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

Sunriver • La Pine Spotlight — Pages 10-15

Escape the Ordinary & Discover Three Creek Lake

by KRISTINE THOMAS — A&E Feature Writer

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.
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RECENT TRANSACTIONS

Compass Commercial Real Estate Services brokers Terry O’Neill, 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, Royal Lube. In the lease of a 6,470 SF retail suite located at 1052 SE Cleveland Square in Bend. The location serves as Royal 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 $777,150.

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’Neill, CCIM and Luke Ross represented the landlord, Jane McClure, in the lease of a 1,545 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 Vaughan, 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., 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.

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-council/elections.

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.

(Filing Period was extended as a result of later than usual filing and the unexpected resignation of former Mayor Sally Russell.)

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

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.
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 PLLD20200119, a Subdivision application for Bachelor View 2 and PLMSC20220441, 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/webinar/register/WN_9UGVRpLUTKy2TPoDJdMivg, call-in phone number: 1-888-788-0099, access code: 92996 2698, event password: 015535. You can also watch live or later via YouTube under the project name.

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: 6120 BACHELOR VIEW RD, BEND OR 97702; 1811310002600
REQUEST: Type III application for Tentative Plan approval of a 4-phase, 44.46 acres subdivision on 8.67 acres in the Residential Standard Density (RS) zone, and PLMSC20220441, application for Waiver to Public Improvement Standard, application for Waiver to Public Improvement Standard.

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

To review details regarding the application, go to the Online Permit Center Portal and enter PLLD20200119 or PLMSC20220441, into the search box. Alternatively, you can view the application and materials by visiting these links directly: PLLD20200119: cityvww.bend.oregon.gov/Planning/PlanningStatus/planningID=26397, PLMSC20220441: cityview.ci.bend.or.us/Portal/PlanningStatus/planningID=26721.

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

**DESCHUTES COUNTY**

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 unprotected lands within the Rural Fire Protection District or protected by a county and on all county-owned land to help prevent human-caused wildfires. The restrictions on unprotected lands defined as unincorporated lands that are not a part of a Rural Fire Protection District or protected by the Oregon Department of Forestry.

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.co.or.us for more information and an infographic that helps explain how to use the new roundabout can be found at bendoregon.gov/city-projects.

- **Blasting is prohibited.**
- **Use of fireworks is prohibited.**
- **The discharge of exploding targets or transmitting signals by pyrotechnics is prohibited.**
- **Blasting is prohibited.**
- **Any electric fence controller in use shall be Listed by a nationally recognized testing laboratory or be certified by the Department of Consumer and Business Services; and be Operated in compliance with manufacturer’s instructions.**

Information and maps of regulated areas, and the Oregon Governor’s Office of Land Management and Forests can be found at: governor.oregon.gov/OFD/Fire/Pages/Restrictions.aspx. Information and maps of public use restrictions on Deschutes National Forest can be found at: fs.usda.gov/cntraloregon.
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Washington Trust Bank

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.”

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/mr3n7a9

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

PHOTO | BY CASCADE BUSINESS NEWS

GROWING YOUR SMALL BUSINESS THROUGH CONTRACTING WITH THE FREE GOVERNMENT WORKSHOP
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
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.

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

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, 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

Yoli Korean Cuisine Now Open

PHOTOS | COURTESY OF YOLI KOREAN CUISINE

by JOE KIM

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Conversational AI
The Insurance Sales Accelerator

Tech Thoughts
by ROB ENDERLE — Enderle Group

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 sales.

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 many as 40 percent.

In the test, not only did close rates improve by 40 percent, but given the engagement process, coupled with training on how to engage and close that prospect. As the AI never got tired or short-tempered, represented the company it was doing (and hates) digital twins. 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

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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.

“Building a community and welcoming new businesses,” Sunriver Area Chamber of Commerce President Dan Youmans said, “invites people to try everything we have to offer. We are always looking for new items and products.”

“Your business is what’s needed here,” Youmans added.

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 10 people. The Den Dive Shop’s grand opening is 10am to 6pm Saturday and Sunday. Call 541-318-1616, visit flyandfield.com or email info@flyandfield.com for additional information.

Disturbed Threads offers a variety of customizing services including laser engraving, cutting and etching, sublimation, screen printing, vinyl sticker cutting and printing, wood and wood engraving, all kinds of art. Disturbed Threads is open to the public allowing customers to make one-of-a-kind items for themselves or loved ones. Owners Nikki Ketchum and John Luttrell offer a unique place where I am bringing back the culture of business with a personal touch.

Anna said, “It’s been so much fun to help people with having learned what it means to have a supportive family and friends. "I am excited about this journey and know from our own experiences what it’s like to open a business and welcome new partners. 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 ideas and products I can create with so the store will always have different products on display," Schenk said.

"It’s a unique business in the Sunriver area,” said General Manager Kyle Schenk.

"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 ideas and products I can create with so the store will always have different products on display," Schenk said.

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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 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 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 on 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 local and regional artists, as well as wood sculptures and fine art, The Wooden Jewel is 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-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.
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.

“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
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 pathways 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 precast 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 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
South Deschutes County

South Deschutes County Undergoing Rapid Expansion printed on July 6, 2022

Submitted by James Tywand of Sunriver:

CORRECTION

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 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.

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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 nebulae, 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.

Looking for more ways to enjoy the great outdoors during your visit to 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!
## Tour Companies (Listed Alphabetically)

<table>
<thead>
<tr>
<th>Company / Address</th>
<th>Phone</th>
<th>Fax</th>
<th>WebSite/Email</th>
<th>Contact</th>
<th>Staff</th>
<th>CO Year Est.</th>
<th>Services</th>
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<tr>
<td>Bend Electric Bikes</td>
<td>541-410-7408</td>
<td>N/A</td>
<td><a href="http://www.bendedlectricbikes.com">www.bendedlectricbikes.com</a> <a href="mailto:info@bendedlectricbikes.com">info@bendedlectricbikes.com</a></td>
<td>Sterling, Marcel</td>
<td>6</td>
<td>2008</td>
<td>Electric bike sales, service &amp; rentals.</td>
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<tr>
<td>Bend Tour Company</td>
<td>541-480-8477</td>
<td>N/A</td>
<td><a href="http://www.thebendtourcompany.com">www.thebendtourcompany.com</a> <a href="mailto:info@thebendtourcompany.com">info@thebendtourcompany.com</a></td>
<td>John Flannery</td>
<td>3</td>
<td>2012</td>
<td>Bend's One-Stop-Shop for exhilarating adventures, sightseeing, scenic hot air balloon rides, Segway tours, you drive ATV experiences, the iconic Cycle Pub, eBikes, Slingshot, cruiser cars, glamping, SUPs, kayaks, snowshoes, snowmobiles &amp; more. Entertaining &amp; informative tours highlight the great history, sights, recreation, arts, culture, shopping, dining, world renowned craft breweries of Bend &amp; the stunning grandeur &amp; scenic beauty that define all that is Bend/Central Oregon.</td>
</tr>
<tr>
<td>Big Mountain Adventures</td>
<td>541-688-7670</td>
<td>N/A</td>
<td>bigmountainadven.com <a href="mailto:staff@bigmountainadven.com">staff@bigmountainadven.com</a></td>
<td>Patrick Douglas</td>
<td>1</td>
<td>2018</td>
<td>Tent trailer rentals.</td>
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<tr>
<td>Cascade Guides &amp; Outfitters</td>
<td>541-593-2358</td>
<td>541-598-4447</td>
<td><a href="http://www.wildplkit.com">www.wildplkit.com</a> <a href="mailto:cascadedguides@gmail.com">cascadedguides@gmail.com</a></td>
<td>Fred Foisier</td>
<td>8</td>
<td>1995</td>
<td>Guided fly-fishing trips on lakes, rivers &amp; streams only. Fly-fishing &amp; fly casting classes.</td>
</tr>
<tr>
<td>Central Oregon Diving LLC</td>
<td>541-388-3660</td>
<td>N/A</td>
<td><a href="http://www.ccentralorendiving.com">www.ccentralorendiving.com</a> <a href="mailto:info@ccentralorendiving.com">info@ccentralorendiving.com</a></td>
<td>Sarah Clark</td>
<td>3</td>
<td>2005</td>
<td>Scuba diving lessons, equipment shop, rental equipment, service department &amp; dive travels.</td>
</tr>
<tr>
<td>Cog Wild Bicycle Tours</td>
<td>541-385-7002</td>
<td>N/A</td>
<td><a href="http://www.cogwild.com">www.cogwild.com</a> <a href="mailto:info@cogwild.com">info@cogwild.com</a></td>
<td>Lev &amp; Kiri Snyder</td>
<td>25</td>
<td>1999</td>
<td>Join Cog Wild for guided mountain bike rides, skills instruction &amp; daily shuttles to the primary multi trails in Bend &amp; Oatly Col. Cog Wild specializes in multi day backcountry bike adventures throughout Oregon &amp; Baja, Mexico.</td>
</tr>
<tr>
<td>Diamondstone Guest Lodges/ MotoFantasy Motorcycle Rentals</td>
<td>541-536-4584</td>
<td>N/A</td>
<td><a href="http://www.motofantasyrental.com">www.motofantasyrental.com</a> <a href="mailto:motohead1@motofantasy.net">motohead1@motofantasy.net</a></td>
<td>Doug Watt</td>
<td>4</td>
<td>1992</td>
<td>Motorcycle drift demonstration room outside Sunriver, with raffle ticket to win street bike, motorcycle rentals of many makes; Overnight lodging, vacation rentals, lodge units, weddings &amp; events.</td>
</tr>
<tr>
<td>FlyFishers Place</td>
<td>541-549-3474</td>
<td>541-549-4871</td>
<td><a href="http://www.flyfishersplace.com">www.flyfishersplace.com</a> <a href="mailto:greenbendersb@gmail.com">greenbendersb@gmail.com</a></td>
<td>Jeff Perin</td>
<td>9</td>
<td>1986</td>
<td>Full service fly shop &amp; outfitter, hunting gear, supplies &amp; fly fishing guide service.</td>
</tr>
<tr>
<td>FlyFishers Place</td>
<td>541-518-1616</td>
<td>541-389-7016</td>
<td><a href="http://www.flyfishersplace.com">www.flyfishersplace.com</a> <a href="mailto:info@flyfishersplace.com">info@flyfishersplace.com</a></td>
<td>Scott Cook</td>
<td>13</td>
<td>2000</td>
<td>Full service fly shop &amp; outfitter, hunting gear, supplies &amp; fly fishing guide service.</td>
</tr>
<tr>
<td>Imperial River Company</td>
<td>541-395-2404</td>
<td>N/A</td>
<td><a href="http://www.deschutesoutfit.com">www.deschutesoutfit.com</a> <a href="mailto:reservations@deschutesoutfit.com">reservations@deschutesoutfit.com</a></td>
<td>Susie Miles</td>
<td>30</td>
<td>2001</td>
<td>Lodging, guided whitewater rafting &amp; hunting trips.</td>
</tr>
<tr>
<td>Let it Ride Electric Bikes</td>
<td>541-647-2331</td>
<td>N/A</td>
<td><a href="http://www.climbmtb.com">www.climbmtb.com</a> <a href="mailto:info@climbmtb.com">info@climbmtb.com</a></td>
<td>Ryan Rex</td>
<td>5</td>
<td>2010</td>
<td>Electric bicycle sales &amp; rentals. Full service of all bicycles. Guided eBike tours, plus custom &amp; corporate events.</td>
</tr>
<tr>
<td>Outfitters Northwest</td>
<td>541-688-7433</td>
<td>N/A</td>
<td><a href="http://www.outfitternorthwest.com">www.outfitternorthwest.com</a> <a href="mailto:mike@outfitternorthwest.com">mike@outfitternorthwest.com</a></td>
<td>Mike Willock</td>
<td>10</td>
<td>2015</td>
<td>Off-road adventure &amp; co-op rental experience. Company retreats, family outings &amp; customized group tours, snowmobile rentals.</td>
</tr>
<tr>
<td>Tomato Creek Kayak &amp; Canoe</td>
<td>541-317-9487</td>
<td>541-317-9489</td>
<td><a href="http://www.tomatocreek.com">www.tomatocreek.com</a> <a href="mailto:geoff@tomatocreek.com">geoff@tomatocreek.com</a></td>
<td>Geoff Frank</td>
<td>60</td>
<td>2000</td>
<td>Large paddle sports inventory, stand up paddleboards, recreational, sea &amp; whitewater kayaks, canoe, raft &amp; inflatable kayaks. Lessons &amp; tours, kids summer camps, multi-day paddling trips.</td>
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<tr>
<td>Wanderlust Tours</td>
<td>541-389-4359</td>
<td>N/A</td>
<td><a href="http://www.wanderlusttours.com">www.wanderlusttours.com</a> <a href="mailto:info@wanderlusttours.com">info@wanderlusttours.com</a></td>
<td>Dave Nissen</td>
<td>10</td>
<td>1993</td>
<td>Corporate groups, custom events, family reunions &amp; weddings. Guided canoeing, kayaking, snowshoeing, moonlight tours, volcano tours, cave tours, outdoor dinners, hot air balloon rides, brewery, cider &amp; distillery tours. GPS Eco-Challenges, team building &amp; event planning.</td>
</tr>
</tbody>
</table>

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.
Recreation

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 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: 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: 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.

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

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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.™
<table>
<thead>
<tr>
<th>Company / Address</th>
<th>Phone</th>
<th>Fax</th>
<th>WebSite/Email</th>
<th>CO Year Est.</th>
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<th>Length in Yards</th>
<th>Green Fees</th>
<th>Services</th>
</tr>
</thead>
<tbody>
<tr>
<td>Audubon Glen Golf Course</td>
<td>541-385-6011</td>
<td>541-385-4910</td>
<td><a href="http://www.audubonglen.com">www.audubonglen.com</a></td>
<td><a href="mailto:john@audubonglen.com">john@audubonglen.com</a></td>
<td>1995</td>
<td>John Menninger</td>
<td>59.2 - 76.9</td>
<td>101</td>
<td>72</td>
<td>3,707 - 7,019</td>
<td>Call for membership info for Barbara Mackson/harrison@audubonglen.com</td>
</tr>
<tr>
<td>Bend Golf &amp; Country Club</td>
<td>541-382-7437</td>
<td>541-382-4603</td>
<td><a href="http://www.bendgolfclub.com">www.bendgolfclub.com</a></td>
<td><a href="mailto:info@bendgolfclub.com">info@bendgolfclub.com</a></td>
<td>1925</td>
<td>Karen Goodman</td>
<td>66.0 to 75.9</td>
<td>120</td>
<td>72</td>
<td>5,495 - 7,400</td>
<td>Private Membership</td>
</tr>
<tr>
<td>Brasada Canyons Golf Club</td>
<td>541-526-6380</td>
<td>541-526-6291</td>
<td><a href="http://www.brasada.com">www.brasada.com</a></td>
<td><a href="mailto:terry@brasada.com">terry@brasada.com</a></td>
<td>2007</td>
<td>N/A</td>
<td>74.2</td>
<td>145</td>
<td>72</td>
<td>7,295</td>
<td>$109</td>
</tr>
<tr>
<td>Broken Top Club</td>
<td>541-383-8200</td>
<td>541-383-1963</td>
<td><a href="http://www.brokentop.com">www.brokentop.com</a></td>
<td><a href="mailto:brokentop@brokentop.com">brokentop@brokentop.com</a></td>
<td>1995</td>
<td>Jack Perkins, Travis Moore</td>
<td>64.5 to 73.5</td>
<td>109</td>
<td>72</td>
<td>7,164 - 5,281</td>
<td>$140 Reciprocal</td>
</tr>
<tr>
<td>Challenge Course</td>
<td>541-922-5002</td>
<td>541-923-3243</td>
<td><a href="http://www.eagle-crest.com">www.eagle-crest.com</a></td>
<td><a href="mailto:eagleridge@eagle-crest.com">eagleridge@eagle-crest.com</a></td>
<td>2001</td>
<td>Ron Burger</td>
<td>59.5 to 61.1</td>
<td>95</td>
<td>72</td>
<td>5,213 - 7,085</td>
<td>$215 (must be lodging with Sunriver Resort)</td>
</tr>
<tr>
<td>Crosswater</td>
<td>541-393-1143</td>
<td>541-393-3449</td>
<td><a href="http://www.crosswater.com">www.crosswater.com</a></td>
<td><a href="mailto:tsickles@golfquailrun.com">tsickles@golfquailrun.com</a></td>
<td>1999</td>
<td>Mark Meyer</td>
<td>68.0 to 61.1</td>
<td>95 to 105</td>
<td>72</td>
<td>3,684 - 4,160</td>
<td>$44-$100</td>
</tr>
<tr>
<td>Eagle Crest Resort &amp; Golf Course</td>
<td>541-923-2453</td>
<td>541-923-8822</td>
<td><a href="http://www.eagle-crest.com">www.eagle-crest.com</a></td>
<td><a href="mailto:info@eagle-crest.com">info@eagle-crest.com</a></td>
<td>1986</td>
<td>Ron Burger</td>
<td>69.3 to 75.5</td>
<td>121</td>
<td>72</td>
<td>6,673 - 5,540</td>
<td>$76, $49</td>
</tr>
<tr>
<td>Eagle Crest Resort, Ridge &amp; Challenge Courses</td>
<td>541-923-4633</td>
<td>541-923-8822</td>
<td><a href="http://www.eagle-crest.com">www.eagle-crest.com</a></td>
<td><a href="mailto:info@eagle-crest.com">info@eagle-crest.com</a></td>
<td>1986</td>
<td>Ron Burger</td>
<td>69.3 to 75.5</td>
<td>121</td>
<td>72</td>
<td>6,673 - 5,540</td>
<td>$76, $46</td>
</tr>
<tr>
<td>Jupiter Golf Course</td>
<td>541-548-3211</td>
<td>541-548-0888</td>
<td><a href="http://www.playjupiter.com">www.playjupiter.com</a></td>
<td><a href="mailto:rmalone@playjupiter.com">rmalone@playjupiter.com</a></td>
<td>1952</td>
<td>Roll Malone, James Billings</td>
<td>65.7 to 74</td>
<td>117</td>
<td>72</td>
<td>7,186 - 5,300</td>
<td>$70-$95 weekdays, $40-$60</td>
</tr>
<tr>
<td>Lost Tracks Golf Club</td>
<td>541-385-1818</td>
<td>541-517-9569</td>
<td><a href="http://www.nowinstails.com">www.nowinstails.com</a></td>
<td><a href="mailto:info@nowinstails.com">info@nowinstails.com</a></td>
<td>1995</td>
<td>Brian Whitecomb</td>
<td>68.0 to 72.7</td>
<td>120</td>
<td>72</td>
<td>7,000 - 5,344</td>
<td>$70, $45</td>
</tr>
<tr>
<td>Meadow Lakes Golf Course</td>
<td>541-447-7113</td>
<td>541-447-7835</td>
<td><a href="http://www.meadowlakesgolfcourse.com">www.meadowlakesgolfcourse.com</a></td>
<td><a href="mailto:info@meadowlakesgolfcourse.com">info@meadowlakesgolfcourse.com</a></td>
<td>1995</td>
<td>Steve Reynolds, Zach Lampert</td>
<td>63.2 - 71.9</td>
<td>107-131</td>
<td>72</td>
<td>4,038 - 6,783</td>
<td>$65 peak season weekend with cart</td>
</tr>
<tr>
<td>Pine Creek Golf &amp; Country Club</td>
<td>541-447-7266</td>
<td>541-446-2000</td>
<td><a href="mailto:sites@pinecreekgolfclub.org">sites@pinecreekgolfclub.org</a></td>
<td><a href="mailto:pinecreekgolfclub@pinecreekgolfclub.org">pinecreekgolfclub@pinecreekgolfclub.org</a></td>
<td>1949</td>
<td>N/A</td>
<td>64</td>
<td>115</td>
<td>72</td>
<td>4,974</td>
<td>$40, $15</td>
</tr>
<tr>
<td>Pronghorn Resort</td>
<td>541-603-9365</td>
<td>541-603-5406</td>
<td><a href="http://www.pronghornresort.com">www.pronghornresort.com</a></td>
<td><a href="mailto:info@pronghornresort.com">info@pronghornresort.com</a></td>
<td>2004</td>
<td>Jerrel Groe</td>
<td>708</td>
<td>138</td>
<td>72</td>
<td>6,533</td>
<td>Call to ask for current rates.</td>
</tr>
<tr>
<td>Quail Run Golf Course</td>
<td>541-536-1303</td>
<td>541-536-1076</td>
<td><a href="mailto:golf@quailrun.com">golf@quailrun.com</a></td>
<td><a href="mailto:chuck@quailrun.com">chuck@quailrun.com</a></td>
<td>1991</td>
<td>Todd Sickles</td>
<td>68.2 to 72.7</td>
<td>127</td>
<td>72</td>
<td>5,422 - 6,897</td>
<td>$62 (18 holes), $40 (9 holes &amp; twilight times)</td>
</tr>
</tbody>
</table>
## Golf Courses (Listed Alphabetically)

<table>
<thead>
<tr>
<th>Company / Address</th>
<th>Phone</th>
<th>Fax</th>
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<th>Green Fees</th>
<th>Services</th>
</tr>
</thead>
<tbody>
<tr>
<td>River's Edge Golf Course 400 NW Pro Shop Dr. Bend, OR 97701</td>
<td>541-389-2829</td>
<td>541-389-0249</td>
<td><a href="http://www.riversedgegolfbend.com">www.riversedgegolfbend.com</a></td>
<td>1986</td>
<td>Troy Eckberg, Director of Golf</td>
<td>69½</td>
<td>130</td>
<td>72</td>
<td>5340 - 6893</td>
<td>$39 for 18 holes; $39 for 9 holes</td>
<td>Spectacular views on a challenging hillside setting, pro shop, practice facility &amp; restaurant.</td>
</tr>
<tr>
<td>Sunriver Meadows PO Box 3609 Sunriver, OR 97707</td>
<td>541-593-4402</td>
<td>541-593-4676</td>
<td><a href="http://www.sunriver-resort.com">www.sunriver-resort.com</a></td>
<td>1999</td>
<td>Chris Points</td>
<td>68.0-72.8</td>
<td>119 to 128</td>
<td>71</td>
<td>7,012 - 6,042</td>
<td>$35-$155, depending on season &amp; time of day</td>
<td>Meandering Sun River &amp; directional use of forebunkers serve up ample challenges for all players.</td>
</tr>
<tr>
<td>Sunriver Woodlands PO Box 3609 Sunriver, OR 97707</td>
<td>541-593-4402</td>
<td>541-593-4676</td>
<td><a href="http://www.sunriver-resort.com">www.sunriver-resort.com</a></td>
<td>1981</td>
<td>Chris Points</td>
<td>68.8 to 73.0</td>
<td>124 to 131</td>
<td>72</td>
<td>6,880 - 6,948</td>
<td>$30-$125, depending on season &amp; time of day</td>
<td>A Robert Trent Jones Jr. design. Lakes, rock outcroppings &amp; views.</td>
</tr>
<tr>
<td>Tetherow Resort 61240 Skyline Ranch Rd. Bend, OR 97702</td>
<td>541-388-2582</td>
<td>N/A</td>
<td><a href="http://www.tetherow.com">www.tetherow.com</a></td>
<td>2008</td>
<td>Katie Burnett</td>
<td>75.3-69.6</td>
<td>147-127</td>
<td>72</td>
<td>7,298</td>
<td>$90-195</td>
<td>18 holes, brand new Finn Scooters, GolfBoards &amp; EZ-GO lithium chi golf cars equipped with state-of-the-art Textron GPS systems, driving range including nine-hole putting green, golf academy, Hotel, vacation rentals, 3 onsite restaurants, pool, cabanas, fitness center, bike/walk/juke trails, residential community.</td>
</tr>
<tr>
<td>The Old Back Nine at Mountain High 60650 China Hat Rd. Bend, OR 97702</td>
<td>541-382-1111</td>
<td>541-382-6790</td>
<td><a href="http://www.oldbacknine.com">www.oldbacknine.com</a></td>
<td>1985</td>
<td>Dixon Ward</td>
<td>Men - 34/125 Women - 33.5/123</td>
<td>N/A</td>
<td>56</td>
<td>2,952</td>
<td>Great 9 hole rates vary depending on season &amp; time of day</td>
<td>Restablished original nine holes at Mountain High in spring 2009. Perfect for beginners, families, groups.</td>
</tr>
<tr>
<td>Widgi Creek Golf Club 18737 SW Comery Dr. Bend, OR 97702</td>
<td>541-382-4449</td>
<td>N/A</td>
<td><a href="http://www.widgi.com">www.widgi.com</a></td>
<td>1991</td>
<td>Brad Hudspeth</td>
<td>60.1-74.4</td>
<td>109-145</td>
<td>72</td>
<td>6,905 - 3,785</td>
<td>$39-$115</td>
<td>Well-maintained course, 11 lakes, 50+ bunkers, full service club, outdoor cafe &amp; patio, beer &amp; wine.</td>
</tr>
</tbody>
</table>

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.
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, pedal boats, canoes or stand-up paddle boards to explore the lake or go fishing. The Tatum family built the general store and boat rental activity alive— it’s definitely a labor of love, “ Boone said. “We are the stewards of the 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 their favorite.

“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.
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 turtles to name a few. She is dedicated to promoting Sisters’ businesses and artists at the Three Creek store. "Jeff has been one of Central Oregon’s most renowned fly fishing guides for over 30 years and knows 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

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Athletic & Fitness Clubs (Listed Alphabetically)

<table>
<thead>
<tr>
<th>Company / Address</th>
<th>Phone</th>
<th>Fax</th>
<th>WebSite/Email</th>
<th>Contact</th>
<th>Staff</th>
<th>CO Year Est.</th>
<th>Members</th>
<th>Sq. Feet</th>
<th>Services</th>
</tr>
</thead>
</table>
| Snap Fitness in Brookswood Plaza | 541-487-6978 | N/A | www.snapfitness.com/bendbrookswood | Brooke Smith | 4 | 1988 | 530 | 30,000 | Fitness center, free weights, circuit training, nutrition, classes, virtual training, personal training, bootcamps, group classes, social atmosphere.
| Redmond Athletic Club | 541-389-2550 | N/A | redmondathletic@gmail.com | Kip Heilman | 20 | 2004 | 2,000 | 150,000 | Full service Athletic Club. Offers fitness, aquatics, racquet sports, youth & senior programming within a family oriented social atmosphere.
| Sisters Athletic Club | 541-549-6878 | N/A | sistersathleticclub.com | Sunshine Willis | 60 | 2004 | 1,200 | 35,000 | Full service athletic facility. Offers fitness, aquatics, racquet sports, youth & senior programming within a family oriented social atmosphere.
| Xcel Fitness | 541-447-4878 | 541-447-3692 | www.xcelfitnessbend.com | Renee Metivier | 10 | 1997 | 2,200 | 35,000 | Group fitness classes, personal training, weight loss nutrition, health assessment, supplements, physical therapy, massage therapy.
| Redmond Athletic Club | 541-389-2550 | N/A | redmondathletic@gmail.com | Kip Heilman | 20 | 2004 | 2,000 | 150,000 | Full service Athletic Club. Offers fitness, aquatics, racquet sports, youth & senior programming within a family oriented social atmosphere.

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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

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PHOTOS / COURTESY OF THREE CREEK LAKE
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 marvellous 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 ½ 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.
10. Lucky Lake: The 3-mile hike leads to an alpine lake, perfect for a swim on hot days.

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.

Four Rivers Vector Control District

Mosquito Problems

Southern Deschutes County

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.
## Mailing Services (Listed Alphabetically)

<table>
<thead>
<tr>
<th>Company / Address</th>
<th>Phone</th>
<th>Fax</th>
<th>WebSite/Email</th>
<th>Contact</th>
<th>Staff</th>
<th>CO Year Est.</th>
<th>Services</th>
</tr>
</thead>
<tbody>
<tr>
<td>Bend Mall &amp; More 19550 Amber Meadow Dr., Ste. 130 Bend, OR 97702</td>
<td>541-797-6475</td>
<td>541-728-2799</td>
<td><a href="http://www.bendmallandmore.com">www.bendmallandmore.com</a> <a href="mailto:bendmallandmore@gmail.com">bendmallandmore@gmail.com</a></td>
<td>Marrie King</td>
<td>1</td>
<td>2018</td>
<td>UPS, FedEx, UPS, postal service, mailboxes rentals, window decals, packaging/shipping, digital printing, scanning, mailing, shredding, laminating, binding, color &amp; b/w copying, large format printer, signs, banners, photo gift, canvases, blueprints, office supplies, Lovepop, Quilling &amp; greeting cards, rank cards, unique gifts, cellphone accessories.</td>
</tr>
<tr>
<td>BMS Technologies 20901 Cooley Road Bend, OR 97701</td>
<td>541-388-0798</td>
<td>541-385-1817</td>
<td><a href="http://www.bendmailing.com">www.bendmailing.com</a> <a href="mailto:mforio@bendmailing.com">mforio@bendmailing.com</a></td>
<td>Nick D Spalding, Mike Forbes</td>
<td>50</td>
<td>1977</td>
<td>Complete mailing services, statement &amp; document processing, invoicing &amp; statements, automated first class &amp; bulk mail, database management, mailing lists, copying &amp; printing services, on-line Bill pay, electronic payments, graphic design &amp; web development.</td>
</tr>
<tr>
<td>La Pine Business Center 16388 Third St. PO Box 7239 La Pine, OR 97739</td>
<td>541-536-5980</td>
<td>541-536-5673</td>
<td><a href="http://www.BooksBosscandy88.com">www.BooksBosscandy88.com</a> <a href="mailto:lapinebusinesscenter@gmail.com">lapinebusinesscenter@gmail.com</a></td>
<td>Jeannine Mein</td>
<td>3</td>
<td>1994</td>
<td>UPS, FedEx, packaging services, personal mailboxes, mail services, Notary, custom printing, signs &amp; banners, vinyl printing, scanning, shredding, custom design, books &amp; greeting cards.</td>
</tr>
<tr>
<td>Mail, Copies &amp; More/Office Express 380 SW Third St. Madras, OR 97741</td>
<td>541-475-5650</td>
<td>541-475-5662</td>
<td><a href="mailto:officeexpress@gmail.com">officeexpress@gmail.com</a></td>
<td>Loren Dunen</td>
<td>7</td>
<td>1997</td>
<td>Office supplies &amp; furniture, UPS/FedEx shipping center, full-scale printing, free delivery in Madras.</td>
</tr>
<tr>
<td>Moonlight Business Process Outsourcing 28% NE Twin Knolls Dr. Bend, OR 97701</td>
<td>586-748-9791</td>
<td>541-617-1831</td>
<td><a href="http://www.moonlightbpo.com">www.moonlightbpo.com</a> <a href="mailto:office@moonlightbpo.com">office@moonlightbpo.com</a></td>
<td>Ellen Koch</td>
<td>13</td>
<td>1985</td>
<td>Commercial printing both office &amp; Digital, direct mail, all mailing services, UV coating &amp; binding, Present &amp; daily mail pick up, statement &amp; invoice printing, digital printing &amp; variable, personalized &amp; Transpromo data, Lock Box services, return mail services, data archiving, scanning &amp; secure document storage. Certifications: SOC1 Type II, SOC2 Type II, PCI, independently audited yearly for all certifications as well as HIPAA compliance certificate. Other certifications: WBE, WBE &amp; WOSB. New to MBPO services. Also certified WBENC, WBE &amp; WOSB. New to MBPO services. HP Indigo press as well as pressure seal print &amp; mail services.</td>
</tr>
<tr>
<td>Pack &amp; Ship &amp; More 6135 S Hwy 97, ste. 5 Bend, OR 97702</td>
<td>541-389-9537</td>
<td>541-389-9537</td>
<td><a href="mailto:packshipandmore@gmail.com">packshipandmore@gmail.com</a></td>
<td>Trina Robinson</td>
<td>4</td>
<td>1990</td>
<td>Post office alternative: mailboxes Rentals, copies, packaging, fax services, shipping, UPS, FedEx, postal &amp; DHL &amp; merchanidises.</td>
</tr>
<tr>
<td>Pack &amp; Ship &amp; More #3 702 NW Century Dr., ste. 101 Bend, OR 97702</td>
<td>541-388-0389</td>
<td>541-388-0218</td>
<td><a href="http://www.pcn3.bliz">www.pcn3.bliz</a> <a href="mailto:packshipmore2@gmail.com">packshipmore2@gmail.com</a></td>
<td>Richard Ross</td>
<td>5</td>
<td>2000</td>
<td>Mailboxes rentals &amp; virtual mailboxes rentals. Copies, packaging, fax services, shipping, UPS, FedEx &amp; postal, passport photos, noratary services, scanning, document shredding, computer time rental, lease sharpening &amp; textbook buyback.</td>
</tr>
<tr>
<td>Pack &amp; Ship &amp; More #2 1980 NW Third St., ste. 106 Bend, OR 97701</td>
<td>541-389-6155</td>
<td>541-389-4119</td>
<td><a href="mailto:packshipmore2@gmail.com">packshipmore2@gmail.com</a></td>
<td>Richard Ross</td>
<td>5</td>
<td>1989</td>
<td>Mailboxes rentals &amp; virtual mailboxes rentals. Copies, packageing, fax services, shipping, UPS, FedEx &amp; postal, passport photos, noratary services, scanning, document shredding, computer time rental, lease sharpening &amp; textbook buyback.</td>
</tr>
<tr>
<td>Postal Connections 6144 S Hwy 97, Bend, OR 97702</td>
<td>541-389-5600</td>
<td>541-389-5678</td>
<td>postalconnection108.com <a href="mailto:info@pc108.com">info@pc108.com</a></td>
<td>Drew Cogen, Alison Cogen</td>
<td>3</td>
<td>1997</td>
<td>UPS, FedEx, DHL, postal service, mailboxes rentals, mailboxes shipping, packages, shipping, business cards, brochures, greeting cards, gifts, copy services, color copies, notary, keys, fusing, scan to email. Retail mailing &amp; copy center.</td>
</tr>
<tr>
<td>Postal Connections 1 2660 NW Hwy 20, Ste. 620 Bend, OR 97701</td>
<td>541-382-1800</td>
<td>541-382-1888</td>
<td><a href="http://www.postalconnection101.com">www.postalconnection101.com</a> <a href="mailto:p101@postalconnections.com">p101@postalconnections.com</a></td>
<td>Peter Pierce</td>
<td>5</td>
<td>1996</td>
<td>UPS, FedEx, postal service, mailboxes rentals, mailboxes shipping, packages, shipping, business cards, brochures, greeting cards, stationery, copying, color copies, Retail mailing &amp; copy center.</td>
</tr>
<tr>
<td>Postal Connections 3 915 SW Rimrock Way, ste. 201 Richmond, OR 97756</td>
<td>541-904-2340</td>
<td>541-904-2341</td>
<td><a href="http://www.postalconnection119.com">www.postalconnection119.com</a> <a href="mailto:c119@postalconnections.com">c119@postalconnections.com</a></td>
<td>Joyce Jones</td>
<td>4</td>
<td>1999</td>
<td>UPS, FedEx, postal service, mailboxes rentals, mailboxes shipping, packages, shipping, business cards, brochures, greeting cards, stationery, copying, color copies, faxing, scanning, notary, retail mailing, copy center &amp; gifts.</td>
</tr>
<tr>
<td>The Pony Express 1603 Oak St. PO Box 3509 Sisters, OR 97759</td>
<td>541-549-1538</td>
<td>541-549-1811</td>
<td>sisterspony.com <a href="mailto:sisterspony@gmail.com">sisterspony@gmail.com</a></td>
<td>Wes &amp; Teagan Johnston</td>
<td>4</td>
<td>1993</td>
<td>UPS, USPS, FedEx, shipping, freight, office &amp; art supplies, copies, faxes &amp; laminating. Secure document shredding. Mail/box rentals. Mail forwarding.</td>
</tr>
<tr>
<td>X-Press Printing Inc. 664 W Hood Ave. PO Box 904 Sisters, OR 97759</td>
<td>541-549-4132</td>
<td>541-549-4142</td>
<td><a href="http://www.xpressprinting.bliz">www.xpressprinting.bliz</a> <a href="mailto:jeff@xpressprinting.bliz">jeff@xpressprinting.bliz</a></td>
<td>Barb Planner, Jeff Swales</td>
<td>14</td>
<td>1989</td>
<td>Commercial &amp; quick print, full color offset, digital color, digital b/w, computer to plate, business printing design, direct mail &amp; marketing services, variable data, electronic file transfer &amp; proofing.</td>
</tr>
</tbody>
</table>

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.
Conquer Economic Uncertainty by Boosting your Financial Knowledge

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

B
end 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 trim? Try cutting little-used phone apps or entertainment subscriptions. Additionally, it’s still critical to have a rainy day fund that covers at least six months of your rent and living expenses during 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. 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

Money & Investment

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.
Reverse Mortgages — No Longer Just a Loan of Last Resort

Brian Albrich from Fairway Mortgage Shares His Insights

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.

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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 is the only one insured through the federal government by the Federal Housing Administration (FHA) — the Home Equity Conversion Mortgage (or HECM) loan. Here are some of the ways today’s savvy borrowers are using a reverse mortgage:

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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.

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While there are multiple types of reverse mortgages, the most common type of reverse mortgage on the market is the only one insured through the federal government by the Federal Housing Administration (FHA) — 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.

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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.

Tetherow Resort announces the hiring of new Food and Beverage Director Server "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 their catering and banquet services. Sharaf will also be responsible for budgeting, staffing, training, enhancing member relations, guest service and staff experience and developing new programming opportunities.

Born in Jerusalem, Sharaf was raised 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, training, menu development and more. Sharaf's impressive resume also includes management experience at Guten Foods, where he oversaw construction of their Saks Fifth Avenue location. For the past five years, Sharaf has led ten director of restaurant operations for Shilo Inns Hotels Management Group, 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 Step - the up and coming neighborhood restaurant. 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.

Northwest 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 Taworn as their new executive director. Taworn succeeds John Schiemer, who announced his retirement earlier this year. Born and raised in Oregon, Taworn’s 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 to managing a $215 billion loan portfolio, to currently leading Opportunity Finance Network. Taworn begins her official role as principal 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 campaign. Until that time, Sharaf continues in the top leadership role.

Mollie Boyd

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Kathryn Phillips they provide patients and families every day — Medical Services in for Extraordinary Nurses, recognizing the outstanding, compassionate nursing care MYB. MYB and Nathanial Perullo Wyatt Perullo FYA, Mira Capicchioni You can tune in to the live stream to watch our athletes compete at the USA Washington. The athletes will be competing with hundreds of others from around the top six in the Division, which is made up of all youth climbers from Oregon and to compete at Nationals in their chosen discipline, climbers must place in the Regional and Divisional competitions to move on through to the next round. In three disciplines of bouldering, lead/toprope and speed climbing over the past National Championships in Chicago. These athletes have been competing in the members worldwide. The SIOR designation indicates that an individual has met required by the organization. Dent and 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 SIORs in Central Oregon. 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. 心臟病外科 The Garnner Group Real Estate welcomes additional members to their team: Natalka 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. 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 apexiongmnt.com 541-389-3172

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!

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On a beautiful Central On a beautiful Central Oregon Friday evening, 200 business leaders and community stakeholders gathered to raise funds for local youth. Aperion 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 Bovtie 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. The SIOR designation indicates that an individual has met required by the organization. Dent and 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 SIORs in Central Oregon. 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. 心臟病外科 The Garnner Group Real Estate welcomes additional members to their team: Natalka 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. 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!

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

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.

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the COVID-19 pandemic and current economic strain. Access to laundry facilities

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first began this initiative in 2018 to help children and family members who do

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funds are partially matched by Express Eco Laundromat to support the purchase

by AARON MITCHEL, Communications Manager, Shepherd’s House Ministries

potential health challenges because of the hot weather.

ith hotter summer temperatures in store, 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 pallets 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.

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

provided by COCC

ust 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 programs ($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 held at the college’s Bend, Redmond, 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

Healthy Communities

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

n 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

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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

W

ith hotter summer temperatures in store, many of the men, women and

children living on the streets of Central Oregon will face dehydration and

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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

A

bout 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
Healthy Communities

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.

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
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 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-homeowners who would like to downsize, upsize, or right-size into their dream home — or simply a new home that better meets their lifestyle retirement style. Some borrowers are buying a new primary residence using a reverse mortgage — in lieu of traditional mortgage — to finance part of 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 their lifestyle in retirement. Some borrowers are using the HECM loan as a tax management tool to time withdrawals from their investments and their reverse mortgage.

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 interests); 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. Plau, Ph.D. — on the strategic uses of reverse mortgages. The result is homeowners and their advisors are now discussing ways to incorporate housing wealth into their retirement planning decisions. Some borrowers are using the HECM loan as a tax management tool to time receiving deductions (stacking interests); 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.

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 2,677 +/- 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 2,513 +/- SF of office space at 855 SW Yates Drive, in Bend.

Dan Steelhammer, Broker, of Fratzke Commercial Real Estate Advisors, Inc., represented the Tenant 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 3,344 +/- 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 3,344 +/- SF of industrial space at 2463 NE 4th Street, in Bend.

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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

David Rosel is president of Rosell Wealth Management in Bend, RosellWealthManagement.com. He is the host of Reccession-Proof Your Retirement Podcast and author of Failure is Not an Option — Creating Certainty in the Uncertainty of Retirement and Keep Climbing — A Milennial’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, SIPC. 130 Springside Drive, Suite 300, Akron, OH 44333 800-765-5201 Investment Advisory Services offered through ValMark Advisors, Inc., a SEC-registered investment advisor. Rosell Wealth Management is a separate entity from ValMark Securities, Inc. and Fairway Mortgage.

RosellWealthManagement.com
Building Permits

City of Redmond

$5,301,468.00 - 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 # 711-22-000366

$626,661.00 - Commercial (New) 7,800 sf at 4040 SW 21st St. Redmond 97756 OR Owner: Paul Cahill 63765 Deschutes Market Rd. Bend, OR 97701 Permit # 711-22-000368

$666,979.00 - 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

$65,000.00 - Commercial (Tenant Improvement) 11,050 sf at 909 NE 7th St. Redmond 97756 OR Owner: Underwoood Investment Group, LLC 8442 SW Mapleridge St. Portland, OR 97225 Permit # 711-22-000974

Deschutes County

$636,608.00 - Commercial (New) 4,600 sf at 62025 Gibson Air Rd. Bend 97701 OR Owner: Aero Facilities, LLC 62765 Powell Butte Hwy Bend, OR 97701

$636,608.00 - Commercial (New) 6,400 sf at 62025 Gibson Air Rd. Bend 97701 OR Owner: Aero Facilities, LLC 62765 Powell Butte Hwy Bend, OR 97701 Permit # 247-22-002375

$550,848.00 - Commercial (New) 4,800 sf at 1669 Assembly Way La Pine 97739 OR Owner: Bath Properties, LLC 21070 Scottsdale Rd. Bend, OR 97701 Permit # 247-22-001949

$430,240.00 - Commercial (New) 2,643 sf at 18105 Forestbrook Ln. Bend 97707 OR Owner: Cladera Springs Real Estate, LLC PO Box 3609 Sunriver, OR 97707

$370,028.00 - Commercial (New) 2,643 sf at 18105 Forestbrook Ln. Bend 97707 OR Owner: Cladera Springs Real Estate, LLC PO Box 3609 Sunriver, OR 97707 Permit # 247-22-001949

$274,988.00 - Commercial (New) 3,196 sf at 9835 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 9835 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 PB 304 Sisters, OR 97759

$60,000.00 - Commercial (New) 692 sf at 5589 Hashknife Rd. Bend 97707 OR Owner: Vandevert Ranch Association, Inc. 20310 Empire Ave. #A-103 Bend, OR 97773 Permit # 247-22-000978

$5,073,066.00 - Commercial (New) 40,635 sf at 2220 NW Labiche Ln. Bend 97703 OR Owner: Shevin Crossing, LLC Permit # PRRE202108132

$5,200,000.00 - Commercial (Alteration) 1,486 sf at 2660 NE Hwy 20 Bend 97701 OR Owner: Forum Holdings, LLC Permit # PRRE202109067

City of Bend

$750,000.00 - Commercial (Alteration) 51,729 sf at 63455 N Hwy 97 Ste. 93 Bend 97703 OR Owner: CVSC, LLC Permit # PRRE202105525

$233,200.00 - Commercial (Alteration) 14,700 sf at 20730 Brinson Blvd Bend 97701 OR Owner: Arthur Puzzi Trust Permit # PRRE202201327

$130,000.00 - Commercial (Alteration) 7,515 sf at 61720 SE Coombs Pl. Bend 97702 OR Owner: Taylor Thomas, LLC Permit # PRRE202201771

$25,000.00 - Commercial (Alteration) 361 sf at 2600 NW College Way Bend 97703 OR Owner: Central Oregon Community College Permit # PRRE202104698

$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: Watek Trust 7152 S Laview Dr. Portland, OR 97219 Permit # 247-22-001991

$18,450.00 - Commercial (Alteration) at 8601 11th St. Tumalo 97760 OR Owner: Terrebonne Tavern Property Mgmt, LLC 2697 NE 6th Dr. Redmond, OR 97756 Permit # 247-21-003320

COMMERCIAL PERMITS WEEK ENDING 6-17-2022

City of Bend

$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 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 Permit # 247-22-003478

City of Bend

$28,650.00 - Commercial (New) 109 sf at 836 NW Wall St. Bend 97701 OR Owner: Kevin O'Leary Builder: Kel licon, LLC 541-312-4034 Permit # PRRE20222779

$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 Permit # 247-22-003538

$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 Permit # 247-22-003538

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 36-27X Cupertino, CA 95014

$55,000.00 - Commercial (New) 360 sf at 1600 SW Baldwin Rd. Prineville 97754 OR Owner: Apple, Inc. 1 Infinite Lp MS 36-27X Cupertino, CA 95014 Builder: Apollo Sheet Metal, Inc. 509-586-1104 Permit # 217-22-002912
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