022, Deschutes County issued 88 building permits in La Pine, 27 of which were for single-family dwellings, five for new commercial buildings and one for commercial building alterations. During the same period, in the remainder of South Deschutes County, 638 building permits were issued. Of those, 22 were for single-family dwellings and four for commercial building alterations.

A combined population of 18,477 included a labor force of 4,617, and in South Deschutes County there were 989 residents that live outside of the area and commute in for their employment, 3,378 who live in the area and commute out for employment, and 662 that both live and work in in the community.

Median household income rose to \$41,788 in La Pine and \$55,750 in Sunriver, while the latest available figures showed the average sale amount for homes at the end of the first quarter for 2022 was \$992,045 for Sunriver and \$446,759 for La Pine.

La Pine experienced a 52 percent population growth from 2010 to 2020, ranking number seven in the Top Ten Fastest Growing Cities in Oregon.

Lehner said the outlook for Deschutes County labor market will remain tight, with the large Millennials cohort (born 1981-1999), who are now middle-age and the key economic force. A smaller Gen Z cohort due to a lot fewer teenagers (2000-2018) would barely offset retiring Baby Boomers in the labor market and would surpass the “extra-large” Baby Boomers group (1946-1964) in absolute size next year.

Fastest growth sectors included leisure and hospitality, professional/business services, education, transportation, warehousing and utilities care.

Lucas said strategic efforts continued to create more job opportunities, childcare and workforce development for South Deschutes County residents to enhance the local economy and SLED has been working with developers to create more industrial space available for potential traded sector businesses.

Sunriver Resort once again led the Top Ten Employer List with 1000 employees, with Sunriver Brewing up to 200 employees and in the public sector, Sunriver and La Pine School District reported a workforce of 249.

The expansion of Caldera Springs in Sunriver will bring up to 340 additional single-family homesites as well as 75 vacation homes. Sales activity has been reported as strong and the first phase of development is set to be completed this summer including lakes, streams, trails and roads, while a new pool, fitness facility and community park are proposed for later stages.

Other developments in Sunriver include it being recognized as the most desired “Zoom Town” in Oregon (a Zoom town is a community that experiences a significant population increase due to an influx of remote workers and the term became popular during the COVID-19 pandemic. The population growth of Zoom towns has had significant economic implications as no longer being tied to offices and long commutes, white-collar workers are taking advantage of new freedoms, and shifting preferences of where and how they want to work).

Sunriver Trail, a new network of ten miles of recreational dirt and gravel trails (accessible from Sunriver over Cardinal Bridge and from Forest Road #41) will offer increased opportunities for mountain biking, hiking and trail running to local residents and tourists alike.

Another important outdoor adventure amenity to South Deschutes County, most of the construction of the Sunriver Trails has been completed by volunteers from a recently formed chapter of the Central Oregon Trail Alliance (COTA).

Sunriver Resort is on schedule to open a new indoor aquatics facility this year, which has been under construction for the past year.

Deschutes County has also allocated \$8 million to the Sunriver Service District to help fund a public safety building that will house the Sunriver Fire and Police Departments. The total project is estimated to cost from \$16-\$18 million.

About SLED:

Sunriver/La Pine Economic Development (SLED) has a mission to help “move, start and grow” primarily traded-sector businesses to purposefully create a balanced and diverse economy at the local level and for the region. The Sunriver/La Pine program was initiated in 2014 and has been actively assisting traded sector businesses in the local economy ever since. The program has the support of a local advisory board that is 13 members strong representing the public and private sector. The board plays a significant role in collaborating and strategizing on how to make area communities prosper.

lapineoregon.gov/ed/page/sunriverla-pine-economic-development-sled

CORRECTION

South Deschutes County Undergoing Rapid Expansion printed on July 6, 2022
Submitted by James Tyvand of Sunriver:

I have read, with interest, your feature titled South Deschutes County Undergoing Rapid Expansion in the July 6th edition of the CBN. Writing about the Sunriver Trail on page 14 (. . . (accessible from Sunriver over Cardinal Bridge and from Forest Road #41). . .) was done well, but some important information regarding access to the trail was not included in your text.

First off, despite its name, the Sunriver Trail does not begin or end within Sunriver. All trailheads are on the west side of the Deschutes River. This is public land (National Forest).

Next, Cardinal Landing Bridge is a footbridge labeled as such on all current known official maps of the area. There is no vehicular access from Sunriver streets to cross the Deschutes River to the trail. Including Cardinal Bridge in the same sentence as Forest Road #41 infers that both routes contemplate and

permit vehicular traffic to access the trail. This is simply not true; the only way to get to Sunriver Trail in a vehicle is Forest Road #41.

Lastly, there is a complete lack of official parking spaces within Sunriver dedicated for those who have driven a vehicle into Sunriver for the purpose of biking, hiking, running or otherwise accessing the trail for recreational purposes. This fact is particularly relevant when understanding Sunriver has codified rules prohibiting vehicles stopped, parked, or idling on any Sunriver roads or streets. The practical impact at Cardinal Bridge is pretty straightforward: no parking at Cardinal Bridge or in the neighborhood surrounding it; no stopping at the bridge to unload or pick up people (and their equipment if they bring some); no standing-by or cruising a holding pattern in the neighborhoods awaiting the arrival of your party at the bridge; and a \$250 citation awaits those who may feel our vehicular rules don’t apply to them.

Explore Nature, Seek the Stars

courtesy of SUNRIVER NATURE CENTER & OBSERVATORY

A visit to Sunriver is not complete without a stop at Sunriver Nature Center & Observatory. Whether you are an early bird or a night owl, there's an activity for everyone. Located next to Lake Aspen and nestled among eight acres of pine forest, wetland and meadow habitats, Sunriver Nature Center & Observatory is your gateway to the natural world, distant galaxies and everything in between!

During the day, gather the family, hop on your bikes and head along Sunriver's bike paths toward the nature center. A team of naturalists await your visit and are eager to introduce the natural world to curious minds. Once you step inside the nature center, you can explore nature from the forest floor to the sky while learning about the wildlife that call Oregon home. Children and adults will enjoy seeking out live snakes, lizards, frogs and salamanders in dark corners before getting an up close look at thousands of dancing bees inside a beehive. Next, take a stroll through the botanical garden, an oasis for native wildflowers, pollinators and birds. Visit with live owls, hawks and an eagle and learn about their amazing survival strategies. Complete your daytime visit with swan and otter watching on the shores of Lake Aspen, and at the observatory for special views of the sun through filtered telescopes.

After dark, plan to visit the observatory, home to the largest collection of publicly-accessible telescopes in the country, for awe-inspiring views of the night sky. Sunriver's elevation, dark skies free of light pollution and crisp clear air, make it the perfect location for stargazing. Over a dozen telescopes ranging in size and focused at different objects in the night sky are available for enjoying spectacular views and learning about our universe. From crystal clear views of the moon and various planets, to star clusters and nebulas, the observatory's views will amaze first time stargazers and amateur astronomers alike. Round out the evening by joining an astronomer for a special presentation and a laser-guided constellation tour.



PHOTO | COURTESY OF SUNRIVER NATURE CENTER

Sunriver? Programs and activities geared for children, adults and families, are held throughout the year. Bird walks, lectures and workshops are offered year-round and provide ample opportunities for the lifelong learner to enjoy nature and the cosmos. Families can enjoy a naturalist-guided hike, meet an owl up close, build and launch rockets or join in the many other family experiences offered weekly. Finally, make sure your budding scientist has a memorable and educational summer vacation by signing them up for an immersive outdoor camp experience!

Looking for more ways to enjoy the great outdoors during your visit to snco.org



CASCADE BUSINESS NEWS

presents

- Impressive Careers?
- Successful Entrepreneur?
- Social & Philanthropic Commitment to your Community?
- Under 40?

Nominate your Accomplished Leader @ CascadeBusNews.com

Nomination Deadline August 12, 2022

Join us at a celebration to toast the winners in October at

the **OXFORD** hotel

Date TBD



541-388-5665
CascadeBusNews.com

Accomplished Under 40



Tour Companies *(Listed Alphabetically)*

Company / Address	Phone	Fax	WebSite/Email	Contact	Staff	CO Year Est.	Services
Bend Electric Bikes 869 NW Wall St., Ste. 104 Bend, OR 97703	541-410-7408	N/A	www.bendelectricbikes.com info@bendelectricbikes.com	Sterling, Marnel	6	2008	Electric bike sales, service & rentals.
Bend Tour Company 2653 NE Cordata Pl. Bend, OR 97701	541-480-8477	N/A	www.thebendtourcompany.com info@thebendtourcompany.com	John Flannery	3	2012	Bend's One-Stop-Shop for exhilarating adventures, sight-seeing, scenic helicopter flights, SEGWAY tours, you drive ATV experiences, the iconic Cycle Pub, eBikes, Slingshots, eCruiser cars, glamping, SUPs, kayaks, snowshoes, escape rooms & more. Entertaining & informative tours highlight the great history, sights, recreation, arts, culture, shopping, dining, world-renowned craft breweries of Bend & the stunning grandeur & scenic beauty that define all that is Bend/Central Oregon.
Big Mountain Adventures 170 SW Scalehouse Loop Bend, OR 97702	541-688-7670	N/A	bigmountainadv.com staff@flycascades.com	Patric Douglas	1	2018	Tent trailer rentals.
Cascade Guides & Outfitters Bldg. 23, PO Box 3676 Sunriver, OR 97707	541-593-2358	541-598-4447	www.hookfish.com cascadeguides@gmail.com	Fred Foisset	8	1995	Guided fly-fishing trips on lakes, rivers & streams only. Fly-fishing & tying classes.
Central Oregon Diving LLC 157 NE Greenwood Ave. Bend, OR 97701	541-388-3660	N/A	www.centraloregondiving.com info@centraloregondiving.com	Sarah Clark	3	2005	Scuba diving lessons, equipment shop, rental equipment, service department & dive travel.
Cog Wild Bicycle Tours Tours LLC 19221 SW Century Dr., Ste. 161 Bend, OR 97702	541-385-7002	N/A	www.cogwild.com info@cogwild.com	Lev & Kirin Stryker	25	1999	Join Cog Wild for guided mountain bike rides, skills instruction & daily shuttles to the primary trailheads in Bend & Oakridge. Cog Wild specializes in multi day backcountry bike adventures through out Oregon & Baja, Mexico.
DiamondStone Guest Lodges/ MotoFantasy Motorcycle Rentals 16693 Sprague Loop South Of Sunriver, OR 97739	541-536-4584	N/A	www.motofantasy.net motohead1@motofantasy.net	Doug Watt	4	1992	Motorcycle destination resort outside Sunriver, with unique street bike motorcycle rentals of many makes. Overnight lodging, vacation rentals, lodge units, weddings & events.
Fly & Field Outfitters 35 SW Century Dr. Bend, OR 97702	541-318-1616	541-389-7016	www.flyandfield.com info@flyandfield.com	Scott Cook	13	2000	Full service fly shop & outfitter, hunting gear, supplies & fly fishing guide service.
Fly Fishers Place 151 W Main St. Sisters, OR 97759	541-549-3474	541-549-4871	www.flyfishersplace.com greendrakehatch@gmail.com	Jeff Perin	9	1986	Full service guide & fly equipment shop. Travel specialties: Chile, New Zealand, Argentina & Belize fly fishing schools, casting lessons & fly tying classes.
Imperial River Company 304 Bakeoven Rd. PO Box 130 Maupin, OR 97037	541-395-2404	N/A	www.deschutesriver.com reservations@deschutesriver.com	Susie Miles	30	2001	Lodging, guided whitewater rafting & hunting trips.
Let it Ride Electric Bikes 25 NW Minnesota Ave., Ste. 6 Bend, OR 97703	541-647-2331	N/A	www.letitridebend.com Info@letitridebend.com	Ryan Rea, Scott Blackwood, Michelle Tager, Kevin Rea	5	2010	Electric bicycle sales & rentals. Full service of all bicycles. Guided eBike tours, plus custom & corporate event tours.
Outriders Northwest 61532 SE Lorenzo Dr. Bend, OR 97702	541-688-7433	N/A	www.outridersnw.com mike@outridersnw.com	Mike Willock	10	2015	Off-road tour adventures & on-road rental experiences. Company retreats, family outings & customized group tours, snowmobile rentals.
Ouzel Outfitters - River Trips PO Box 817 Bend, OR 97709	800-788-7238	541-385-0461	www.OregonRafting.com info@oregonrafting.com	Brian Sykes	30	1979	Professionally guided whitewater rafting trips for families, individuals & business/nonprofit organizations. Rivers: Rogue, Deschutes, McKenzie, North Umpqua, John Day, Owyhee & Lower Salmon.
Paulina Plunge Inc. PO Box 8782 Bend, OR 97708	541-389-0562	541-389-0562	www.paulinaplunge.com toddvdz77@gmail.com	Todd VanderZwiep	10	1981	Guided downhill waterfall mountain bike tours.
Powdr 531 SW 13th St. Bend, OR 97702	541-382-6277	541-330-2608	www.suncountrytours.com adventures@suncountrytours.com	Dennis Oliphant	80	1978	Four whitewater rafting trips on three Oregon rivers, standup paddle boarding (SUP) lessons, rentals & tours & river float tube rentals.
Timberline Mountain Guides PO Box 1167 Bend, OR 97709	541-312-9242	N/A	www.timberlinemtguides.com info@timberlinemtguides.com	Cliff Agoes, Pete Keane	20	1983	Instruction & guiding in rock climbing, alpine climbing, mountaineering & backcountry skiing. Smith Rock Climbing School & Oregon Ski Guides.
Tumalo Creek Kayak & Canoe 805 SW Industrial Way, Ste. 6 Bend, OR 97702	541-317-9407	541-317-9489	www.tumalocreek.com geoff@tumalocreek.com	Geoff Frank	60	2000	Large paddle sports inventory, stand up paddleboards, recreational, sea & whitewater kayaks, canoes, rafts & inflatable kayaks. Lessons & tours, kids summer camps, multi-day paddling trips.
Wanderlust Tours 61535 S Hwy. 97, Ste. 13 Bend, OR 97702	541-389-8359	N/A	www.wanderlusttours.com info@wanderlusttours.com	Dave Nissen	10	1993	Corporate groups, custom events, family reunions & weddings. Guided canoeing, kayaking, snowshoeing, moonlight tours, volcano tours, cave tours, outdoor dinners, bonfire events, brewery, cidery & distillery tours. GPS Eco-Challenges, team building & event planning.

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.

Not listed?

IT’S FREE!

Contact us to be included:

541-388-5665

cbn@cascadebusnews.com

OnPoint Community Credit Union Releases Smart Money Tips for Summer Travel Amid Soaring Costs

by TIM CLEVENGER — OnPoint Community Credit Union

Many Americans are ready to vacation after two years of the pandemic, yet they are now coping with rapidly rising prices for travel. Travel costs have risen nearly 19 percent compared to pre-pandemic levels in 2019 (according to the Travel Price Index from the U.S. Travel Association), forcing nearly seven out of ten Americans to say they are changing their summer travel plans by taking fewer trips or staying closer to home. To help individuals and families make the most of summer travel opportunities, OnPoint Community Credit Union released today a list of Smart Money Tips for Summer Travel that can help people maximize their budgets while minimizing surprise expenses.

“Members of our community are eager to return to travel, but soaring prices are creating a new set of obstacles,” said Rob Stuart, president and chief executive officer, OnPoint Community Credit Union. “We can’t control gas or grocery prices, but we can empower people with tools that give them more control over their budget so they can make the most of their travel plans this summer, and beyond.”

Smart Money Tips for Summer Travel:

- **Fine-tune your budget:** Scrub your recurring expenses by analyzing your bank statements and credit cards to see where you can cut back. New entertainment and convenience subscriptions that made sense during the pandemic may not be as critical now. Consider canceling a streaming app or food delivery service and divert that money into an expanded travel budget. Saving \$15/month for three months could be enough to cover the increase in gas costs for a road trip.
- **Save for travel with a system:** You can build up your travel funds by implementing a systematic approach like a 52-week savings challenge. It works by saving the dollar amount that corresponds with the week of the year. For the first week of January, you’ll save \$1. By the last week of December, you’re putting away \$52. Keep that up all year long, and you will have saved about \$1,400 without making a huge change in your spending habits. We recommend creating a separate savings account without debit or ATM card access for this fund, so you are not tempted to make withdrawals.
- **Track flights and be flexible:** If you booked a flight during the first two years of the pandemic, you may have enjoyed unusually low fares. Those days are over. According to Hopper, airfare has skyrocketed 40 percent since the start of the year and is 7 percent higher than pre-pandemic levels because of record jet fuel prices. If you can be flexible on your travel dates and destination of choice and do your research, you can still find decent prices. Ensure you are getting a good deal by tracking the price of preferred flights. Google offers a 60-day history of flights, which can show you if you are getting a good deal or not.
- **Make a food plan:** The cost of meals and snacks can strain a travel budget, especially in these days of rising food prices. Allow time to stop at the store



PHOTO | COURTESY OF ONPOINT COMMUNITY CREDIT UNION

for snacks before you travel to avoid paying for premium-priced meals at the airport or on the airplane. Search for grocery stores near your rental home or hotel and stock up on easy ingredients and snacks. Try to prepare as many meals as possible from your home base.

- **Know before you go:** As you rent your car and make sight-seeing reservations, research how your financial institution manages international travel. Does your bank charge a foreign transaction fee on credit and debit cards? Check the current foreign exchange rates so you know how much that keychain will cost you in U.S. dollars. Find out what tools your bank or credit union offers for travelers. OnPoint offers online tools that allow members to add their own travel notices, put a freeze on their credit card and find the closest ATM.
- **Take care of the basics:** In the days before your departure, notify your financial institution that you will be leaving town, so your card is not blocked due to unusual activity. Check with hotels, airlines or destinations to see if you will have internet access for online banking and withdraw some cash in the currency of the country you are visiting. By ensuring your financial resources are ready for travel, you avoid unexpected, costly hassles.

If you need additional support creating a dedicated budget for travel, managing through this era of inflation or have any other financial questions, you can seek out guidance at one of OnPoint’s 55 branches.

onpointcu.com • 503-228-7077 • 800-527-3932



PayneWest
INSURANCE

A Marsh & McLennan Agency LLC company

Your happy place is also an investment. Keep it safe.

Talk with a personal risk agent about covering
your property and your other special risks.

To get started, visit PayneWest.com/PCS.



PayneWest. Insurance made for you.SM

Golf Courses *(Listed Alphabetically)*

Company / Address	Phone	Fax	WebSite/Email	CO Year Est.	Manager/ Professional	Course Rating	Slope Index	Par	Length in Yards	Green Fees	Services
Aspen Lakes Golf Course 16900 Aspen Lakes Dr. Sisters, OR 97759	541-549-4653	541-549-6947	www.aspenlakes.com info@aspenlakes.com	1997	Rob Malone	75.4	141	72	5,594 - 7,302	\$45-\$75 w/ cart, Golf Boards \$25	Bentgrass fairways, red sand bunkers, beautiful mountain views. Challenging but fair. Full service bar & restaurant.
Awbrey Glen Golf Club 2500 NW Awbrey Glen Dr. Bend, OR 97703	541-385-6011	541-385-4910	www.awbreyglen.com johnm@awbreyglen.com	1993	John Metzinger	59.2 - 76.9	101-143	72	3,707 - 7,019	Call for membership, ask for Barbara Malcom, barbara@awbreyglen.com	Private facility. Tree-lined fairways, great scenery, mountain views & rolling hills. Golf groups welcome.
Bend Golf & Country Club 61045 Country Club Dr. Bend, OR 97702	541-382-7437	541-382-4603	www.bendgolfclub.com bgccoffice@bendgolfclub.com	1925	Karen Goodman	66.0 to 73.9	120 to 142	72	5,493 - 7,100	Private Membership	Tree-lined, traditional layout set among Ponderosa pines. Private facility. Championship caliber golf course, tennis & athletic facility, indoor saltwater pool, private dining & more!
Big Meadow Golf Course 13020 Hawksbeard PO Box 8000 Black Butte Ranch, OR 97759	855-253-2562	541-595-1293	www.blackbutteranch.com golf@blackbutteranch.com	1970	Tom Baker	68.3 to 73.8	118 to 133	72	7,002 - 5,485	\$54-\$88 walking	Mountain views, layout through ponderosa pines offers challenge. Designed by Robert Muir Graves & Damian Pascuzzo. Recent remodel of tees & bunkers. True Mt. Course.
Brasada Canyons Golf Club 16986 SW Brasada Ranch Rd. Powell Butte, OR 97753	541-526-6380	541-526-6291	www.brasada.com kylej@brasada.com	2007	N/A	74.2	145	72	7,295	\$169	Semi-private
Broken Top Club 62000 Broken Top Dr. Bend, OR 97702	541-383-8200	541-383-1963	www.brokentop.com brokentopclub@brokentop.com	1993	Jack Perkins, Travis Moore	64.5 to 73.5	109 to 131	72	7,161 - 5,281	\$140 Reciprocal	Designed by Tom Weiskopf & Jay Morrish. Varied terrain will test skills. Private facility.
Challenge Course 68397 Cline Falls Rd. Redmond, OR 97756	541-923-5002	541-923-3243	www.eagle-crest.com eagleridge@eagle-crest.com	2001	Ron Burger	59.5 to 61.1	95 to 105	63	3,684 - 4,160	\$44.00	Tight fairways & lightning fast narrow greens will test your metal. Great for developing mid-iron game.
Crooked River Ranch GC 5195 SW Clubhouse Rd. Crooked River Ranch, OR 97760	541-923-6343	541-548-6356	www.crookedriverranchgc.com randy.ballard@crookedriverranch.com	1972	Judy Lapora, Randy Ballard Richard Jensen	Women 67.9 - 70.4 / Men 63.6 - 67.4	Women 120-126 / Men 101-116	71	5,000 - 5,818	18 Holes \$32-\$46 weekdays, \$36-\$55 weekends	Along the rim of the Crooked River Canyon, combines challenge & scenery. Amenities include restaurant, lodging, tennis, swimming.
Crosswater 17600 Canoe Camp Dr. PO Box 4818 Sunriver, OR 97707	541-593-1145	541-593-3449	www.crosswater.com mark.meyer@destinationhotels.com	1995	Mark Meyer	68.0 to 76.6	120 to 146	72	5,213 - 7,683	\$215 (must be lodging with Sunriver Resort)	Heathland Scottish Links style - 4,150 elevation
Eagle Crest Resort & Golf Course 1522 Cline Falls Rd. Redmond, OR 97756	541-923-2453	541-923-8822	www.eagle-crest.com info@eagle-crest.com	1986	Ron Burger	69.1 to 75.5	121 to 132	72	6,673 - 5,340	\$76, \$49	Rolling fairways to undulating greens are fast in summer.
Eagle Crest Resort, Ridge & Challenge Courses 1522 Cline Falls Rd. Redmond, OR 97756	541-923-4653	541-923-8822	www.eagle-crest.com info@eagle-crest.com	1986	Ron Burger	69.1 to 75.5	121 to 132	72	6,673 - 5,340	\$76, \$46	Rolling fairways to undulating greens are fast in summer.
Glaze Meadow Golf Course 13525 Ponderosa PO Box 8000 Black Butte Ranch, OR 97759	541-595-1500	541-595-0944	www.blackbutteranch.com golf@blackbutteranch.com	1979	Jeff Fought, Tom Baker	72.9-63.4	135-110	72	7,007 - 4,909	\$44-\$82	Mountain views & ponderosa pines. Designed by Gene ‘Bunny’ Mason & recently redesigned in 2013 by John Fought (Voted Best Renovation in the country by Golf Inc.)
Juniper Golf Course 1938 SW Elkhorn Ave. Redmond, OR 97756	541-548-3121	541-548-0808	www.playjuniper.com rmalone@playjuniper.com	1952	Rob Malone, James Billings	65.7 to 74	117 to 130	72	7,186 - 5,500	\$70 weekend, \$65 weekdays. Afternoon & Twilight & off-season rates avail.	Walkable course wanders through sage-brush, juniper trees & lava rock outcroppings.
Lost Tracks Golf Club 60205 Sunset View Dr. Bend, OR 97702	541-385-1818	541-317-9589	www.lostracks.com info@lostracks.com	1995	Brian Whitcomb	68.6 to 72.7	126 to 136	72	7,003 - 5,344	\$70-\$85, \$40-\$50	Every view is a spectacular shot & every shot is a spectacular view.
Meadow Lakes Golf Course 300 SW Meadow Lakes Dr. Prineville, OR 97754	541-447-7113	541-447-7831	www.meadowlakesgc.com zach@meadowlakesgc.com	1993	Steve Reynolds, Zach Lampert	63.2 - 71.9	107-131	72	4,858 - 6,783	\$63 peak season weekend with cart	Championship course owned by City of Prineville.
Prineville Golf & Country Club 7120 NE Ochoco Highway Prineville, OR 97754	541-447-7266	541-416-2060	sites.google.com/site/prinevillegolfclub prinevillegcc@questoffice.net	1949	N/A	64	115 to 117	65	4,974	\$40, \$15	Well maintained, tricky little nine holes.
Pronghorn Resort 65600 Pronghorn Club Dr. Bend, OR 97701	541-693-5365	541-693-5496	www.pronghornresort.com info@pronghornresort.com	2004	Jerrel Grow	70.8	138	72	6,533	Call to ask for current rates.	Golf shop, rentals, Pronghorn Academy.
Quail Run Golf Course 16725 Northridge Dr. La Pine, OR 97739	541-536-1303	541-536-1076	golfquailrun.com tsickles@golfquailrun.com	1991	Todd Sickles	68.4 to 72.7	127 to 136	72	5,422 - 6,897	\$62 (18 holes), \$40 (9 holes & twilight times)	Regulation course with wide tree-lined fairways & inspiring vistas.

Golf Courses *(Listed Alphabetically)*

▶ CONTINUED FROM PREVIOUS PAGE

Company / Address	Phone	Fax	WebSite/Email	CO Year Est.	Manager/ Professional	Course Rating	Slope Index	Par	Length in Yards	Green Fees	Services
River's Edge Golf Course 400 NW Pro Shop Dr. Bend, OR 97701	541-389-2828	541-389-0249	www.riversedgegolfbend.com troy@riversedgegolf.com	1986	Troy Eckberg, Director of Golf	69.6	130	72	5340 - 6683	\$59 for 18 holes - \$39 for 9 holes	Spectacular views on a challenging hillside setting, pro shop, practice facility & restaurant.
Sunriver Meadows PO Box 3609 Sunriver, OR 97707	541-593-4402	514-593-4678	www.sunriver-resort.com chris.points@sunriver-resort.com	1999	Chris Points	68.0 to 72.8	119 to 128	71	7,012 - 6,022	\$55-\$155, depending on season & time of day	Meandering Sun River & directional use of forebunkers serve up ample challenges for all players.
Sunriver Woodlands PO Box 3609 Sunriver, OR 97707	541-593-4402	514-593-4678	www.sunriver-resort.com chris.points@destinationhotels.com	1981	Chris Points	68.8 to 73.0	124 to 131	72	6,880 - 6,068	\$50-\$125, depending on season & time of day	A Robert Trent Jones Jr. design. Lakes, rock out-croppings & views.
Tetherow Resort 61240 Skyline Ranch Rd. Bend, OR 97702	541-388-2582	N/A	www.tetherow.com golf@tetherow.com	2008	Katie Burnett	75.3 - 69.6	147-127	72	7,298	\$90-195	18 holes, brand new Finn Scooters, GolfBoards & EZ-GO lithium elite golf carts equipped with state-of-the-art Textron GPS systems, driving range including nine-hole, putting green, golf academy. Hotel, vacation rentals, 3 on-site restaurants, pool, cabanas, fitness center, hike/walk/bike trails, residential community.
The Greens at Redmond 2575 SW Greens Blvd. Redmond, OR 97756	541-923-0694	541-548-9816	golfthegreens.com info@golfthegreens.com	1995	Craig Melott	59	100	58	3,554	\$32, \$24 after 1pm. \$22 for 9 holes	Well-designed & playable 18 hole mid-iron course. Robert Murir Graves design.
The Old Back Nine at Mountain High 60650 China Hat Rd. Bend, OR 97702	541-382-1111	541-382-6750	www.oldbacknine.com info@oldbacknine.com	1985	Dixon Ward	Men - 34.2/125 Women - 33.5/123	N/A	36	2,361 - 2,952	Great 9 hole rates, varies depending on season & time of day.	Reestablished original nine holes at Mountain High in spring 2009. Perfect for beginners, families, groups.
Widgi Creek Golf Club 18707 SW Century Dr. Bend, OR 97702	541-382-4449	N/A	www.widgi.com brad@widgi.com	1991	Brad Hudspeth	60.1-74.4	109-145	72	6,905 - 3,785	\$39-\$115	Well-maintained course, 11 lakes, 50+ bunkers, full service club, indoor pickleball & bar.

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.



MIRROR POND **CLEANERS**
(541) 389-1411

615 NW Franklin Ave. • Bend, Oregon 97701



GREENEARTH®
CLEANING



SUDDEN SERVICE



GREENEARTH®
CLEANING

Three Creek Lake

Continued from page 1

Summer of 2021 was her first summer as the “lucky new owner of the lake.” “As native Oregonians, our family is excited about creating special memories for our community and keeping this traditional boat rental activity alive - it’s definitely a labor of love,” Boone said. “We are blessed to be able to call ourselves stewards of the lake.”

Three Creek Lake is a quiet, heart-shaped lake nestled in the Cascades Mountains, off a long gravel road. It’s near the hiking trail for Tam McArthur Rim. The rustic store has snacks, soda pop, beer, ice, sundries, food and Three Creek merchandise including sweatshirts and tin coffee mugs. There is a small library for anyone looking for a beach book or to learn more about hiking trails or the lake. Guests can rent rowboats, peddle boats, canoes or stand-up paddle boards to explore the lake or go fishing. The Tatum family built the general store and boat rental in the late 1960s so they could enjoy summers with their local friends and family fishing at the lake, stocked with Rainbow and Brown trout.

Laughing, Boone shared her favorite movie is *Under the Tuscan Sun*. “Instead of remodeling an Italian villa, I remodeled a fishing shack. After purchasing the store, I gutted it down to the studs with the help of James and Terry Dunn, longtime friends and homeowners in Tollgate,” Boone said. “Guy Selig, a retired maintenance manager for the Sisters School District, completed the remodel with a beautifully done tongue and groove pine ceiling and a new wood floor.”

There is no electricity at the lake, so all the power tools were powered by a gas generator. “Guy’s passion for the lake and preserving the history and charm fueled his passion for helping me, and his patience was unmatched,” Boone said. “Guy has been fishing the lake for over 20 years and knows all the secret spots.”

Boone enjoys hearing guests share their stories about proposing at the lake or catching their first fish. “I love listening to stories from people who first went to the lake as a child, then brought their children and now their grandchildren,” Boone said.



KARINDA BOONE | PHOTO COURTESY OF THREE CREEK LAKE

She had planned to work full-time at the lake this summer but received an incredible job offer that requires her to work out of the state. She’s hired her son, Niklas Anders Hedlund, 28, and longtime friends Sara and Greg Ausman to manage the store.

Pondering their favorite vacation, Greg and Sara listed Jackson Hole, Gearhart Beach and Sun Valley, landing on Three Creek Lake as the winner.

“When Karinda called in February saying that she wanted us to have the first choice of running the store and boat rentals as she took on her new adventure out of state, we were thrilled,” Sara shared.

Greg and Sara said Boone’s love for the lake is apparent in the amount of work she has done.

Continued on Next Page ►

Athletic & Fitness Clubs *(Listed Alphabetically)*

Company / Address	Phone	Fax	WebSite/Email	Contact	Staff	CO Year Est.	Members	Sq. Feet	Services
Anytime Fitness 915 SW Rimrock Way, Ste. 101 Redmond, OR 97756	541-504-2868	N/A	www.anytimefitness.com redmond@anytimefitness.com	Zach Moore, Nicole Hatley	4	2006	N/A	N/A	All facilities offer 24 hour a day key card access & offer free weights, cardio theater, circuit weight training, personal training, pre & post workout supplements.
Anytime Fitness 212 SW Fourth St., Ste. 204 Madras, OR 97741	541-475-7090	N/A	www.anytimefitness.com madrasor@anytimefitness.com	Doug Peterman	3	2008	300	2,800	All facilities offer 24 hours a day key card access, free weights, cardio theater, circuit weight training, personal training & tanning.
Anytime Fitness 1288 SW Simpson, Ste. E Bend, OR 97702	541-389-6063	N/A	www.anytimefitness.com bendoregon@anytimefitness.com	Justin & Jaden Ritchie	1	2006	500	3,650	All facilities offer 24 hour a day key card access & offer free weights, cardio theatre, circuit weight training, personal training & tanning. Bend location also offers group exercise classes.
Bend Downtown Athletic Club 550 NW Franklin Ave., Ste. 328 Bend, OR 97703	541-323-2322	N/A	www.benddac.com bdac@franklincrossing.net	Kalee Berg, Gary Hughes, David Abramson	5	2007	700	7,000	Adult-only facility strength & cardiovascular training, group fitness classes including body pump, spin, yoga, hitt, piyo & more. Certified personal trainers, small group training. Men's & women's locker rooms. Small business corporate rate. On the third floor of the Franklin Crossing Building.
Bend Rock Gym 1182 SE Centennial Ct., 1134 SE Centennial Ct. Bend, OR 97702	541-388-6764	Same as phone	www.bendrockgym.com info@bendrockgym.com	Rich Breuner	36	2010	2,000	30,000 Total between 3 facilities	Tall, overhanging & vertical walls along with a bouldering gym & 17 autobelay. Full fitness & yoga amenities. Youth after school & summer camp programs. All levels of indoor & outdoor instruction.
DynaCore Fitness 494 SW Veterans Way, Ste. 1 Redmond, OR 97756	541-526-8244	N/A	www.dynacorefitness.com info@dynacorefitness.com	Denys Middleton	5	2012	325	10,000	24-hour access fitness facility, personal training, group training, supplementation sales.
Fitness 1440 1569 NE Second St. Bend, OR 97702	541-389-2009	N/A	www.fitness1440.com/bendnorth info@fitness1440.com	Steven Moyer	1	2011	N/A	23,000	Weight room, basketball, spinning studio, aqua aerobics, juice bar, personal trainers, Kenpo, boxing, kickboxing, pilates, Super Abs, separate men's & women's saunas & Jacuzzi, Nautilus, aerobics, yoga, racquetball, tanning & childcare.
inMotion Training Studio 1279 NE Second St. Bend, OR 97701	541-382-6313	N/A	www.inmotionbend.com info@inMotionBend.com	Shannon Segerstrom	2	2005	75	3,200	Personal training, bootcamp, corporate training, TPI golf fitness, sports performance, nutrition & weight loss, challenges, supplements.
Juniper Swim & Fitness Center 800 NE Sixth St. Bend, OR 97701	541-389-7665	N/A	www.juniperswimandfitness.com info@bendparksandrec.org	Sue Glenn	150	1949	8,000	80,000	50-meter indoor/ outdoor pool, 25-meter indoor pool, indoor children's pool, outdoor family activity pool, fitness center, fit studio (functional training room), indoor cycling room, yoga studio, pilates studio, group exercise room, spa, sauna, steam room, 250+ weekly fitness classes, swim lessons for all ages & levels, masters swim program, child care, full locker room facilities.
LIFT Fitness Studio 514 NW Franklin Ave. Bend, OR 97703	541-550-7822	N/A	www.schlieslift.com cornelius@schlieslift.com	Cornelius Edison	5	1972	250	7,000	Group HIIT training, Cycle & personal training.
Madras Athletic Club 123 SW J St. Madras, OR 97741	541-475-9369	N/A	madrasathleticclub.com madrasathleticclub@yahoo.com	Pedro & Kim Morales	10	1993	850	11,000	24 hr., steam & dry sauna access, free weights, Nautilus fitness center, Sibetz treadmill, kickboxing, aerobics, tanning beds, martial arts, childcare & espresso bar, racket ball, personal trainers & sauna. basketball & volleyball court & Zumba studio. Full service salon including hair station, pedicures & manicures & massage & steam rooms.
Norm's Xtreme Fitness Center 120 W Third St. Prineville, OR 97754	541-416-0455	Same as phone	www.normsxtremefitness.com normsxtreme@bendbroadband.com	Norm Smith	1	1999	400	8,000	Fitness center, tanning beds, sauna, aerobics, special rates for seniors & students, veteran specials.

Three Creek Lake

Continued from previous page

“Karinda’s tent across from the store is evidence of her commitment,” Greg said. “She slept on the ground much of the summer last year as she repaired boats, greeted guests and ran the store and shared a beverage in the evening hours with those who wanted to chat.”

Guests can rent a classic rowboat, pedal boat, canoe, fishing pontoon boat, fishing raft or a paddleboard. A dozen fishing worms cost \$5. The store sells iced cold beer, water, packaged food and soda. She also sells camping and fishing supplies and amazing floatation rafts — watermelon island, dragons and turtles to name a few. She is dedicated to promoting Sisters’ businesses and artists at the Three Creek store.

Jeff Perrin at the Fly Fisher’s Place in Sisters hand-tied flies, especially for the lake. “Jeff has been one of Central Oregon’s most renowned fly fishing guides for over 30 years and knows



PHOTOS | COURTESY OF THREE CREEK LAKE



the lakes and rivers better than anyone,” Boone said. And there is a small yet growing collection of local art, including featured artists Paul Allen Bennet and Rachel D’Antona.

A fourth-generation Oregon, Boone said she envisions Three Creek Lake Store and Marina as being a place for people to get outside and explore the beauty of nature, whether it’s hiking, fishing, camping or boating. Her master business plan includes adding summer camp services and special events including music, arts and sports. “This is truly my passion project. I didn’t buy the store and marina expecting to get rich but instead to have a piece of Oregon history that I can give to my children,” she said.

threecreeklake.com

Three Creek Lake
Store & Marina

Store and boat rentals: Daily from Fourth of July through Labor Day weekend, 7am to 7pm, closed on Wednesday.

Driving: From Highway 20, head south on Elm for 18 miles. Elm turns into Forest Service Road 16 / Three Creek Lake Rd.

threecreeklake@gmail.com
541-318-0123 or 541-647-8901

CONTINUED FROM PREVIOUS PAGE

Athletic & Fitness Clubs *(Listed Alphabetically)*

Company / Address	Phone	Fax	WebSite/Email	Contact	Staff	CO Year Est.	Members	Sq. Feet	Services
Prineville Athletic Club 211 N Main St. Prineville, OR 97754	541-447-4878	541-447-3692	www.prinevilleathleticclub.com prinevilleathleticclub@gmail.com	Brooke Smith	4	1988	550	10,000	Fitness classes, free weights, circuit training, Nautilus, Climbmax aerobic machines, spinning bikes, treadmills, Stairmasters, yoga, personal training & bikes.
Recharge 550 SW Industrial Way, Ste. 130 Bend, OR 97702	541-306-6541	N/A	www.rechargesport.com info@rechargesport.com	Renee Metivier	10	2013	varies	7,000	Sports rehab & performance center offering physical therapy, massage, acupuncture, nutrition coaching, personal training & small group training as well as the innovative recovery lounge.
Redmond Athletic Club 1717 NE Second St. Redmond, OR 97756	541-923-6662	N/A	www.redmondathletic.com redmondathletic@gmail.com	Branegan Dixon	30	1997	2,200	15,000	Group fitness classes, personal training, weight-loss nutrition, programs, supplements, physical therapy, massage therapy & dry sauna.
Sage Springs Club & Spa 17600 Center Dr. Sunriver, OR 97707	541-593-7891	541-593-7899	www.sagespringsspa.com srspa@sunriver-resort.com	Sunshine Willis	60	2004	1,200	35,000	Comprehensive strength & cardiovascular conditioning, indoor & outdoor tennis courts with available USPTA instruction, certified personal trainers, indoor lap pool, group movement studio, yoga, hydrotherapy spas & steam room.
Sisters Athletic Club 1001 Desperado Trail Sisters, OR 97759	541-549-6878	541-549-6874	www.sistersathleticclub.com tate@sistersathleticclub.com	Tate Metcalf	39	2001	1,900	21,500	Indoor swimming pool, outdoor hot tub, cardio machines, Cybex strength equipment, group spinning, Zumba & step classes circuit body sculpt QClub, variety of yoga classes, aerobics, yoga, power sculpt, complete schedule of aquatic programming, master swim, swim lessons, water aerobics, water therapy, lap & open swim, pro shop, cafe, expanded kid's club, art gallery & on-site restaurant. steam rooms & locker rooms, ELDOA (stretching, muscle tone & awareness).
Snap Fitness 24/7 2700 NE Fourth St., Ste. 110 (Off Butler Market) Bend, OR 97701	541-382-2348	N/A	www.snapfitness.com/bend bend@snapfitness.com	Mandy Wiederholt	2	2008	N/A	4,200	24 hour club access, core weights & cardio, personal training & tanning services.
Snap Fitness in Brookwood Plaza 19550 Amber Meadow Dr. Bend, OR 97702	541-389-2550	N/A	www.snapfitness.com/bendbrookwood bendbrookwood@snapfitness.com	Matt Barrett	3	2009	500	3,700	Cardio & strength equipment, free weights, yoga, tanning, open 24 hours, personal training, bootcamps, free online training center, free equipment orientations, free 1x1 consultation with a personal trainer, online nutritional center.
Snap Fitness in NorthWest Crossing 2753 NW Lolo Dr. Bend, OR 97702	541-749-2015	N/A	www.snapfitness.com/bendnwx bendnwx@snapfitness.com	Matt Barrett	7	2009	950	8,500	Cardio & strength equipment, free weights, yoga, tanning, open 24 hours, personal training, bootcamps, free online training center, free equipment orientations, free 1x1 consultation with a personal trainer, online nutritional center, discount for Snap members at network of national retail partners, access to over 1100 gyms around the U.S. & Canada at no additional cost.
The Athletic Club of Bend 61615 Athletic Club Dr. Bend, OR 97702	541-385-3062	541-385-4774	www.athleticclubofbend.com kip@athleticclubofbend.com	Kip Heilman	120	1993	5,750	110,000	Full service athletic facility. Offers fitness, aquatics, racquet sports, youth & senior programming within a family oriented social atmosphere.
Xcel Fitness 2410 NE Twin Knolls Dr. Bend, OR 97701	541-383-3481	N/A	www.xcelfitnessbend.com xcelfitnessbend@gmail.com	N/A	8	2002	N/A	20,000	Group & personal training, CrossFit, 24 hour access.
Xcel Fitness 61470 S Hwy. 97, Ste. 3 Bend, OR 97702	541-383-3481	N/A	www.xcelfitnessbend.com xcelfitnessbend@gmail.com	Israel Love	8	2018	1,700	12,500	Group & personal training, 24 hour access.

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.

Hiking

So Many Trails to Explore

by KRISTINE THOMAS — CBN Feature Writer

Deciding what hiking trail to explore is the greatest challenge faced by hikers visiting and living in Central Oregon. Sunriver is the perfect jump off place to explore nearby trails and those a short drive away. Alpine lakes, majestic Ponderosa pines, breathtaking waterfalls, ancient lava flows, and marvelous mountain views await beginning to advanced hikers.

HIKES IN SUNRIVER

With more than 34 miles of paved paths, a hike in Sunriver will take you alongside the Deschutes River and among towering Ponderosa and lodgepole pine trees. Stroll across the **Cardinal Landing Bridge**, near Circle 5, to the new Sunriver Trails. While designed for mountain biking, the trails are open to hikers and trail runners.

THE SUN-LAVA TRAIL

A 5.5-mile paved bike path connects the Sunriver Resort with the **Lava Lands Visitor Center**.

EASY HIKES

1. **Benham Falls:** It's great for all ages and fitness levels, allowing you to go 1/2 mile to the Falls and back or keep hiking along the river.
2. **Lava Butte Crater Loop & Trail of Molten Land:** The Lava Lands Visitor Center has two short hikes with interpretive signs into the lava field behind the Visitor Center.
3. **Lava Cast Forest & Lava River Cave:** This 2-mile out-and-back hike is completely underground!
4. **Pilot Butte:** Explore an old cinder cone located just east of Bend. Hike one of three trails to the summit.
5. **South Canyon Loop Deschutes River Trail:** Bend has an amazing trail system along the Deschutes River.
6. **Shevlin Park,** 3 miles north of downtown, is Bend's largest park. There are trails along Tumalo Creek and on the canyon rim. Discover hikes of varying lengths.
7. **Riley Ranch Nature Reserve in Bend** features open meadows, juniper and pine forests, unique lava flows, cliffs and the river's rocky canyon. The park is host to many native plant species, migratory birds and wildlife.
8. **Fall River Trail:** Be sure to see the headwaters of the spring-fed river. Wonderful place for a hike or run or to cast a fishing line.
9. **Todd Lake Loop Trail:** A 1.7-mile loop trail. Starting point for Broken Top.
10. **Lucky Lake:** The 3-mile hike leads to an alpine lake, perfect for a swim on hot days.



PHOTOS | BY KRISTINE THOMAS

MODERATE DAY HIKES

1. **Badlands Wilderness, Flatiron Rock/Ancient Junipers:** It's notable for its year-round accessibility, photogenic old-growth junipers, wildflowers in early summer, volcanic rock formations and flat trails.
2. **Green Lakes Trail** is a moderate hike along a 4 to 6 mile trail where you'll have the opportunity to see lava flows, waterfalls and an abundance of wildflowers.
3. **Tumalo Mountain Trail:** The two-mile uphill climb is worth it for the amazing views of Mt. Bachelor, Broken Top and the Three Sisters.
4. **Tam MacArthur Rim Trail** offers spectacular views of the Cascade Mountains and amazing blue-green alpine lakes.
5. **Wake Butte:** This area is a hidden recreation and scenic natural smorgasbord that has few visitors!

LONG DAY HIKES

1. **Sunriver to Bend via Deschutes River Trail:** An epic 20-mile hike from Circle 7 on the Deschutes River Trail will take you to the Old Mill District of Bend. If you leave around 8 am, you can be in Bend for happy hour!
2. **Mt. Bachelor Summit:** Hike to the 9,065-foot summit to see Mt. Bachelor's "summer side."
3. **South Sister:** It is rare to be able to ascend to the top of a 10,000 ft. tall peak on a hiking trail. No technical equipment needed to climb our tallest local volcano, South Sister, only legs of steel.
4. **Broken Top:** Start early in the morning to enjoy this 15.2 mile out and back hike. Start at Todd Lake to hike to No Name Lake.

sunriverchamber.com/hike-trek-and-explore



Mosquito Problems

Southern Deschutes County

by CHAD STUBBLEFILED, Manager, — Four Rivers Vector Control District

We have had a few dry years in a row which has allowed mosquito eggs to build up in the wetlands. With all of the rain this spring, it hatched them out and the mosquitoes are thick. The cold temperatures had prevented the vector district from doing any adult mosquito control, and there was a gap in services for a week because of a staffing shortage.

The district is funded to handle the mosquito control and we are on top of the situation. We are running more fog trucks now and making our way through the neighborhoods. Relief is on its way!

Until we get things under control follow the 3 D's.

- Drain standing water around your property.
- Dress in long, loose light-colored clothing.
- Defend using a repellent containing deet, picaridin or oil of lemon eucalyptus.

fourriversvectorcontroldistrict.com

COMMUNICATION FOR TODAY'S

HYBRID WORKFORCE



HIGH SPEED
INTERNET



VoIP
PHONES



REMOTE
FEATURES

BendTel
Locally owned &
operated since 2003

(541) 389-4020 | 130 NW Greenwood Ave | BendTel.com

Mailing Services *(Listed Alphabetically)*

Company / Address	Phone	Fax	WebSite/Email	Contact	Staff	CO Year Est.	Services
Bend Mail & More 19550 Amber Meadow Dr., Ste. 130 Bend, OR 97702	541-797-0475	541-728-2979	www.bendmailandmore.com bendmailandmore@gmail.com	Martie King	1	2018	USPS, FedEx, UPS, postal service, mailbox rentals (physical & virtual), mailing & shipping supplies, packaging/shipping, no-tary public, passport photos, key duplication, faxing, copying, printing, scanning, shredding, laminating, binding, color & b/w copying, large format printer (signs, banners, photo giftwrap, canvasses, blueprints), office supplies, Lovepop, Quilling & other greeting cards, unique gifts, cellphone accessories.
BMS Technologies 20901 Cooley Road Bend, OR 97701	541-388-0789	541-383-1817	www.bendmailing.com mforbis@bendmailing.com	Nick Di Spaltro, Mike Forbis	50	1977	Complete mailing services, statement & document process-ing, invoicing & statements, automated first class & bulk mail, database management, mailing lists, copying & print-ing services, online-bill pay, electronic payments, graphic design & web development.
La Pine Business Center 16388 Third St. PO Box 3239 La Pine, OR 97739	541-536-5580	541-536-5673	www.BooksBoxesandBS.com lapinebusinesscenter@gmail.co	Jeanette Mein	3	1994	UPS, FedEx, packaging services, personal mailboxes, mail services, Notary, custom printing, signs & banners, vinyl printing, scanning, email, shredding, custom design, books & greeting cards.
Mail, Copies & More/ Office Express 380 SW Fifth St. Madras, OR 97741	541-475-5656	541-475-5662	officeexpress@gmail.com	Loren Dunten	7	1997	Office supplies & furniture, UPS/FedEx shipping center, full-scale printing, free delivery in Madras.
Moonlight Business Process Outsourcing 2491 NE Twin Knolls Dr. Bend, OR 97701	866-348-9791	541-617-1831	www.moonlightbpo.com ellen@moonlightbpo.com	Ellen Koch	13	1985	Commercial printing both offset & Digital, direct mail, all mailing services, UV coating & bindery. Presort & daily mail pick up, statement & invoice printing, digital printing & variable, personalization & Transpromo data. Lock Box services, return mail services, data archiving, scanning & onsite secure document storage. Certifications: SOC1 Type II, SOC2 Type II, PCI, independently audited yearly for all certifications as well as a HIPAA compliance certificate. Other certifications WBENC, WBE & WOSB NEW to MBPO services HP Indi-go press as well as pressure seal print & mail services.
Pack Ship & More 61535 S Hwy. 97, Ste. 5, Fred Meyer Shopping Center Bend, OR 97702	541-389-9337	541-389-9537	packshipandmore@gmail.com	Trina Robison	4	1990	Post office alternative, mailbox Rentals, copies, packaging, fax services, shipping, UPS, FedEx, postal & DHL & notaries.
Pack Ship & More #3 70 SW Century Dr., Ste. 100 Bend, OR 97702	541-388-0389	541-388-0218	www.psm3.biz packshipmore3@gmail.com	Richard Ross	5	2000	Mailbox rentals & virtual mailbox rentals. Copies, packaging, fax services, shipping, UPS, FedEx & postal, passport photos, notary services, scanning, document shredding, computer time rental, knife sharpening & textbook buybacks.
Pack, Ship & More 1555 NE Third St., Ste. B4 Prineville, OR 97754	541-416-0228	541-416-0229	www.packship.biz pknship@gmail.com	Trina Robison	2	1994	Post office alternative. Copies, packaging, fax services, notary, shipping, UPS, FedEx & postal.
Pack, Ship & More #2 1900 NE Third St., Ste. 106 Bend, OR 97701	541-389-6165	541-389-4119	www.psm2.biz packshipmore2@gmail.com	Richard Ross	5	1989	Mailbox rentals & virtual mailbox rentals. Copies, packaging, fax services, shipping, UPS, FedEx & postal, passport photos, notary services, scanning, document shredding, computer time rental, knife sharpening & textbook buybacks.
Postal Connections 61141 S Hwy. 97 Bend, OR 97702	541-389-5600	541-389-5678	postalconnections108.com info@pca108.com	Drew Cogen, Alison Cogen	3	1997	UPS, FedEx, DHL, postal service, mailbox rentals, mailing supplies, packaging/shipping, business cards, brochures, greet-ing cards, gifts, copy services, color copies, notary, keys, faxing, scan to email. Retail mailing & copy center.
Postal Connections 1 2660 NE Hwy. 20, Ste. 610 Bend, OR 97701	541-382-1800	541-382-1888	www.postalconnections101.com pca101@postalconnections.com	Peter Pierce	5	1996	UPS, FedEx, postal service, mailbox rentals, mailing supplies, packaging/shipping, business cards, brochures, greeting cards, stationery, copying, color copies. Retail mailing & copy center.
Postal Connections 3 915 SW Rimrock Way, Ste. 201 Redmond, OR 97756	541-504-2340	541-504-2341	www.postalconnections119.com pca119@postalconnections.com	Joyce Jones	4	1999	UPS, FedEx, postal service, mailbox rentals, mailing supplies, packaging/shipping, business cards, brochures, greeting cards, stationery, copying, color copies, faxing, scanning, notary, retail mailing, copy center & gifts.
The Pony Express 160 S Oak St. PO Box 3500 Sisters, OR 97759	541-549-1538	541-549-1811	www.sisterspony.com sisterspony@gmail.com	Wes & Teagan Johnston	4	1993	USPS, UPS, FedEx, shipping, freight, office & art supplies, copies, faxes & laminating. Secure document shredding. Scan-ning. Mail box rentals. Mail forwarding.
X-Press Printing Inc. 664 W Hood Ave. PO Box 904 Sisters, OR 97759	541-549-9321	541-549-4142	www.xpressprinting.biz jeff@xpressprinting.biz	Bart Platner, Jeff Swales	14	1989	Commercial & quick print, full color offset, digital color, digital b/w, computer to plate, business printing, design, direct mail & marketing services, variable data, electronic file transfer & proofing.

Conquer Economic Uncertainty by Boosting your Financial Knowledge

by MICHELLE LOFTSGARD, Manager — OnPoint Community Credit Union Bend South Branch

Bend is changing. Every day, I hear concerns from people in our area. Long-time residents are upset about high home prices squeezing them out of the market. Aspiring entrepreneurs are shifting financial strategies to flex with the economy. Retirees are stretching their budgets as neighborhoods transition from town to city. I recently visited my hometown in Australia, and it was there that I realized these enormous shifts are happening in communities everywhere. The transformation is unsettling, but none of us are alone.

As we each navigate tumultuous times, I've been helping people of all backgrounds address one of today's biggest challenges: financial security. As the South Bend Branch Manager at OnPoint Community Credit Union, I hear people's worries over soaring prices and interest rates eating away at budgets and savings. Underlying all that economic uncertainty is the ongoing repercussions of the pandemic, making it challenging to plan for anything. To empower our community during this time, I want to share my thoughts on today's most common financial questions about inflation, interest rates and personal finances.

How do I navigate inflation?

My advice is to get back to the basics. Start by evaluating your cash flow. Take note of your spending habits, savings and debt. Adapting to price increases requires consideration of your expenditures top to bottom. Where can you trim? Try cutting little-used phone apps or entertainment subscriptions. Consider carpooling and meal planning as opportunities to cut down on transportation and grocery bills. Saving \$15 here and there may be enough to make up for various increases. Additionally, it's still critical to have a rainy day fund that covers at least six months of your rent and living expenses during times of inflation.

Do rising interest rates mean it's a bad time to take out a loan?

It depends. Let's put interest rates in perspective. On May 4, the Federal Reserve raised rates by half a percentage point, its second increase since March and its largest increase since 2000. Despite recent increases, rates remain relatively low. It is still a favorable borrowing environment if you need access to funds. For example, considering rising gas prices, you may decide that it's time to find a fuel-efficient or electric vehicle to reduce your dependence on gas.

Additionally, it's still an excellent time to leverage home equity. With home values on the rise, I highly recommend looking at a home equity line of credit



(HELOC). You can secure your HELOC today and only draw from it if and when you need it for future expenses like home renovations, college tuition, braces or unexpected expenses. HELOCs often have rates much lower than credit cards, providing an opportunity to consolidate debt and improve cash flow.

Do rising rates mean my savings will go up?

Interest rates on deposits remain low, which means traditional savings accounts and CDs are still not generating huge gains. For people looking at high-yield savings or CDs, it might make sense to wait and see how the Fed moves on interest rates going forward or explore short-term CDs or savings for a better rate without sacrificing long-term flexibility. Checking in with your local credit union on a savings strategy is a good bet, as they can discuss options that will fit your needs.

What does this economic environment mean for the next generation?

The economic uncertainty of the past two years has been uncomfortable for many families. I encourage parents and guardians to use this as an opportunity to discuss finances with the children in their lives. Talking about finances is hard. However, talking about long-term financial planning can help prepare kids for adulthood. If you're cutting back on spending, talk with your kids about the changes. Learning about how to change spending habits can prepare youth for any financial situation.

Additionally, I encourage caregivers to be open with children about the importance of saving. Many financial institutions have incredible resources and options to support your efforts such as high yield savings accounts or financial literacy tools designed just for kids.

What are some resources that I can access to help me plan?

We recently released OnPoint's Guide to Financial Wellness, which gives direction for improving household finances. I also encourage people to watch what's happening with inflation and adjust their budgets accordingly. Interpreting interest rates is a bit trickier. I recommend speaking to your financial institution about that and other complex money questions.

These are just a few tried and true principles that apply to most of the people in our community, but financial needs are as diverse as the people who live here. Whether you're a lifelong Central Oregonian, a recent transplant or someone in between like me, we can build a stronger community by creating a more secure financial future together. If you're still unsure where to start, I encourage you to stop by our branch on Highway 97. We look forward to meeting with you.

onpointcu.com

Are You One of the Fastest Growing Companies in Central Oregon?



Become a part of this impressive group of companies by filling out the simple form at CascadeBusNews.com or call 541-388-5665.

- Established and operating on or before January 1, 2019.
- Gross revenues in 2021 greater than 2019 with consistent year-over-year growth.
- Gross annual revenues \$100,000 or greater in fiscal year 2021.

Recognizing fastest growing independently operated privately owned for-profit entities located and based in Central Oregon

Reported revenues should be taken from externally prepared financial statements or tax returns filed with the IRS. **Deadline September 28, 2022.** Only percentage of growth will be published.



PRESENTED BY



SPONSORED BY



EVENT SPONSOR



Reverse Mortgages — No Longer Just a Loan of Last Resort

Brian Albrich from Fairway Mortgage Shares his Insights

by DAVID ROSELL — Rosell Wealth Management

When I first mention the word “annuity”, most respond in a negative tone stating their aversion towards such an investment strategy. When I ask what it is they don’t like about them they often reply that they just heard bad things. Often, they don’t know enough about them to know why they have a distaste for them. When they learn the details about today’s modern-day annuities, often they look at them in a different light.

The same can be said about reverse mortgages. Many people believe they are used as a last resort for seniors who did not plan appropriately and are impoverished and penniless. Recently, a client of mine hired Brian Albrich and his team in Bend to implement a reverse mortgage. At first, I was surprised as my clients are already financially successful. *Why would they want to implement such a strategy at this stage of their life?* It was then that I asked Brian to meet with me so I could learn more about today’s modern-day reverse mortgage. I was so impressed with him as a person as well as the service he provides that I asked him to be a guest columnist this month as well as interview him on my podcast show, *Recession Proof Your Retirement*.

I have learned that reverse mortgages, like most financial strategies, when used for the right people, under the right circumstances and at the right time in their life can offer numerous benefits to further enable successful people to live the life they have always imagined during the second half of their financial journey.

Here’s some words of wisdom from Brian:

Many people have very strong opinions on reverse mortgage loans. Frequently, those opinions are based on misconceptions about what reverse mortgages are and how they work. One such fallacy that continues to live on is that reverse mortgages are just a loan of last resort — something that’s only for cash-strapped homeowners to utilize when all other viable solutions have been exhausted.

In a recent New York Times article titled *Reverse Mortgages Are No Longer Just for Homeowners Short on Cash*, the author writes: “It was conventional wisdom that a reverse mortgage was a last-resort option for the oldest homeowners who desperately needed cash. But a growing number of researchers say these loans could be a good option for people earlier in their retirement [...] who are not needy at all.” The article spotlights a reverse mortgage borrower who strategically uses a reverse mortgage to enhance her sound financial plan and standing — not as a “last resort” scenario. “Homeowners in their 60s and early 70s could use cash from a reverse mortgage to protect investment portfolios during market downturns, to delay claiming Social Security benefits or to pay large medical bills,” the article states. Now more than ever, financial advisors and consumers are viewing the reverse mortgage in a financial planning sense— not only because it offers the borrower access to emergency funds, but also because of the long-term financial planning opportunities its growing line of credit presents.

What is a reverse mortgage and how does it work?

While there are multiple types of reverse mortgages, the most common type of reverse mortgage on the market and the only one insured through the federal government by the Federal Housing Administration (FHA) is the Home Equity Conversion Mortgage (or HECM) loan. (Note: This article references only to the HECM loan.) HECM loans are exclusively for homeowners aged 62 and older, and they allow the borrower to convert a percentage of the equity in the home into cash, fixed monthly payments, or a growing line of credit. The borrower can defer repayment of the loan balance, so long as he or she lives in the home as his or her primary residence, no matter how long that may be. Of course, the borrower must comply with all loan terms to continue to defer the repayment of the loan balance. The borrower’s obligations include paying the ongoing property charges, like taxes and insurance. It is important to note that a reverse mortgage is not free money.

Like any other type of mortgage, the borrowed funds must eventually be repaid, plus any accrued interest and fees. The loan typically becomes due and payable when the last surviving borrower permanently moves out of the home. Since a reverse mortgage is a non-recourse loan, the home stands for the debt — not the borrower nor their heirs — so even if the borrower had deferred repayment for a very long time and the loan balance grew to be more than the value of the home, at the time of loan maturity, the sale of the home would satisfy the loan.



Brian Albrich

What makes the HECM Line of Credit ideal for financial planning?

1. It is SECURE.

The HECM line of credit cannot be capped, reduced, frozen, or eliminated, so long as the borrower complies with the loan terms. For example, even if market conditions were to deteriorate, or if the borrower’s financial situation were to suddenly change, the borrower can rest easy knowing their available funds in the HECM line of credit will be there for him or her when needed.

2. It is OPEN-ENDED CREDIT.

Like a credit card, funds can be borrowed from the line as needed, paid back, then borrowed again.

3. It GROWS.

The unused funds available in the line of credit grow at the same compounding rate as the loan balance, and they grow when prepayments are made. In other words, the borrower will have greater borrowing capacity over time, regardless of swings in the value of the home.

Here are some of the ways today’s savvy borrowers are using a reverse mortgage:

1. Refinance a traditional mortgage.

Many homeowners aged 62+ are still carrying a traditional mortgage. The cash outlay from the required monthly principal and interest mortgage payments can really add up over time and diminish their cash flow during a phase in their life when their income tends to be significantly less than it was during their prime working years. Some borrowers are refinancing a traditional mortgage into a reverse mortgage to free themselves of the burden of fixed monthly mortgage payments. They are still responsible for paying the property-related charges, like taxes and insurance.

2. Fund long-term care.

There are many people aged 62+ who don’t qualify for (or are priced out of) Long-Term Care Insurance (LTCI). Some borrowers are using the HECM’s growing line of credit to help self-fund any future need for their own longterm care. Other borrowers are using it to pay for the cost of monthly premiums on LTCI.

Continued on Page 30 ►



CORNERSTONE

FINANCIAL PLANNING GROUP

WHAT WE DO



INVESTMENT MANAGEMENT



INSURANCE & ANNUITIES



FINANCIAL PLANNING



Give me a call today to discuss your unique needs!

Ed Wettig, CFP®
22 Years Experience
ed@cornerstone-cfpg.com

Whether you're 20 years or 20 days from retirement, I specialize in Retirement Income planning and solutions.



CAN YOU RESIST THIS FACE?

Humane Society of Central Oregon

To Volunteer or Donate
Call **541.382.3537**
www.hSCO.org

NIGHTLY BUSINESS PATROLS

28 YEARS



OREGON DPSST # 858



541-330-0404
541-548-1992
securityprosbend.com

 **541-516-0923**

www.cornerstonefinancialbend.com
354 NE Greenwood Ave., Suite 216 Bend, OR 97701

Representative is registered with and offers only securities and advisory services through PlanMember Securities Corporation, a registered broker/dealer, investment advisor, and member FINRA/SIPC. 6187 Carpinteria Ave, Carpinteria, CA 93013 (800)874-6910. CORNERSTONE Financial Planning Group LLC and PlanMember Securities Corporation are independently owned and operated. PlanMember is not responsible or liable for ancillary products or services offered by Edward Wettig or Cornerstone Financial Planning Group, LLC

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



Amy Kuperstein



Khiseth Abramvicka

COLE Architects welcomes new designers **Amy Kuperstein** and **Khiseth Abramvicka** to their Bend office.

Kuperstein joins COLE with an extensive background in the design and construction field, amounting to over 30 years. She believes in "creating spaces that feel good and peaceful, that serve the needs of the people and animals inhabiting the space and in building for the long term — eco-friendly and low maintenance." Kuperstein's education includes an undergraduate degree in environmental design from University of Colorado and a master of architecture from the University of Oregon.

In his role as designer, Abramvicka will contribute to the architectural process from conceptual design to construction. His previous experience includes architectural design, construction and metalsmithing. Abramvicka is particularly interested in architecture's role in fostering sustainable and equitable growth. Having experienced the effects of a gentrifying community, Abramvicka finds great purpose working on architectural projects that prioritize affordable housing. He is an architecture graduate from the University of Oregon.

John L. Scott Real Estate welcomes broker **Tessie Cummins** to their team. Cummins currently resides in Bend and has been a member of the community for six years. As a broker of the Bend office, she assists both buyers and sellers with residential real estate in Bend and surrounding areas. Cummins joined real estate primarily because she, "grew up moving all over the country." If not assisting clients, you will probably find Cummins taking time to enjoy skate skiing, hiking, fly fishing or any other outdoor activity.

Prior to real estate, Cummins worked as a master seamstress and designer.



Tessie Cummins

Tetherow Resort announces the hiring of new Food and Beverage Director **Samar "Sam" Sharaf**.

A 30-year veteran of the culinary and hospitality industries, Sharaf will oversee the food and beverage operations at Tetherow's four dining outlets, including Solomon's, The Row, Tetherow Cafe and the Member's Lounge, in addition to managing resort catering and banquets. Sharaf will also be responsible for budgeting, staffing, training, enhancing member, guest and staff experience and developing new programming opportunities.

Born in Jerusalem, Sharaf was raised and educated in Kuwait before moving to the United States in 1980. A graduate of Portland State University, Sharaf most recently served as general manager of Nestucca Ridge Family of Companies' newest Pelican Brewing Company location in Siletz Bay, where he oversaw construction, development, hiring, training, menu development and more.

Sharaf's impressive resume also includes management experience at Guten Foods, which operates Bargarten Social House and Gustav's Pub & Grill in Portland, more than five years as director of restaurant operations for Shilo Inns Hotels Management Group, McCormick & Schmick's seafood restaurants in Portland and Seattle, Portland's Steve McClain Group of award-winning restaurants group. All told, Sharaf brings with him an unmatched level of experience as director of operations for nine restaurants across three states, including extensive banquet and catering experience.

Outside of work, Sharaf enjoys rafting, golf, dogs and hiking, and speaks three languages including English, Arabic and Spanish. A true family man, Sharaf also speaks to his son in Portland and his siblings in Jordan on a daily basis.



Mollie Boyd

Northwest Key Commercial Real Estate & Property Management announced that **Mollie Boyd** recently passed her real estate brokerage exam and has received her brokerage license. She will continue supporting the firm's property management needs and begin operating as a broker under the mentorship of Amy Cecil, supporting the growing business community in Central Oregon. Boyd also owns Summit Insurance Agency and has a background in finance and small business operations. In the past year, Boyd has grown in her role and become an invaluable asset to the team, which also includes broker Dinah Green.

Mt. Bachelor Sports Education Foundation (MBSEF) announced the selection of **Amy Tarnow** as their new executive director. Tarnow succeeds John Schiemer, who announced in April that he would be stepping down after ten successful years of leading the organization. Tarnow comes to MBSEF with over 20 years of experience with the Bend La Pine Schools in a variety of teaching, administrative and leadership roles. Most recently, Tarnow has been the lead administrator for the Online and GED programs, as well



Amy Tarnow

as the Canvas Learning Management System. Tarnow's experience and successes in leading education programming coupled with her past World Cup level snowboarding accomplishments, her passion for snow sports and cycling and her existing relationship with MBSEF as a parent and volunteer all provide her a unique skill set that she is excited to bring to the foundation.



Lisa Mensah

Oregon Community Foundation (OCF) Board of Directors announced that they have named a national expert in economic opportunity and security, **Lisa Mensah**, to be the Foundation's next chief executive officer. Mensah will be OCF's fourth CEO in its nearly 50-year history, succeeding Max Williams, who is transitioning out of his role after a decade of leadership.

Mensah is widely considered an expert on access to capital in distressed and low-wealth communities and on the role of finance in social, economic and racial justice. As president and CEO of Opportunity Finance Network (OFN), Mensah currently heads one of the nation's leading networks of Community Development Financial Institutions (CDFIs). Since joining OFN in 2017, Mensah has brought new visibility and investment to the CDFI field. Most recently during the COVID-19 pandemic, she was a forceful advocate for America's most vulnerable small businesses and microbusinesses, helping safeguard them by bringing new capital and partners to the CDFI industry. In 2020, Google partnered with OFN to invest \$180 million in corporate and philanthropic capital into CDFIs through OFN as the lending intermediary. The same year, OFN launched the Finance Justice Fund, which strives to raise a fresh \$1 billion of socially responsible capital, with Twitter as the Fund's first investor.

Born and raised in Oregon, Mensah is returning to her home state following an illustrious career that has taken her from working on rural poverty with the Ford Foundation to serving as Undersecretary for Rural Development at the USDA in the Obama Administration, managing a \$215 billion loan portfolio, to currently leading Opportunity Finance Network.

Mensah begins her official role as president and CEO of Oregon Community Foundation in September 2022. She will oversee the development of the Foundation's next strategic plan and OCF's 50th anniversary in 2023. Until her arrival, Max Williams continues in the top leadership role.

Mensah holds a masters from Johns Hopkins University School of Advanced International Studies and a bachelors from Harvard University, and has led Opportunity Finance Network since March 2017, bringing expertise in both public and private sector financial tools to improve economic security. She serves on the Board of Ecotrust, as well as the FDIC Advisory Committee on Economic Inclusion, Bank of America National Community Advisory Committee; Morgan Stanley Community Development Advisory Committee; Capital One Community Advisory Council; and Goldman Sachs One Million Black Women Advisory Council. She also sits on the boards of Fidelity Bank of Ghana and Heritage and Cultural Society of Africa-USA and the Gaia Impact Fund Advisory Council.

Mensah has previously served as USDA Undersecretary for Rural Development during the Obama Administration; founded the Initiative on Financial Security at The Aspen Institute; and held leadership positions at the Ford Foundation. She began her career in commercial banking.

Heart of Oregon Corps announces the promotion of **Kara Johnson** to deputy director. This is a new role for the organization that will lead programming, and advance Heart of Oregon's mission and impact.

Johnson, a Madras resident who has been with Heart of Oregon for 12 years as program director, brings a wealth of experience and community connections to the new position. Johnson is a certified Child and Youth Care trainer who has earned numerous national awards, including the YouthBuild USA's President's Award for supporting YouthBuild young leaders, and is currently serving on the national Rural Youth Work Group through the Rural Youth Catalyst Project to support young people and support youth leadership in rural communities.

Prior to joining Heart of Oregon Corps, Johnson began her career in service to the community acting in varying positions in both school-age before and after school programs, summer day camps and Early Childhood Education programs at the Treasure Valley Family YMCA in Boise, Idaho for 12 years. Johnson also served as a TEACH Counselor through the Idaho Association for the Education of Young Children providing scholarship support for Child and Youth Care Professionals throughout the state of Idaho to pursue higher education opportunities within the Early Childhood Education field. Johnson received her bachelor of science in exercise science and physical education from the College of Idaho, and received her teaching certificate K-12 through Boise State University.

In 2010, Johnson and her family were blessed with the birth of an exceptional child, Jace, who is now 12 years old. Jace was diagnosed with Down syndrome soon after he was born, and the hands-on experience of raising a child with cognitive delays and health issues inspired Kara and her family to become advocates for children and adults with disabilities.



Kara Johnson

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

Who's Who
Continued from previous page



BBT Architects (BBT) announced the award of its annual scholarship to **Emma Daniels**, a recent graduate of Crook County High School in Prineville. Daniels will be attending the University of Oregon's School of Architecture and Environment to study interior architecture.

Compass Commercial Real Estate Services announced partner and broker **Graham Dent** recently obtained his Society of Industrial and Office Realtors (SIOR) designation. The SIOR designation indicates that an individual has met the appropriate business production, experience, stringent education requirements and ethical standards required by the organization. Dent and Compass Commercial partner and broker Jay Lyons are currently the only SIORs in Central Oregon.

Dent has over 20 years of experience in the commercial real estate industry. He joined Compass Commercial in 2013 following more than ten years with CBRE Global Investors. Dent became a partner in 2019, later taking on the role of Vice President in 2021.

Professionals who obtain the prestigious SIOR designation are recognized as the most knowledgeable, capable and experienced brokers in the real estate industry and are often partners and leaders in their organizations. SIOR is a professional affiliate of the National Association of Realtors® with a network of more than 3,600 members worldwide.

Bend Endurance Academy is sending seven athletes to USA Climbing's Youth National Championships in Chicago. These athletes have been competing in the three disciplines of bouldering, lead/toprope and speed climbing over the past nine months. On their journey to Nationals, the climbers must compete at Local, Regional and Divisional competitions to move on through to the next round. In order to compete at Nationals in their chosen discipline, climbers must place in the top six in the Division, which is made up of all youth climbers from Oregon and Washington. The athletes will be competing with hundreds of others from around the United States, coming together to try their best on the hardest climbs possible. You can tune in to the live stream to watch our athletes compete at the USA Climbing Youtube page. Three coaches will accompany athletes **Mira Capicchioni** FYA, **Drew Childers** MYA, **Virginia Johnson** FJR, **Katie Lindsay** FJR, **Shae McCarl** FYB, **Nathanial Perullo** MYB and **Wyatt Perullo** MYB.

Four **St. Charles Health System** nurses have been honored with The DAISY Award for Extraordinary Nurses, recognizing the outstanding, compassionate nursing care they provide patients and families every day — **Kathryn Phillips**, Medical Services in Bend; **Kate Goodling**, Family Birthing Center in Madras; **Julie Rariden**, Emergency



PHOTO | COURTESY OF ST. CHARLES HEALTH SYSTEM

Department in Prineville; and **Susie Tuttle**, Emergency Department in Redmond. Nominated by patients, families and colleagues, the award recipients were chosen by a committee at St. Charles.



Connor King



Cody Manriquez

The Center Foundation announces the appointment of two new board members. **Connor King**, MD and **Cody Manriquez**, PA-C began three-year terms effective June 16, 2022, and will support the work of the organization to provide prevention, education and treatment of injuries and concussions for young athletes in Central Oregon.

King is a fellowship trained joint replacement surgeon with The Center for Orthopedic and Neurosurgical Care and Research (The Center) and specializes in treating patients with hip and knee arthritis. Manriquez, also with The Center, is a board certified physician assistant and native of Central Oregon.

Linnius Construction announced that **Jason Shurmur** was selected to lead the sales efforts for the organization, which specializes in luxury home remodels.

Shurmur brings over 15 years of experience in custom kitchen and bar design, project development and project management consultation. In his new role, Shurmur will drive growth using the client-focused approach that Linnius has become known for.



Jason Shurmur



Nataalka Palmer



Lisa Price



Carrie Larsen



Jessica Ruhl

Harcourts The Garner Group Real Estate welcomes additional members to their team: **Nataalka Palmer**, managing principal broker; **Lisa Price**, transaction coordinator; **Carrie Larsen**, broker; **Jessica Ruhl**, broker; **Lauren Handley**, broker; **Will Price**, broker and **Molly Jo Sommer**, broker.



Lauren Handley



Will Price



Molly Jo Sommer

The Board of Directors of **Abilitree** announced that **Travis Forrest** is the new executive director of Abilitree effective June 16, 2022 replacing Interim Director, Brenda Speirs. Forrest comes with a background in nonprofit leadership, with roles in quality, business development and community outreach.

Businesses Serving Community

HEART OF OREGON CORPS

On a beautiful Central Oregon Friday evening, 200 business leaders and community stakeholders gathered to raise funds for local youth. Aperia Management Group, along with title sponsor Mike's Fence Center, hosted the fifth annual Farm to Fork Dinner and Fundraiser on Friday, June 3 at the beautiful Seventh Mountain Resort to benefit local non-profit, Heart of Oregon Corps. The event featured entertainment by the Maxwell Friedman Group, a farm to fork dinner by a local chef, wine tasting by local winery Lava Terrace and meaningful testimonials by youth participants.

Local chef Gene Soto of Bowtie Catering arranged a menu to delight with items such as grilled, marinated local tri-tip with creamy horseradish, polenta cakes and smoked tomato fondue and pesto crusted roasted salmon filet.

Ingredients were sourced from Central Oregon farms.

The Farm to Fork event is also about the community raising money to support youth in Heart of Oregon's "work-earn-learn" programs. Businesses and individuals alike gave in different ways throughout the evening including table sponsorship, bidding on beautiful centerpieces provided by local plant store Somewhere That's Green, a raffle for a round of golf at the Del Monte Golf Course in Pebble Beach, California and a donation paddle raise. The goal to raise \$100,000 was achieved!

heartoforegon.org
aperionmgmt.com
541-389-3172

Rotary Club of Crook County & Express Eco Laundromat Fund Laundry Program

Grant Will Support Family Access Network’s Laundry Card Program for Crook County Families

provided by **FAMILY ACCESS NETWORK**

In a check presentation ceremony at Stryker Park in Prineville, the Rotary Club of Crook County recently presented Family Access Network (FAN) with a grant of \$2,000 to support laundry services at Express Eco Laundromat in Prineville. Grant funds are partially matched by Express Eco Laundromat to support the purchase of pre-loaded laundry cards for families in need. FAN advocates in Crook County first began this initiative in 2018 to help children and family members who do not have access to laundry facilities. Advocates have seen a growing need during the COVID-19 pandemic and current economic strain. Access to laundry facilities ensures students can arrive at school in clean clothes, ready to focus on learning. “We are grateful that Rotary Club of Crook County is once again partnering

with FAN to meet this need for families living in poverty,” said Julie N. Lyche, FAN executive director. “Partnerships like those between Rotary Club of Crook County and Express Eco Laundromat are both inspiring and also vital to continuing FAN’s work to help students flourish.” The Rotary Club of Crook County members are neighbors, friends and community leaders who come together to create positive, lasting change in their communities and around the world. The local Crook County chapter of the Rotary International organization was chartered in 1984. With every project, they strive to change the world for the better. familyaccessnetwork.org • 541-693-5675

COCC Awarded Nearly \$250K in Funding to Offer Free & Low-Cost K-12 Summer Programs

provided by **COCC**

Just in time for summer, Central Oregon Community College (COCC) has received a \$247,819 award from the Oregon Association of Education Service Districts to support a range of free and low-cost summer programs, symposiums, camps and credit-based coursework for regional K-12 students. Hundreds of middle school and high school youths across Central Oregon will benefit from the considerable grant. Four educational focuses are receiving funding, and each has a shared mission of providing opportunities and enrichment for traditionally underserved students, particularly in rural parts of the college’s district, which spans some 10,000 square miles.

“This funding will impact so many young students across our region, providing access to some truly unique learning opportunities,” said Jenn Kovitz, COCC’s director of marketing and public relations. “For instance, we have a brand-new summer symposium, called Ubuntu, for Black high school students that’s modeled after our existing Latinx and Native American symposiums, where students can gain a feel for college life while celebrating their culture.”

The funding is allocated to support these specific areas: Youth Camp programming (\$120,425) for middle schoolers, with entirely free programming offered at the Madras and Prineville campuses; weeklong, overnight college preparation symposiums (\$30,000) for Latinx, Native American and Black high school students on COCC’s Bend campus; a weeklong research-oriented, science-specific program (\$15,227) for high schoolers; and credit-based, career-oriented classes (\$82,166) for high school students.

COCC’s Youth Camps, held June 21 to August 25, are a series of summer day camps held at the college’s Bend, Redmond, Madras and Prineville campuses, with sessions in drone technology, junior police academy, writing and culinary, among other topics. All camps offered on the Madras and Prineville campuses are free to attend and can accommodate up to 20 campers each. Grant dollars will also grow the programs’ capacity and pay for instructors and new equipment. To register for COCC Youth Camps, visit cocc.edu/youth.



WITH GRANT SUPPORT, COCC YOUTH CAMPS AT THE MADRAS AND PRINEVILLE CAMPUSES WILL BE FREE TO PARTICIPANTS THIS SUMMER | PHOTO COURTESY OF COCC

The grant is also expanding summer credit coursework options offered free for local high schoolers at the Redmond, Madras and Prineville campuses. Impacting an estimated 266 high schoolers, free course subjects include geography, early childhood education and health and human performance. Additionally, the grant will help prepare underrepresented minority students for college-level science in a new weeklong program that emphasizes hands-on activities and career talks. For more information on these programs, call 541-383-7700. cocc.edu

Shepherd’s House Ministries is in Need of Bottled Water

to Help Those Living on the Streets of Central Oregon

by **AARON MITCHEL, Communications Manager, Shepherd's House Ministries**

With hotter summer temperatures instore, many of the men, women and children living on the streets of Central Oregon will face dehydration and potentially dangerous health challenges because of the hot weather. Shepherd’s House is asking for donations of bottled water (cases or palletes of 12-16-ounce size water bottles), as we are experiencing a shortage. Monetary donations are always appreciated as well. Donations can be dropped off at our Division Street location: Monday-Saturday from 9am to 4pm.

1854 NE Division Street in Bend
About Shepherd’s House Ministries:
Founded in 2006, Shepherd’s House Ministries shministries.org is a 501(c)3 nonprofit serving Central Oregon and beyond. Our mission is to foster lasting life-change in the lives of men and women struggling with trauma and addiction. We also serve the greater homeless community with emergency shelter, food and supplies. shministries.org

Street Dog Hero Celebrates Five-Year Anniversary

Bend-based Nonprofit Marks Milestone with the Launch of its First Capital Campaign

by **KELLI DELPERDANG, Marketing & Communications Manager — Street Dog Hero**

This month, Street Dog Hero (SDH) marked its fifth year in operation as an international dog rescue and animal welfare nonprofit. The organization celebrated by hosting a five year anniversary party and launching its first Capital Campaign for its new facility, dubbed ‘the Heroes Haven.’ The organization seeks to raise \$50,000 to occupy the space for the first year.

SDH serves dogs in need around the world and their communities through rescue, adoption, wellness, spay/neuter and education. Its five year anniversary and its first-ever brick and mortar are both milestone achievements for SDH, which has rescued over 2,050 dogs and sterilized 2,250 animals since its inception in 2017.

The new facility is a key part of the organization’s strategic vision and it will allow SDH to greatly expand its services and opportunities for collaboration here in Central Oregon. The space will aid SDH in providing significantly more spay, neuter and wellness services locally, with a focus on areas and populations in which animals are least likely to receive care. The organization intends to begin regular vaccination clinics this fall, hosted at the new facility and has begun planning regular spay and neuter clinics as well.

With a surgical suite, kennels, office space and storage, the new facility also offers SDH a place to share in-person offices, host events and train and onboard fosters and volunteers, as well as a place for the Heroes to land and launch from. Funds raised through the Heroes Haven Capital Campaign will cover rent, utilities, repairs, insurance, medical equipment and supplies. Donors making gifts of \$5,000 or more will be featured on SHD’s ‘Pawsmome Contributions’ art installation wall at the Heroes Haven.

Street Dog Hero is making lasting positive change in the lives of dogs and their humans, working towards a world where all dogs are healthy, safe, cared for and wanted. Making such a large impact in the lives of owned and street dogs and cats and the families that surround them, would not be possible without SDH’s supporters, community and dog lovers around the world. The organizational values inspire the interactions it has with all the four- and two-legged friends it encounters. SDH is committed to bettering the communities, people and animals it serves.



PHOTO | COURTESY OF STREET DOG HERO

About Street Dog Hero:

Street Dog Hero programs operate on two levels simultaneously. Its Rescue, Foster, Adopt Program saves dogs that need to be rescued from neglect, hunger and abuse, providing them with wellness, sterilization, transportation, fostering and adoption. In the U.S., SDH has rescued and adopted dogs from Central Oregon, California, Texas, Ohio and Puerto Rico. And abroad from Afghanistan, Albania, Armenia, British Virgin Islands, China, Guam, India, Mexico, Romania, South Korea, St. Thomas and Thailand. And, its Spay, Neuter, Wellness Program addresses the root causes of pet overpopulation, while improving companion animal health and fitness but providing care like vaccines.

streetdoghero.org

FREE E-Headlines

Sent Directly to Your Email
To Receive, Send Your Email to:
CBN@CascadeBusNews.com

CASCADE BUSINESS NEWS

NIGHTLY BUSINESS PATROLS

28 YEARS

OREGON DPS # 858

Security PROS INCORPORATED
★Certified Security Professionals★
1994 Celebrating 28 Years 2022

541-330-0404
541-548-1992
securityprosbend.com

MEET THE ACTIVATOR DOCTOR!

Specializing in Gentle, Non Invasive Adjustments for You & Your Animals!

.....

Massage • Therapeutic Rehabilitative Treatments

NOT ON THE LIST?

Central Oregon’s Most Effective B2B Marketing Tool

GET ON IT!

For more information:
[541-388-5665](tel:541-388-5665) | CascadeBusNews.com

ELK RIDGE

Chiropractic & Wellness Center

541-388-3588

elkridgechiropractic@gmail.com | thebendchiropractor.com

Kernutt Stokes

Continued from page 3

honor its 75th anniversary in 2020, the firm pledged \$75,000 in scholarships and donations to nonprofits in the communities it serves. The scholarships are awarded to accounting students at the University of Oregon, Oregon State University, and Idaho State University, and to a BIPOC student via the Oregon Society of CPAs. The firm's Bend location will be near the OSU Cascades campus.

About Kernutt Stokes:

Kernutt Stokes, the sixth largest CPA firm in Oregon, is a full-service accounting and business consulting firm established in 1945 with offices in Eugene, Bend, Corvallis, and Lake

Oswego. Named by Oregon Business magazine as one of the "100 Best Companies to Work for In Oregon" in 2021, the firm has 14 partners, 68 accounting professionals, and 81 total employees, specializing in privately held and family-owned companies in construction, healthcare, manufacturing, transportation, and professional services. In addition to core accounting services, the firm provides accounting software consulting, 401(k) plan administration, business valuation, retirement planning, business consulting and other services. Kernutt Stokes is an independent member of BDO Alliance USA, a nationwide association of independently owned local and regional accounting, consulting, and service firms with similar client service goals.

KernuttStokes.com

City of Bend

Continued from page 3

nights each month. Councilors automatically sit on the Bend Urban Renewal Agency Board, serve on the Budget Committee and participate in other local and regional committees.

Information on nomination petitions is available in the office of the Bend City Recorder, 710 NW Wall Street, second floor. For additional information, call the City Recorder's Office at 541-388-5517.

bendoregon.gov

Reverse Mortgages

Continued from page 25

3. Silver divorce.

Divorce is becoming much more common among those who are 62 and older. Some couples who are parting ways later in life are using a HECM loan to divide assets. This approach may help one spouse to remain in the home and help them both to avoid liquidating their productive retirement assets, like retirement portfolios, when dividing equity.

4. Buy a new primary residence.

There are many older-adult home-owners who would like to downsize, upsize, or right-size into their dream home — or simply a new home that better meets their lifestyle in retirement. Some borrowers are buying a new primary residence using a reverse mortgage — in lieu of a traditional mortgage — to finance part of the home's cost. There are no required monthly mortgage payments (must pay property-related taxes and insurance), so it feels a lot like an all-cash purchase; however, they get to keep more of their retirement assets to use as they wish.

5. Tax management.

The proceeds a borrower receives from a HECM generally isn't considered taxable income. Some borrowers are using the HECM loan as a tax management tool to time receiving deductions (stacking interest); to pay the taxes on a Roth conversion; to withdraw less from IRAs and other taxable sources; or to strategically draw from the line of credit to stay in a lower tax bracket and potentially avoid tax on capital gains.

6. Portfolio management.

Over the last decade, there has been an emergence of academic research — e.g., research from Barry H. Sacks, Ph.D., and Wade D. Pfau, Ph.D. — on the strategic uses of reverse mortgages. The result is that homeowners and their advisors are now discussing ways to incorporate housing wealth into retirement planning decisions. Some borrowers are using the HECM loan as way to coordinate between spending from their investments and their reverse mortgage — to potentially better protect their investment portfolio from market volatility. While a reverse mortgage could still be a good solution for needs-based borrowers in a jam, the product has evolved to the point that it can be used by a wide variety of older-adult homeowners — from the very affluent to grandparents who seek to live closer to their kids and grandkids. Today's borrowers are using them for everything from financial planning to lifestyle enhancements.

David Rosell is president of Rosell Wealth Management in Bend. RosellWealthManagement.com. He is the host of Recession-Proof Your Retirement Podcast and author of Failure is Not an Option — Creating Certainty in the Uncertainty of Retirement and Keep Climbing — A Millennial's Guide to Financial Planning. Find David's books at local bookstores, Amazon, Audible as well as the Redmond Airport.

Securities offered through ValMark Securities, Inc. Member FINRA, SPIC. 130 Springside Drive, Suite 300, Akron, OH 44333 800-765-5201 Investment Advisory Services offered through ValMark Advisers, Inc., a SEC-registered investment advisor. Rosell Wealth Management is a separate entity from ValMark Securities, Inc. and Fairway Mortgage. RosellWealthManagement.com

RECENT TRANSACTIONS

Continued from Page 3

represented the Landlord, & **Tom Tapia**, CCIM, Principal, of **Fratzke Commercial Real Estate Advisors, Inc.**, represented the Tenant in a 60-month lease of 26,779 +/- SF of industrial space at 2495 NE 4th Street, in Bend.

Ryan Cook, Broker, & **Brian Fratzke**, CCIM, Principal, both of **Fratzke Commercial Real Estate Advisors, Inc.**, represented the Tenant in a 64-month lease of 3,513 +/- SF of office space at 855 SW Yates Drive, in Bend.

Dan Steelhammer, Broker, of **Fratzke Commercial Real Estate Advisors, Inc.**, represented the Landlord in a 36-month lease of 1,800 +/- SF of industrial space at 20772 Carmen Loop, in Bend.

Brian Fratzke, CCIM, Principal, of **Fratzke Commercial Real Estate Advisors, Inc.**, represented the Landlord, & **Tom Tapia**, CCIM, Principal, of **Fratzke Commercial Real Estate Advisors, Inc.**, represented the Tenant in a 60-month lease of 3,636 +/- SF of industrial space at 2511 NE 4th Street, in Bend.

Tom Tapia, CCIM, Principal, of **Fratzke Commercial Real Estate Advisors, Inc.**, represented the Landlord, & **Brian Fratzke**, CCIM, Principal, of **Fratzke Commercial Real Estate Advisors, Inc.**, represented the Tenant in a 60-month lease of 3,344 +/- SF of industrial space at 2463 NE 4th Street, in Bend.

Brian Fratzke, CCIM, Principal, of **Fratzke Commercial Real Estate Advisors, Inc.**, represented the Landlord, & **Tom Tapia**, CCIM, Principal, of **Fratzke Commercial Real Estate Advisors, Inc.**, represented the Tenant in a 60-month lease of 3,596 +/- SF of industrial space at 2561 NE 4th Street, in Bend.

Brian Fratzke, CCIM, Principal, of **Fratzke Commercial Real Estate Advisors, Inc.**, represented the Landlord, & **Tom Tapia**, CCIM, Principal, of **Fratzke Commercial Real Estate Advisors, Inc.**, represented the Tenant in a 60-month lease of 2,400 +/- SF of industrial space at 615 SE Glenwood Drive, in Bend.

Dan Steelhammer, Broker, of **Fratzke Commercial Real Estate Advisors, Inc.**, represented the Landlord in a 60-month lease of 1,625 +/- SF of office space at 760 NW Harriman Street, in Bend.

Nick Vaughn, Broker, & **Brian Fratzke**, CCIM, Principal, of **Fratzke Commercial Real Estate Advisors, Inc.**, represented the Landlord in a 120-month lease of 2,906 +/- SF of office space at 61310 NE Lancaster Street, in Bend.

Dan Steelhammer, Broker, of **Fratzke Commercial Real Estate Advisors, Inc.**, represented the Landlord in a 60-month lease of 1,511 +/- SF of retail space at 62090 Dean Swift Road, in Bend.

Brian Fratzke, CCIM, Principal, of **Fratzke Commercial Real Estate Advisors, Inc.**, represented the Landlord, & **Tom Tapia**, CCIM, Principal, of **Fratzke Commercial Real Estate Advisors, Inc.**, represented the Tenant in a 84-month lease of 6,688 +/- SF of industrial space in the High Desert Industrial Park at 2511 NE 4th Street, in Bend.

Brian Fratzke, CCIM, Principal, of **Fratzke Commercial Real Estate Advisors, Inc.**, represented the Landlord, & **Tom Tapia**, CCIM, Principal, of **Fratzke Commercial Real Estate Advisors, Inc.**, represented the Tenant in a 60-month lease of 3,344 +/- SF of industrial space in the High Desert Industrial Park at 2463 NE 4th Street, in Bend.

Tom Tapia, CCIM, Principal, of **Fratzke Commercial Real Estate Advisors, Inc.**, represented the Landlord, & **Brian Fratzke**, CCIM, Principal, of **Fratzke Commercial Real Estate Advisors, Inc.**, represented the Tenant in a 36-month lease of 2,648 +/- SF of industrial space at 2121 Deerhound Avenue, in Redmond.

Dan Steelhammer, Broker, of **Fratzke Commercial Real Estate Advisors, Inc.**, represented the Landlord, & **Brian Fratzke**, CCIM, Principal, of **Fratzke Commercial Real Estate Advisors, Inc.**, represented the Tenant in a 36-month lease of 1,750 +/- SF of industrial space at 20784 Carmen Loop, in Bend.

Connecting our clients to
innovative real estate solutions


NAICascade.com/Recent-Transactions

NAI Cascade

COMMERCIAL REAL ESTATE SERVICES, WORLDWIDE
+1 541 706 9370 | 243 SW Scalehouse LP Suite 1B, Bend, OR | www.NAICascade.com

Central Oregon Business Calendar

**BUSINESS
EVENTS**



July 7
5-7pm Disturbed Threads and Laser Engraving Grand Opening and Ribbon Cutting at 56815 Venture Ln., Ste. 705, Sunriver.

July 7
5:30-8pm Bend Chamber Bend 101 —

Your Onramp for Community Connection, at Tetherow Event pavilion.

July 11
1pm City of Bend Virtual Hearing Officer Meeting.

July 12
10-11am Bend Chamber Membership 101 at Bend Chamber.


July 13
5-8pm Bend Chamber Bend YP DevLab: Managing Conflict, at OSU-Cascades Tykson Hall.

July 14
9am La Pine Rural Fire Protection District Regular Board Meeting at 5155 Huntington Road, La Pine.

July 19
5-8pm Bend Chamber What's Brewing: Bioscience in the High Desert, at OSU-Cascades Edward J. Ray Hall.

July 20
Noon Hospice of Redmond and Redmond Senior Center Veterans Luncheon at the Redmond Senior Center.

**WORKSHOPS
& TRAINING**



July 20
4-6pm SCORE Central Oregon Free Workshop, Growing Your Small Business Through Contracting with the Government, at Deschutes County Library, Downtown Bend.

(Ongoing)
COCC Small Business Development Center Virtual Classes.

Building Permits

COMMERCIAL PERMITS WEEK ENDING 6-10-2022

City of Redmond	
\$1,507,468.00	- Commercial (New) 17,710 sf. at 4040 SW 21st St. Redmond 97756 OR Owner: Paul Cahill 63765 Deschutes Market Rd. Bend, OR 97701 Permit # 711-22-000360
\$731,435.00	- Commercial (New) 4,200 sf. at 4040 SW 21st St. Redmond 97756 OR Owner: Paul Cahill 63765 Deschutes Market Rd. Bend, OR 97701 Permit # 711-22-000372
\$698,220.00	- Commercial (New) 60,000 sf. at 4040 SW 21st St. Redmond 97756 OR Owner: Paul Cahill 63765 Deschutes Market Rd. Bend, OR 97701 Permit # 711-22-000359
\$636,608.00	- Commercial (New) 8,400 sf. at 4040 SW 21st St. Redmond 97756 OR Owner: Paul Cahill 63765 Deschutes Market Rd. Bend, OR 97701 Permit # 711-22-000370
\$626,661.00	- Commercial (New) 7,850 sf. at 4040 SW 21st St. Redmond 97756 OR Owner: Paul Cahill 63765 Deschutes Market Rd. Bend, OR 97701 Permit # 711-22-000368
\$566,979.00	- Commercial (New) 7,200 sf. at 4040 SW 21st St. Redmond 97756 OR Owner: Paul Cahill 63765 Deschutes Market Rd. Bend, OR 97701 Permit # 711-22-000366
\$422,748.00	- Commercial (New) 4,250 sf. at 4040 SW 21st St. Redmond 97756 OR Owner: Paul Cahill 63765 Deschutes Market Rd. Bend, OR 97701 Permit # 711-22-000374
\$382,960.00	- Commercial (New) 5,600 sf. at 4040 SW 21st St. Redmond 97756 OR Owner: Paul Cahill 63765 Deschutes Market Rd. Bend, OR 97701 Permit # 711-22-000371
\$100,207.00	- Commercial (Tenant Improvement) at 834 SW 11th St. Redmond 97756 OR Owner: Gilmore Properties, LLC 834 SW 11th St. Redmond, OR 97756 Builder: Sunwest One, Inc. 541-548-7341 Permit # 711-22-000921
\$65,000.00	- Commercial (Tenant Improvement) 11,050 sf. at 909 NE 7th St. Redmond 97756 OR Owner: Underwoodwood Investment Group, LLC 8442 SW Mapleridge St. Portland, OR 97225 Permit # 711-22-000974
Deschutes County	
\$636,608.00	- Commercial (New) 6,400 sf. at 63205 Gibson Air Rd. Bend 97701 OR Owner: Aero Facilities, LLC 62765 Powell Butte Hwy Bend, OR 97701 Builder: Ray Hayes Construction, Inc. 541-420-4751 Permit # 247-22-002375
\$636,608.00	- Commercial (New) 6,400 sf. at 63205 Gibson Air Rd. Bend 97701 OR Owner: Aero Facilities, LLC 62765 Powell Butte Hwy Bend, OR 97701 Builder: Ray Hayes Construction, Inc. 541-420-4751 Permit # 247-22-002376
\$550,848.00	- Commercial (New) 4,800 sf. at 16691 Assembly Way La Pine 97739 OR Owner: Bath Properties, LLC 21070 Scottsdale Rd. Bend, OR 97701 Builder: Jesse Douglas Beth 541-357-1127 Permit # 247-22-002579
\$430,240.00	- Commercial (New) 2,643 sf. at 18124 Forestbrook Lp. Bend 97707 OR Owner: Cladera Springs Real Estate, LLC PO Box 3609 Sunriver, OR 97707 Builder: Wood Hill Homes, Inc. 541-330-5559 Permit # 247-22-001292
\$370,028.00	- Commercial (New) 2,643 sf. at 18105 Forestbrook Lp. Bend 97707 OR Owner: Cladera Springs Real Estate, LLC PO Box 3609 Sunriver, OR 97707 Builder: Wood Hill Homes, Inc. 541-330-5559 Permit # 247-22-001296
\$274,988.00	- Commercial (New) 3,196 sf. at 19835 4th St. Bend 97703 OR Owner: Greenlee Holdings, LLC 65200 85th St. Bend, OR 97703 Permit # 247-21-009445
\$268,117.00	- Commercial (New) 3,116 sf. at 19835 4th St. Bend 97703 OR Owner: Greenlee Holdings, LLC 65200 85th St. Bend, OR 97703 Permit # 247-21-009447
\$60,000.00	- Commercial (New) 600 sf. at 204 W Adams Ave. Sisters 97759 OR Owner: Sisters Art Works, LLC PO Box 3500 PMB 304 Sisters, OR 97759 Builder: Tuff Shed, Inc. 303-753-8833 Permit # 247-22-002302
\$60,000.00	- Commercial (Alteration) at 69400 Lariat Sisters 97759 OR Owner: The Tollgate Prop Owners Assn 15004 Saddle Sisters, OR 97759 Permit # 247-22-000978
\$55,000.00	- Commercial (New) 692 sf. at 55890 Hashknife Rd. Bend 97707 OR Owner: Vandever Ranch Association, Inc. 20310 Empire Ave. #A-103 Bend, OR 97703 Builder: Judson Construction, Inc. 541-330-0454 Permit # 247-22-003189
City of Bend	
\$5,073,066.00	- Commercial (New) 40,636 sf. at 2220 NW Labiche Ln. Bend 97703 OR Owner: Shevlin Crossing, LLC Permit # PRNC202108132
\$1,200,000.00	- Commercial (New) 32,185 sf. at 22 SE Bridgeford Blvd Bend 97702 OR Owner: RFA Holdings, LLC Permit # PRNC202107201
\$52,000.00	- Commercial (Alteration) 1,486 sf. at 2660 NE Hwy 20 Bend 97701 OR Owner: Forum Holdings, LLC Permit # PRRE202109067

COMMERCIAL PERMITS WEEK ENDING 6-17-2022

City of Bend	
\$750,000.00	- Commercial (Alteration) 51,729 sf. at 63455 N Hwy 97 Ste. 93 Bend 97703 OR Owner: CVSC, LLC Builder: Christiansens Contracting Company, LLC 541-526-0195 Permit # PRRE202200525
\$233,200.00	- Commercial (Alteration) 14,700 sf. at 20730 Brinson Blvd Bend 97701 OR Owner: Arthur Pozzi Trust Permit # PRRE202201327
\$130,000.00	- Commercial (Alteration) 7,515 sf. at 61270 SE Coombs Pl. Bend 97702 OR Owner: Taylor Thomas, LLC Permit # PRRE202202771
\$25,000.00	- Commercial (Alteration) 361 sf. at 2600 NW College Way Bend 97703 OR Owner: Central Oregon Community College Permit # PRRE202104698
Deschutes County	
\$200,000.00	- Commercial (Tenant Improvement) at 141 E Cascade Ave. Sisters 97759 OR Owner: 141 E Cascade, LLC PO Box 218 Sisters, OR 97756 Permit # 247-22-003508
\$150,521.00	- Commercial (Tenant Improvement) at 793 N Curtis Ct. Sisters 97759 OR Owner: Waite Trust 7152 S Laview Dr. Portland, OR 97219 Permit # 247-22-001991
\$18,450.00	- Commercial (Alteration) at 8060 11th St. Terrebonne 97760 OR Owner: Terrebonne Tavern Property Mgmt, LLC 2697 NE 6th Dr. Redmond, OR 97756 Permit # 247-21-003320

COMMERCIAL PERMITS WEEK ENDING 6-24-2022

Deschutes County	
\$795,000.00	- Commercial (New) 3,194 sf. at 68467 Three Creeks Rd. Sisters 97759 OR Owner: Roundhouse Foundation PO Box 1784 Sisters, OR 97759 Builder: Kallberg Construction, LLC 541-549-0549 Permit # 247-22-001865
\$101,077.00	- Commercial (New) 576 sf. at 51780 Fordham Dr. La Pine 97739 OR Owner: Sagebrush Development, LLC PO Box 2520 La Pine, OR 97739 Builder: Vic Russell Construction, Inc. 541-536-3478 Permit # 247-22-002521
City of Bend	
\$28,650.00	- Commercial (Alteration) 109 sf. at 836 NW Wall St. Bend 97703 OR Owner: Kevin O'Leary Builder: Kellcon, LLC 541-312-4034 Permit # PRRE202202779
City of Redmond	
\$187,790.00	- Commercial (New) 1,296 sf. at 1329 SW Pumice Ave. Redmond 97756 OR Owner: Redmond Pacific Associates, LLC 430 E State St. #140 Eagle, ID 83616 425-861-3700 Builder: Steelport, LLC 503-643-6785 Permit # 711-20-002358
\$125,194.00	- Commercial (New) 1,296 sf. at 1329 SW Pumice Ave. Redmond 97756 OR Owner: Redmond Pacific Associates, LLC 430 E State St. #140 Eagle, ID 83616 425-861-3700 Builder: Steelport, LLC 503-643-6785 Permit # 711-20-002358
Crook Co. & City of Prineville	
\$55,000.00	- Commercial (New) 360 sf. at 1600 SW Baldwin Rd. Prineville 97754 OR Owner: Apple, Inc. 1 Infinite Lp. MS 36-2TX Cupertino, CA 95014 Builder: Apollo Sheet Metal, Inc. 509-586-1104 Permit # 217-22-002912

Town & Country

LRS Architects Open House

PHOTOS | BY CASCADE BUSINESS NEWS



Jim Landin and Peter Menefee



Matt Dreska, Eric Kern,
Cody Clark and Wayne Hanson



Cyrus Mooney



LRS Bend and Portland staff



Michael Nelson, Daniel Touger,
Ryan Hilton and Trish Nixon



Steve Buettner and Kevin Link



Malarie Isas and Wayne Hanson



Chad Young, Jacob Struck and Eeshoo Rehani



Wayne Powderly



Trish Nixon, Greg Mitchell, Marlo Mitchell,
Malarie Isas and Duane Meszaros



Mike Gorman and Kevin Keillor



Cyrus Mooney, Lisa Nielsen,
Shelley Junker and Shirley Bircher



Michelle Startt, Sherry Jako, Dan Purgiel,
Ray Yancey and Marie Purgiel



Jeff Deswert and Kevin Link



Denise and Mike Gorman