



Retirement
Lessons
from Saigon
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Enhancing & Promoting the Economic Vitality of Central Oregon Since 1994

Mixed Mediums Hit the Old Mill

The Stacks Welcomes Local Artists

by NOAH NELSON — CBN Feature Writer



LINDSEY LUNA TUCKER | PHOTO COURTESY OF OLD MILL DISTRICT

The Old Mill is receiving a welcome upgrade that helps support local art while adding additional entertainment to the district, for locals and tourists alike. The Stacks Art Studios and Gallery is centrally located on SW Powerhouse Drive, just a few minutes' walk from the shops and restaurants in the mill. This new studio and gallery space includes four sections; each leased out to an artist or two to present their work to the community, sell individual pieces and connect with other artists. "We're excited to add more art to the district in a space that could have easily been just another office tenant," said Beau Eastes, marketing director for the Old Mill District. "We feel like this brings some more energy and excitement to the area."

There are currently five artists in the Stacks, each presenting new and unique art installations. Ashley Cascade Paggi, founder and owner of Ash Cascade Design, presents her graphic design expertise across a wide-range of industries. Outdoor gear, clothing, dinnerware, wallpaper, home goods and so much more have all been emblazoned with her signature Bohemian and retro design.

Alyson Brown is a photographer and stylist with a passion for flower-infused cocktails. This passion led her to publish a successful book, *The Flower-Infused Cocktail: Flowers With A Twist*. While photographing for that book, Alyson discovered a new passion for beverage photography and styling. Since then, she has worked with brands large and small to create eye-catching ads that are drenched in style. Her photography work

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Internship Path Paves Way for Student Success

OSU-Cascades Mentorship-Host Programs Offer Invaluable Real-World Experience

by SIMON MATHER — CBN Feature Writer

Oregon State University – Cascades Campus is helping students sow the seeds of success through promoting internships as a potential springboard to catapult undergraduates into viable careers through real-world experience.

OSU-Cascades Director of Communications Christine Coffin said, "Our philosophy is to encourage students regarding the benefits of internships, in terms of the positive impact they have on the student and how the experience can prepare them for future careers, or influence decisions on the best path forward."

"We have many students with different majors who are interning with varied companies in Central Oregon, working with company supervisors who are guiding and mentoring them and providing invaluable experience."

"We very much appreciate company hosts willing to get involved and it is a chance for such companies to potentially invest in their own future success and perhaps discover new talent and future leaders."

OSU-Cascades has responded to feedback from local



OSU-CASCADES STUDENT BRENDAN LEWIS IS MAJORING IN OUTDOOR PRODUCTS. HE WAS HIRED AS A SUMMER INTERN BY HYDRO FLASK AND IS GAINING HANDS-ON EXPERIENCE AS A MEMBER OF THE SALES TEAM, WORKING WITH BUYERS, ENHANCING IN-STORE MERCHANDISING AND EDITING THE BRAND'S E-COMMERCE SITES | PHOTO COURTESY OF OREGON STATE UNIVERSITY – CASCADeS

employers as to skill sets in demand in various target industries and has tailored curriculum accordingly in areas such as the outdoor products industry, computer science, engineering and biosciences.

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Grant Funding Boosts Help for Hispanic Business Entrepreneurs

Outreach Assistance Targets Underserved Rural Areas of Central Oregon

by SIMON MATHER — CBN Feature writer

New funding has expanded community college-backed outreach assistance for a growing segment of budding and existing Latino/a business owners in rural areas of Central Oregon.

The Central Oregon Community College (COCC) Foundation recently received a Latino-focused grant from the U.S. Bank Foundation that will help COCC's Small Business Development Center better assist local entrepreneurs.

The effort is being led by bilingual SBDC Business Advisor Jose Balcazar, who specializes in business planning, operations and Spanish advising for minority operators.

The proposed funding of \$10,000 per year would continue to increase the operational capacity of COCC's SBDC Latino-specific advising, primarily located in Redmond, La Pine, Madras and Prineville.

These more rural areas are the most under-served in COCC's district and include the highest proportion of low-income individuals and are the most ethnically diverse areas of Central Oregon, with a high number of Latino/a residents.

The funding will enable the organization to engage approximately 20 or more additional Latino small business clients in a 12-month period through extending the hours of Balcazar, sponsoring Latino events that would improve awareness of SBDC services and continuing to design and build curriculum for courses that will be targeted for the Latino population.

The Small Business Development Center (SBDC) at COCC



SMALL BUSINESS DEVELOPMENT CENTER BUSINESS ADVISOR AND LATINO COMMUNITY OUTREACH SPECIALIST JOSE BALCAZAR TEACHES A GENERAL CONTRACTOR TEST PREPARATION CLASS IN SPANISH AT COCC | PHOTO COURTESY OF COCC

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404 NE Norton, Bend, Oregon 97701

541-388-5665

www.cascadebusnews.com

Send press releases/photos to cbn@cascadebusnews.com

CONTRIBUTORS

- STEVE HENDLEY 5
- JAY LYONS 5
- PETER MAY 5
- ROB ENDERLE 6
- MICHAEL SIPE 7
- MATT ERTLE 9
- SYLVAN NATION 11
- COCC SMALL BUSINESS DEVELOPMENT CENTER 15
- COCC 16
- JAKE ORTMAN 17
- GARRETT SEYMOUR 21
- DAVID ROSELL 25
- KENDRA HUDDLESTON 28
- MELLISSA KAMANYA 29
- GRAHAM DENT 30
- PAT KESGARD 30

The Producers

- Founder Pamela Hulse Andrews
- President/CEO Jeff Martin
- Editor/Production Director/
Feature Writer Marcee Hillman Moeggenberg
- Feature Writer Noah Nelson
- Feature Writer Simon Mather
- Feature Writer Kristine Thomas
- Distribution David Hill

The Editorial Board

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RECENT TRANSACTIONS

Brokers **Pat Kesgard**, CCIM and **Kristie Schmitt** with **Compass Commercial Real Estate Services** represented both the seller, Pacific River Properties, LLC, and the buyer, Buster Williams and Mei Chen, in the sale of 1621-1627 SW Salmon Avenue in Redmond. The 4,392 SF four plex on 0.31 acres sold for \$875,000.

Brokers **Peter May**, CCIM and **Luke Ross** with **Compass Commercial Real Estate Services** represented the landlord, Shep East, LLC, in the lease of a 4,950 SF industrial suite located at 1320 SE Armour Road in Bend.

Compass Commercial Real Estate Services broker **Luke Ross** represented the tenant, Raymond West, in the lease of a 2,268 SF industrial suite located at 810 NE Hemlock Avenue in Redmond.

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COAR Now Accepting Applications for Charitable Giving

The Central Oregon Association of REALTORS (COAR) is accepting applications from Central Oregon nonprofits now through September 16, 2022 for COAR's Charitable Giving. The criteria for those applying consists of:

- Applicant must be a 501(c)3
- Priority will be given to smaller organizations that provide basic needs to the community, such as food, shelter, clothing and medical services.
- Political organizations/campaigns, religious activities, sports teams or individual activities are not eligible (religious organizations are eligible for community service programs).
- Funds must be used for programs and not events or marketing.
- Programs must take place in Crook, Deschutes, Jefferson, Harney or Wheeler counties.
- A letter of recommendation from a COAR member.

The COAR Charitable Giving Committee will review applications and present checks to selected nonprofits in October.

In 2021, COAR contributed \$40,000 in funds, ranging from \$500 to \$2,500 to the following nonprofits: BEAT Children's Theater, Big Brothers Big Sisters of Central Oregon, Care & Share Community Outreach, CASA of Central Oregon, Central Oregon Veterans Ranch, Clear Mourning, Council on Aging of Central Oregon, DAWNS House, Family Kitchen, Fences for Fido, Friends of the Children Central Oregon, Furnish Hope, Heartwarmers, High Desert Food & Farm Alliance, Hunger Prevention Coalition, Latino Community Association, MountainStar, Prineville Kiwanis Foundation, Ronald McDonald House, Saving Grace, Shepherd's House Ministries, SMART Reading, St. Vincent DePaul of Crook County and The Giving Plate.

For more information and the online application, visit this link bit.ly/3BGELeb or the COAR website at coar.com/about/community-involvement. Contact Shannon Lampe Wilcox at COAR with any questions at shannon@coar.com or 541-382-6027.

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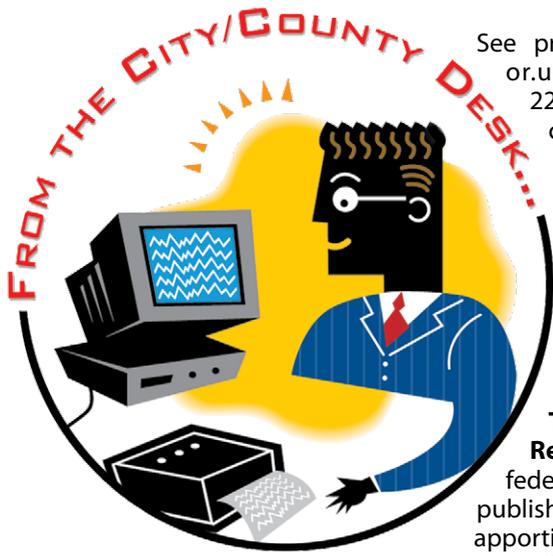
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See project details at gis.odot.state.or.us/tpt/projects/22442?search=22442 Previous Amendments: Increase the project estimate by \$3,213,690, moving scope and funds from project key 22441. Update project name to Sisters and Bend curb ramps.

Project Key Number: 21582, **Project Name:** Bend Transit operations capital 2022 (5307), **Proposed Project Total:** \$3,060,904, **Amendment Type:** Full Amendment, **Change Reason:** Update funding to match federal apportionment tables as published on transit.dot.gov/funding/apportionments for Bend. Slip to 2023.

Funding details - 5307 formula apportionment grant operating 50% local match requirement = total of \$2,265,644. Planning and Capital 80% federal funds and a 20% match requirement = total of \$795,260. Program 5307 Operations, ADA Service, Preventative Maintenance, Project Admin., Security System Upgrades for Bend urban area transit services during federal fiscal year 2022.

These Central Oregon Intergovernmental Council/Cascades East Transit Projects are part of a discretionary grant award. These projects may be grouped with other projects as determined by Oregon Department of Transportation (ODOT). Grant announcement can be reviewed at content.govdelivery.com/accounts/ORDOT/bulletins/3173269

To Be Determined (TBD), Cascade East Transit (CET) Vehicle Replacement, \$2,291,704, New Project, Discretionary grant award from ODOT for replacement of transit vehicles.

TBD (From Statewide project #35321 in, the STIP), Hawthorne Station Parking Lot Redesign, \$600,000, New Project, Discretionary grant award from

ODOT for CET Station Parking Lot Redesign in Bend.

TBD (From Statewide project #35321-, 35333 in the STIP), CET Asset Management/ Work Order Software, \$144,000, New Project, Discretionary grant award from ODOT for CET Bus improvements.

TBD (From Statewide project #35321-, 35333 in the STIP), CET Enhanced Mobility Management, \$224,000, New Project, Discretionary grant award from ODOT for CET Enhanced Mobility Management.

TBD (From Statewide project #35321-, 35333 in the STIP), Hawthorne Station On-Site Security, \$75,000, New Project, Discretionary grant award from ODOT for Hawthorne Station On-Site Security.

23 CFR § 450.316 requires explicit consideration and response to public comment received during the program development process. Public, staff, agency, and other interested party comments received prior to the adoption hearing are first reviewed by staff. Comments requiring minor revisions are addressed by staff. Such comments might include requests for additional information or clarification of information. Comments on policy issues or specific projects will be considered by the Policy Board at the public hearing. Comment received during the public hearing will be discussed at the public hearing. The Policy Board and staff will determine the most appropriate manner to respond to comments received. If significant changes to the proposed MTIP are recommended as a consequence of comments received, a revised final draft document will be resubmitted to the public for an additional review and comment period. Copies are free of charge and, upon request, will be made available in CD, print, and accessible formats. Upon request, in advance of the meeting, through any of the means listed above,

every effort will be made to prepare materials in other formats and in languages other than English, and to provide interpreters in American Sign Language and other languages. Assistive listening devices and large-print materials will be available at the meeting upon request. The Central Oregon Intergovernmental Council (COIC), which is the FTA Section 5307(c) applicant, has consulted with the MPO and concurs that the public involvement process adopted by the MPO for the development of the MTIP satisfies the public hearing requirements that pertain to the development of the Program of Projects for regular Section 5307, Urbanized Area Formula Program, grant applications, including the provision for public notice and the time established for public review and comment.

◆ Each year the City of Bend joins and supports numerous community partners in celebrating Welcoming Week, a series of community-organized events that highlight the principles of inclusion to create communities that prosper because everyone feels welcome. This year, Welcoming Week is from September 9 to 18.

The City has opened its event application process for community groups that would like to host an event for Welcoming Week. Applications can be found in English and Spanish at bendoregon.gov/welcomingweek.

Groups that would like to host a Welcoming Week event and need financial support to do so can apply for funding. The deadline to apply is August 5. Applicants will be notified of how much financial assistance will be awarded by August 12.

Groups that wish to host an event but are not seeking funds do not need to apply to participate in Welcoming Week.

This year's Welcoming Week theme is #WhereWeBelong and focuses on places and spaces that foster belonging, such as cities, workplaces, neighborhoods and more. Where We Belong aims to spark individual reflection on how and why belonging occurs and ways we can break barriers so that places can foster belonging for all, including immigrants and refugees. Cities, towns, counties, and nations — and the institutions within them — can lean into what makes their communities welcoming places and showcase how fostering belonging helps all people, especially immigrants.

By doing this, we demonstrate the scale and breadth of Welcoming Week spreading across the globe, cultivating the universal values of welcoming places and individuals by helping others belong and feel at home. A helpful toolkit with daily themes and other Welcoming Week resources can be found on the Welcoming Week website.

BEND

◆ The Bend Metropolitan Planning Organization (MPO) Policy Board will discuss this administrative amendment in the July regular meeting. The meeting will be held on August 16, 2022. Public Comment can be provided via email to janderson@bendoregon.gov or during public comment at the Bend MPO Policy Board meeting.

Summary of Amendments:

Project Key Number: 22442, **Project Name:** Sisters and Bend curb ramps, **Proposed Project Total:** \$9,042,316, **Amendment Type:** Full Amendment, **Change Reason:** Construct curb ramps to meet compliance with the Americans with Disabilities Act (ADA). Bend -\$6,004,100 (150 ramp replacements on portions of US20 & US97 in Bend that were not included in ramp upgrades as part of recent ODOT Projects) Sisters - \$3,038,216 (76 ramp replacements on US20 through Sisters)

Increase the Preliminary Engineering phase estimate by \$1,779,331 and the Right of Way phase estimate by \$760,284, adding ADA program funds.

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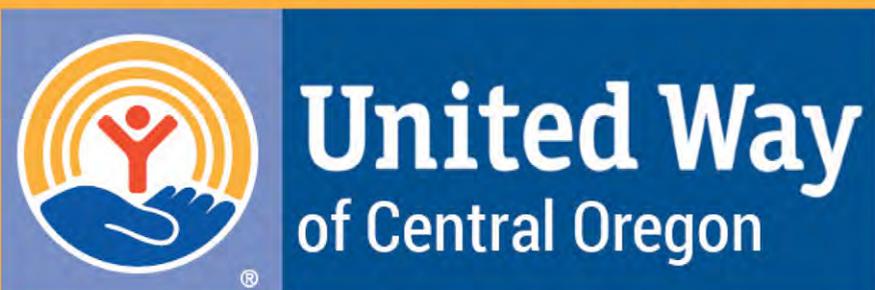
We're nurturing wellbeing & creating ripple effects that help our community members live better lives.

38% of Central Oregon households were living on the edge, or were already living below, the federal poverty level before COVID-19.

That's why we've been focusing our grantmaking on helping the nonprofits that serve our community's most marginalized to adapt, recover, and stabilize.

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Evolution of the Commercial Construction Process

by **STEVE HENDLEY, Managing Partner — Compass Commercial Real Estate Services**

Central Oregon has experienced unprecedented growth across the construction spectrum in the last few years. Construction companies, architects and engineers have backlogs, in some cases amounting to years. Material prices and availability are following the same trend, and production and delivery wait times are increasing. Skilled workers are increasingly more difficult to find and retain. As we attempt to meet expectations and deliver projects, the competition for dependable workers is aggressive, wages are rising, the expectations of benefits are increasing, and the lingering effects of the COVID pandemic remain.

While most of the construction industry was considered essential through the pandemic, the process of the day-to-day work effort changed. Production fell as companies tried to sort through the ways to protect their workers, comply with the ever-changing regulations and still get the work done. Two years later, people are still working from home, and staffing has not recovered. We had never faced something like this, and the protocols were not in place.

Commercial Construction Process

Client expectations can be slow to change. A client negotiates a lease, pays a deposit, and wants to know when they can move in. If the client is involved with a construction company early on, they develop layouts of the improvements, know the costs and have some expectations of the time frame. Land use approvals, permit processing and the material supply chain all contribute to the project delivery time frame.

There was a time in the not-too-distant past when the commercial construction permitting process was fairly predictable. As cities grow, regulations and

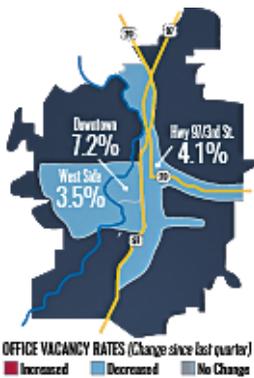
requirements follow. The process in Central Oregon is no different. What was once a review followed by a permit in under 30 days can now take four to six months.

Most local jurisdictions use an electronic process where all plans, permit forms and reports are submitted and processed electronically. In some ways, this is better. The process is easier to track. On the other hand, while all that transparency is formal, it does not always follow the plan. Communication is handled over email rather than face-to-face, making this simple process one that now requires days, not hours.

As agencies become more formalized, so does the way growth is managed. System Development Charges (SDCs) are well-known in the development world. They address the immediate infrastructure impacts of development on streets and the water, sewer and park systems. SDCs account and collect for those impacts at the time of permitting. A drive-thru restaurant has a greater impact on the street system than a finance office, while a brewery affects the water and sewer systems at much higher levels than a drive-thru. The cost effects of SDCs must be accounted for as part of the project cost.

Meeting Expectations

We are collectively thankful for the situations of today and the challenges of meeting expectations. Our communication skills expanded by providing clients with up-to-date progress reports to temper waiting times. Project scheduling improved out of a necessity to manage a diminished pool of workers. Accountability is necessary and expected. Moving forward, construction companies and personnel must anticipate client's needs and act on them to be successful.



BEND OFFICE MARKET

by **JAY LYONS, SIOR, CCIM, Partner & Broker —**

Compass Commercial Real Estate Services

Compass Commercial surveyed 222 office buildings totaling 2.75 million square feet for the second quarter office report of 2022. The market experienced 39,876 SF of positive absorption in Q2 2022 with a decline in vacancy rate from 5.74 percent in Q1 2022 to 4.29 percent in Q2. The vacancy rate has now declined for three consecutive quarters. There is now 118,115 SF of office space available in the market.

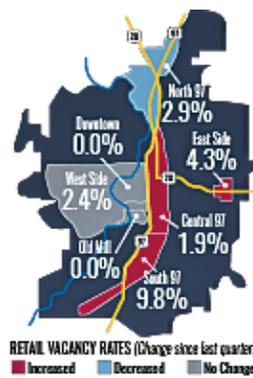
LEASING:

The office market continues to pick up steam as evidenced by the declining vacancy rate. All three submarkets experienced positive absorption this quarter, with the Westside submarket leading the way with 35,465 SF of positive absorption. The Downtown and Highway 97/3rd Street submarkets experienced more modest absorption with 2,860 SF and 1,548 SF respectively.

RENTS: Lease rates remain unchanged from Q1 with the high end of the market ranging from \$2.00 to \$2.85/SF/Mo. NNN and more affordable spaces ranging from \$1.40 to \$2.00/SF/Mo. NNN. Where a space falls within the appropriate range is dependent on size, quality and location. The Class A office product within the Westside submarket typically demands the highest rents while more affordable options are typically found within the Highway 97/3rd Street submarket. Lease rates in the Downtown submarket can vary significantly depending on quality of construction.

CONSTRUCTION: Brooks Resources and Taylor Development recently broke ground on the first phase of Shevlin Crossing, a two-building Class A office project in NorthWest Crossing, totaling approximately 45,054 SF. There are no other speculative office developments currently under construction.

SALES: There were two notable sales this quarter. An owner/user purchased the 2,984 SF office building located at 1012 SW Emkay Drive within the Westside submarket. The building sold for \$1,425,000 or approximately \$478/SF. An existing tenant purchased the 12,094 SF office building located at 409 NE Greenwood Avenue within the Highway 97/3rd Street submarket. The building sold for \$3,000,000 or approximately \$248/SF.



BEND RETAIL MARKET

by **PETER MAY, CCIM, Partner & Broker —**

Compass Commercial Real Estate Services

Compass Commercial surveyed over 4.58 million square feet of retail space across 261 buildings. During the quarter, 7,034 SF of negative absorption was recorded, resulting in the citywide vacancy rate to increase slightly from 3.51 percent in Q1 2022 to 3.63 percent in Q2 2022. There is now 166,473 SF of available retail space for lease.

LEASING:

Retail leasing shows a sign of slowing in Q2 with a slight increase in vacancy. However, we are still seeing strong activity with a number of spaces becoming vacant and leasing up immediately. Bend Shoe Company and Nothing Bundt Cakes both leased recently vacated spaces for a total of 6,567 SF at the Forum. The East Side, West Side and Central 97 submarkets experienced the most activity this quarter. The East Side submarket saw an increase in vacancy with the closing of the Sew Many Quilts location. The Central 97 submarket had three small new vacancies and a new lease to Rife Mattress Express at 2221 NE 3rd Street. The West Side submarket recorded 3,031 SF of positive absorption, of which the entirety of this absorption was due to the new high-end restaurant Hook and Plow leasing new space in Westside Yard.

RENTS: Asking rental rates for Bend retail space range between \$1.15 and \$3.75/SF/Mo. NNN* with the highest rates associated with drive-thru sites and new construction.

CONSTRUCTION: Pioneer Marketplace, the former Sonic in southern Bend, Petrosa and the new development site in the North Triangle all remain in the permitting and pre-leasing phase. 1,500 SF of Pioneer Marketplace and all of the former Sonic site has been pre-leased. Building A & B and the drive-thru building at Reed South, an approximately 30,000 SF retail site located on the corner of Reed Market Road and 27th Street, are nearing shell completion, and Cascades Lakes has commenced construction on their building.

SALES: Notable sales during the quarter include the Boot Barn building at 2221 NE 3rd Street, which sold for \$4,700,000 or \$128.76/SF at an 8.02 percent cap rate. 35 NW Bond sold for \$1,900,000 or \$324.23/SF, and 933 NW Wall Street sold for \$5,050,000 which is \$331.47/SF.

Continued on Page 30 ▶



Michael Sipe, President
CrossPointe, Inc.

How to Increase the Value & Marketability of Your Business

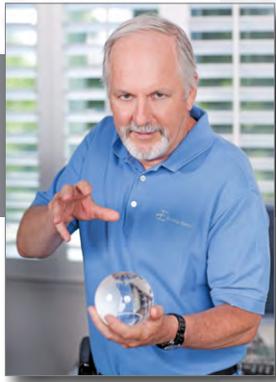
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Tech Thoughts

by ROB ENDERLE — Enderle Group

How to Pick a Services Vendor

This month we're talking about services. Not all services companies are created equal, and, because of staffing shortages, a lot of great services companies are struggling to keep their customers happy. So how do you pick a good services vendor? Here are the rules that have served me well over the years.

How do they handle problems?

Not every project has a problem, but a good services vendor gives you a head up and then works to correct the problem that was created. A bad vendor blames others, even its clients, for the problem, and is unresponsive when you raise the issue. The way to identify this bad behavior is to do a background check on the vendor asking for reference accounts. If every account was problem free, you likely have a vendor that doesn't deal with problems well and has left any accounts that had them off its reference list. If they have had a problem and the vendor handled it well (especially if that problem occurred during the pandemic when everyone was struggling), then the vendor is likely okay to work with.

Does the vendor understand your project and related technology?

One of the biggest mistakes you can make is having a vendor install something they've never installed before or used a vendor who doesn't work with companies like yours. I know because I've made this mistake myself. Learning on the job will generally result in problems with the installation that will be painful and even expensive to correct. Ideally, you want to use vendors who know both you and your issues and have years of experience on both the type of problem they are addressing and the technology they use to address it. Someone that lacks that knowledge is likely to make bad assumptions about how the technology works and what you really need done could end up as a failed project.

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Are they too cheap?

You need to understand what a quality job costs before hiring a vendor. Unscrupulous vendors will underbid to get the business, then look at ways to increase your costs once the project starts so they can turn an unprofitable project into a massively profitable one. You want a vendor who bids fairly and keeps to the bid throughout the project. If you change your mind, or expand the project once it has started, then the overcharges are your fault, but you don't want a vendor that is way over the other bids or way under. Either scenario could result in you spending more than the project is worth, though I've found that undercharging vendors generally turns out to be the most expensive.

Adequate staffing?

If the vendor is having trouble retaining people, then its ability to perform on a schedule will be problematic. Be aware that most every vendor is having staffing issues right now and that it is unlikely they'll be able to meet schedules, but if you are choosing between two otherwise equal vendors, pick the one that appears to be retaining its staff and treats them like family. Even a vendor that was reputable and honest can degrade quickly if its suddenly must start sketchy folks out of desperation.

Look at litigation history

Anyone can have one or two bad relationships, but if you do a litigation search of the vendor and find a lot of action against employees or from customers, you are likely looking at a bad vendor. The problem could be employee abuse or something as simple as poor communication, but unless you really like drama, finding a service provider that isn't in excessive litigation will likely pay dividends in the future. Do look at the pleadings if you can, however, because vendors can have bad luck too and may have just run into a group of bad customers.

Be a good customer

A lot of the vendor problems I've seen over the years aren't the vendor's fault so much as they are the customer's fault. They didn't understand their own project, they had no idea what something like what they wanted costs, they make lots of change orders without asking "what will this cost" and freak when they see the ending bill, or they are just abusive, making demands of the vendor and their people that are unreasonable. Don't be that kind of customer. Offer cold sodas and drinks during the summer, coffee in the winter, and when you are picking up food, ask if any of the folks working want anything. If someone is injured or gets sick, be sympathetic, don't yell at them for related delays, and pay your bill on time. Don't make them come after you. If you treat your service provider well, they'll treat you well.

Once, when leaving a job, an AT&T tech left behind a \$3,000 piece of equipment (it wasn't my job, but I found the equipment where he'd left it). I called AT&T, ran down the supervisor (had no idea who the tech was) and returned the hardware. From then on, if I had any trouble with my internet or phone service, that supervisor had my back. If you treat a service provider well, there is a better than even chance they'll do the same for you. If you treat them poorly, don't be surprised if you don't enjoy the relationship as much.

Finally, as noted above, service providers are having huge staffing problems related to several issues ranging from increased demand to the pandemic. Be understanding, though also make sure you remind the vendor to just give you a heads up if it has an issue. There is no real excuse for not showing up unless you are unable to pick up the phone.

Oh, and one last thing. Vendors tell stories about both good and bad clients. They have relatives and friends that work for other firms, and if you are abusive, there is a pretty good chance you'll have real issues getting a good vendor to work for you. Good vendors are blessed with choices, and they may refuse to work with jerks.

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Establish Your Exit Plan on a Firm Foundation

by MICHAEL SIPE, President — CrossPointe Capital

Because entrepreneurs are optimists at the core and believe in their businesses, we often see them bet too much on the business. They neglect fundamentals in their personal life, which sabotages their exit plan. If you have that all handled, feel free to skip this article. However, there may be some of the items discussed below that need attention and that properly set up will facilitate a smooth exit from your business, whenever you decide the time is right. Some things to consider:



Life Insurance. Everyone dies. Young people and entrepreneurs think that fact only applies to someone else. Consequently, many entrepreneurs are woefully underinsured. If you were to die unexpectedly, do you have enough life insurance in place, in addition to your liquid assets, to settle your personal and business obligations in full and leave your family in a comfortable place financially? If not, this must get fixed. It's not that expensive and once in place creates a great sense of peace. By the way, your business is not a liquid asset. It may be one of your least liquid assets, so it's important to plan for taking care of your obligations independent of selling the company.

Disability Insurance. In the short term, you are much more likely to become disabled than to die. If you are seriously disabled, do you have sufficient disability insurance to meet all your monthly obligations and provide for yourself and your family? What sort of contingency plans do you have for managing the business and meeting its obligations if you were to become disabled? Just because no one wants to contemplate serious disability does not mean it is prudent not to plan for the possibility. Like all bad things — hopefully, a disability or debilitating illness will never happen to you — but having a contingency plan in place will make everyone in your life sleep better.

Business Interruption Insurance. Insurance products are available to enable you to meet the business monthly obligations in the event business is interrupted by external factors. Unless you have sufficient business cash reserves to weather a storm without dipping into personal funds, business interruption insurance is worth consideration.

Diversify. For many entrepreneurs, their business is their biggest asset. Prudence dictates putting some eggs in different baskets, however...just in case. Some of the toughest business sales to negotiate are the ones where the seller's entire financial future is riding on every cent of the purchase price because he or

she has not accumulated other material assets outside the business.

Pay Yourself First and Protect Your Reserves. Again, because of the optimistic entrepreneurial nature, we often see excessive re-investment in a business, and owners over-exposed personally because they are betting completely on the success of a business. A safety net is always a good idea. A business needs to exist within the context of all your affairs. Setting aside retirement funds not connected to a sale of your business is sound practice.

Asset Protection. As your business grows, take some prudent steps to protect your business and personal assets. Hopefully, you'll never have a catastrophic loss or devastating lawsuit, but it's wise to set up your affairs to protect against that event... even if you think it unlikely. It would be tragic to see the fruit of the work of a lifetime eliminated by a frivolous lawsuit. Talk to a good property-casualty insurance agent and to attorneys with experience in asset protection, taxes and employment law, but for the limited purposes here, several general ways to protect assets are worthy of your consideration:

- Maintain proper liability insurance in proper amounts.
- Segregate assets — don't put all your eggs in one basket.
- Operate businesses within liability-limiting entities
- To the extent possible (and it's not always possible) avoid personal guarantees of corporate obligations — or attempt to negotiate guarantees limited in scope and amount.
- Keep real estate out of operating business corporations.
- Establish a pension plan.
- Explore creative organizational structures to isolate liability.
- Use good contracts — and watch out for the warranties and representations (both express and implied) you make about your products and services.
- Get good advice on tax and employment law.

Establish Your Plan from Sound Foundation. When your personal affairs are nicely in order, and contingency plans are in place, developing a business exit plan becomes much easier. You can also operate your business with a greater sense of peace.

Michael Sipe is a mergers and acquisitions advisor, executive coach and Republican Candidate for State Representative HD53.

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Metal Arts On Display

COMAG Hosts Eighth Annual Show & Sale

by **NOAH NELSON** — CBN Feature Writer

The Central Oregon Metal Arts Guild, or COMAG, is excitedly hosting their eighth annual show and sale from August 27-29, in the beautiful ballroom of the downtown Oxford Hotel. For three days at the end of the month, COMAG will be presenting the work of 24 artists, all of which are guild members, whose work includes unique, innovative and collaborative touches. Every art installation will be available for purchase.

In its eighth year, the COMAG show and sale is led by Goph Albitz, a seasoned artist with 55 years of experience as a jeweler and sculptor. First brought on as the show designer eight years ago, Goph now holds the title of show director, as well as designer.

Of the 24 artists, this year's show will include work from jewelers, sculptors, metal fabricators, glass artists, welders and more. Some pieces will be collaborative, meaning that a single art installation will include the work from two or more unique mediums. A jeweler and a welder might work together and influence one another's style, or maybe a glass blower and sculptor will put their heads together and create something truly innovative.

This spirit of innovation through collaboration runs deep with COMAG, so much so that it is even mentioned in the guild's mission statement, which states that the guild is, "Dedicated to the promotion, education and collaboration of the metal arts and crafts." Goph stated that the guild has monthly meetings, which are always held in a guild member's workspace. In these meetings, the hosting member will share some work or a technique with the rest of the guild members. These demonstrations help artists of all mediums learn new techniques and to continue thinking outside the box. According to Goph, "a welder's demonstration might teach a sculptor something new about how to create their structure, while a jeweler's demonstration might show the welder a new technique, just on a smaller scale."



ANTON AND GOPH WORKING ON A COLLABORATIVE PIECE OF SCULPTURE FOR THE SHOW



CLAIRE FORGING HOT STEEL WITH AN AIR-HAMMER

These meetings are paramount to the guild when it comes to fulfilling the mission statement, but their efforts to support one another do not stop there. COMAG has set up the Peter Small Scholarship, in honor of Peter Smalls, a sculptor from Sisters who died a few years ago. The scholarship grants funds for a young artist's classes and seminars within the guild, which increases overall accessibility to the guild's classes, seminars and metal arts as a whole.

Even the founding of the guild back in 1999 was due to a need for collaboration. A handful of jewelers got together to discuss their work and share techniques, and it wasn't long until Joe Elliot, owner of Dry Canyon Forge and experienced blacksmith, was invited to come share his work. After that, the members decided to make the guild inclusive to all metal arts, and COMAG was founded.

The guild would spend over a decade doing small-scale shows around town where each artist could only showcase one or two pieces. Around 2010, these shows began to dwindle out. In 2014, the then-and-current president of the guild, Kellen Bateham, contacted the Oxford Hotel to see if they could hold a much larger show, and the Oxford accepted. The 2014 show, which allowed each artist to have a booth full of work, was a success, and each year has only gotten larger, with 2021 being the largest and most successful show to date.

This year's show has been designed with the word "garden" in mind. Goph says that the jewelers and other small-scale pieces will be in a ring on the outside, while larger pieces like sculptures and statues will be artfully arranged in the inner section. Complemented by ample amounts of plants and greenery provided by the Oxford Hotel, the inner section full of sculptures and statues will resemble a lush garden that guests can stroll through.

Guests are encouraged to sign up for the raffle, which will grant one lucky person each day a \$100 gift certificate to the artist of their choice. This is the perfect opportunity to purchase a large statement-piece for any room, as well as smaller, handmade pieces of jewelry for any birthday, anniversary or special occasion coming up. Prospective metal artists are encouraged to come, make connections with guild members and learn new techniques from the artists at each booth.

The COMAG show and sale will take place August 27, 12-8pm, August 28, 10am-7pm and August 29, 11am-3pm. For more event and guild info, visit comag.us.



BREEZY ANDERSON GRINDING WITH 8" GRINDER ON ONE OF HER STEEL SCULPTURE | PHOTOS COURTESY OF COMAG

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The Talent Market Is Hot. Here's How to Keep Your Cool!

by **MATT ERTLE, Owner/Strategic Partner — PrideStaff Bend**

With talent in great demand, making a great first (and ongoing) impression has never been more critical. An employee experience that encourages engagement brings tangible results. Employee engagement increases productivity by 21 percent, business profitability by about 22 percent and decreases absenteeism rates by 37 percent. Review these tips on creating a positive talent experience to attract and retain better talent and build long-term relationships with employees.



PHOTO | BY FAUXELS

Make a Great First Impression

Start your hiring process with a quick and easy application. Schedule interviews at times convenient to them. Give them an estimate of how much time they need to block off. This is essential if they are currently employed.

Communicate Frequently and Clearly

Explain the hiring process, including who must weigh in on the decision and how long it's expected to take. Provide regular feedback and updates, and always follow through on your promises.

Benchmark Compensation

Hiring is not an issue you can resolve by just throwing money at the problem. Analyze how you compare to competitors in your market or industry and adjust accordingly to attract the most in-demand talent.

Onboard for Retention

An onboarding program that makes employees feel welcomed, confident and empowered can go a long way toward getting a new employee off on the right track. The quicker you make them feel like part of the organization, the sooner they are fully engaged.

Top Priorities for Today's Employees Include:

- Compensation and benefits that reflect the worth of their skills and experience.
- Flexible work options like remote work and flexible or part-time hours to enhance work/life balance.

- Training and development opportunities to advance their career.
- Ongoing performance feedback to improve themselves rather than waiting for annual reviews.
- Working for a company with a culture and brand they can be proud of and feel they are doing meaningful work.

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Mixed Mediums

Continued from page 1

is on display at the Stacks.

Originally from London, Kira Frances is an accomplished painter with years of experience. Her oil paintings challenge the viewer's sense of perception and reality with small touches that might remind viewers of the various works of Salvador Dali or Pablo Picasso.

Lindsey Luna Tucker is another oil painter, but her style should not be confused with Kira's. Lindsey prefers a much more abstract design that also plays around with texture. Lindsey's work leaves some interpretation to the viewer, who might find themselves getting lost in her colorful creations.

Last on the list of artists is Lindsay Gilmore, who shared some perspective on what this studio space means to her. A painter who worked from home from 2014 onward, Lindsay says she feels incredibly fortunate to have a studio space where she can present her work. "Since I work from home, I've been sharing pretty much all of my space with my four-year-old," Lindsay said. "It's been great to create a space where my work life can be separate from my home life." Lindsay says that since she's been at the Stacks, she has also been able to sell more of her work. "As opposed to keeping my work at home, now people can just stumble in and purchase a painting on a whim."

The studio space helps artists like Lindsay in more ways than one. "The new space allows people to see the natural light reflect off of my metallic paints just right, which is tough to capture in a photo," Lindsay said. "Plus, I can now draw inspiration from my studio view. Most of my work is outdoorsy, so it helps to actually have a nice view of the nearby mountains." Additionally, the Stacks helps these artists connect with each other, which leads to collaborative projects. "I love the collaborative process," Lindsay said. "This truly is a fun and inspiring space."

When prompted about the long term plans for the studio, Beau mentioned that allowing flexibility for the artists is a high priority. "We love everyone we have now, but I wouldn't be surprised if in two years we see some new artists in the studio."

The Stacks Art Studios and Gallery is open to visitors now, but there will be an official launch day on August 5, the first Friday of the month.



ALYSON BROWN



KIRA FRANCES



LINDSAY GILMORE | PHOTOS COURTESY OF OLD MILL DISTRICT

Ten Good Study Habits

to Help Your Child Succeed in the New School Year

provided by **SYLVAN NATION**

Every school year brings its new set of challenges. The curriculum is more intense, homework assignments become tougher, workloads get heavier and staying ahead of the curve becomes even harder.

As a parent, you are probably asking, "How will my child manage this new school year?" While having effective study skills may be overlooked on the academic journey, we've seen this be the tipping point in making good students into great students. We've compiled a list of ten good study habits to set kids up for a productive and successful school year!

1. Get Organized.

Between homework, tests and managing new schedules, it will be all too easy for things to slip through the cracks. A planner is going to be essential to keeping your child organized this year. Students should write down assignments, appointments and to-do lists, then review items in the planner at both the beginning and end of the day to stay on track. You'll probably have to help with the first one-two weeks to ensure the schedule makes sense and that your child is logging in appropriately, but then it should really be on them to take ownership of the schedule.

2. Know the Expectations.

By middle school and high school, most teachers will provide a course outline or syllabus, which can serve as a guide for the semester. If expectations aren't clear on how students should turn in their work or how they will be graded, don't wait until a bad report card comes home. Your child should feel comfortable asking and/or emailing teachers with questions about grading and assignments at any time.

If this is not the case, it may be time for you as a parent to step in.

3. Designate a Study Area.

Help your child by setting up a quiet, well-lit, low-traffic workspace. Make sure they have the materials they need ready to go — pens, pencils, erasers, markers, calculators, etc. But most importantly, make sure there are no distractions. Take it one step further and institute a "communications blackout" policy with no cell phones or social media allowed until schoolwork is done.

4. Develop a Study Plan.

First things first: Students need to know when a test will take place, the types of questions that will be included and the topics that will be covered. From there, your student should create a study plan and allow ample time to prepare — there's nothing worse than cramming the night before an exam. You can help by buying a wall calendar and asking him or her to assign topics and tasks for each day leading up to a due date or exam. Setting goals for each session is also key to success.

If your child needs some help developing a study plan, our **Study Skills program** is a great resource! Our tutors will work with your child to develop an individualized plan that fits his or her needs, while instilling effective time-management tips and organizational skills.

5. Think Positively.

Being in the right mindset can make all the difference. Encourage your child to think positively when studying or heading into an exam, and by all means, avoid catastrophic thinking. Help your child turn negative statements like, "I can't believe we have to do this online thing again" or "I'll never have enough time to get a good grade on this exam," into positive ones like, "**We've got this!**" and "I've got more time to be proactive and put together a comprehensive study plan to get through the material prior to the exam."

6. Create a Study Group.

Working in groups, even virtually, can help students when they're struggling to understand a concept and can enable them to complete assignments more quickly than when working alone. Keep groups small and structured to ensure the maximum benefit to participants and reduce distractions.

7. Practice Active Listening.

It's important for students to concentrate and avoid distractions when an instructor is presenting. Some tips to share with your child include: Try concentrating on the main points being made, think about what the speaker is saying and pay attention to how things are said (gestures, tone of voice, etc.). They should avoid talking or thinking about problems when listening. If a teacher says, "This is important" or "I'll write this on the board," there's a good chance students will see the concept on an exam.

8. Review Test-Taking Strategies.

It is normal for your child to feel stressed when taking an exam. However, there are certain strategies that will help them manage the stress and do their best on the exam. First, make sure that your child arrives on time and tries to stay relaxed. Students should make sure to read all of the directions on the exam and pace themselves so as not to feel rushed.

9. Read Actively.

It's all too easy for students to skim over an assigned book chapter and not



PHOTO | COURTESY OF SYLVAN NATION

know the main points of what they just read. Help your student to practice active reading by asking him or her to note the main idea of each passage and look up unfamiliar words or concepts. Make an outline of the chapter or create flow charts and diagrams that help map out the concept at hand.

After each section, have students write a summary in their own words and come up with possible exam questions.

10. Look to the Future.

For some students, college/university may seem like an intangible event in the very distant future, but in reality, it isn't so far off. Starting early can be an immense help in navigating the college/ university admissions process. Be sure to get organized, set goals with your child and have regular check-ins to assess progress.

Beginning a new school year can be challenging at first, but getting into good habits from the start helps you and your child smoothly adjust to new expectations and routines!

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Bend Montessori School 680 NW Bond St. PO Box 460 Bend, OR 97703	541-389-9307	N/A	www.bendmontessorischool.com info@bendmontessorischool.com	Jessica Born	5	2012	Independent school using Montessori method for students ages 3 through 6.
Cascade Culinary Institute & Elevation Restaurant at Central Oregon Community College 2555 NW Campus Village Way Bend, OR 97703	541-318-3780	N/A	www.cascadeculinary.com info@cascadeculinary.com	N/A	14	1992	Educational opportunities in the disciplines of culinary arts, baking & pastry arts, sustainable food systems for culinary arts to the greater Pacific Northwest, while also providing educational & professional development programs for the community & restaurant industry at large.
Cascades Academy 19860 Tumalo Reservoir Rd. Bend, OR 97703	541-382-0699	541-382-0225	www.cascadesacademy.org jansen@cascadesacademy.org	Steve Jansen	40	2003	Primary through secondary education.
Central Oregon Community College 2600 NW College Way Bend, OR 97703	541-383-7700	541-383-7506	www.cocc.edu feedback@cocc.edu	Zachary J. Boone, Dr. Laurie Chesley	653	1949	Transfer programs, career & technical education programs, community learning, business advising, business & employee development, adult basic education/college preparation & GED preparation.
Central Oregon Community College - Madras 1170 E Ashwood Rd. Madras, OR 97741	541-550-4100	N/A	www.cocc.edu/Madras jgreen2@cocc.edu	Jeremy Green	2	1949	Offering community college classes, non-credit community learning classes, English language classes & remedial writing classes.
Central Oregon Community College - Prineville 510 SE Lynn Blvd. Prineville, OR 97754	541-447-6442	541-447-9155	www.cocc.edu/Prineville prinevillecampus@cocc.edu	Suzie Kristensen	2	1949	Offering community college classes, GED preparation & personal enrichment programs.
Central Oregon Community College - Redmond 2030 SE College Loop Redmond, OR 97756	541-504-2900	541-504-2939	www.cocc.edu/Redmond infoRedmond@cocc.edu	Amy Ward	12	1949	Offering community college classes.
COCC Continuing Education 2600 NW College Way Bend, OR 97703	541-383-7270	541-383-7503	www.cocc.edu/continuinged feedback@cocc.edu	Dr. Laurie Chesley	12	1953	Community, business & professional development classes, workshops & customized training.
COCC's Small Business Development Center 1027 NW Trenton Ave. Bend, OR 97703	541-383-7290	541-383-7503	www.cocc.edu/sbdc sbdc@cocc.edu	Ken Betschart	10	1984	Confidential business advising at no cost, plus affordable workshops & training. Business planning assistance for all stages of business.
COIC Classroom - Prineville 2321 NE Third St. Prineville, OR 97754	541-447-9292	541-447-6278	www.coic.org coic@coic.org	John Bouchard	2	1972	Provides GED preparation, certified alternative high school education.
COIC Classroom - Bend 1645 NE Forbes Rd., Ste. 101 Bend, OR 97701	541-706-1458	541-389-8265	www.coic.org pjordan@coic.org	Patrick Jordan	4	1972	Provides GED preparation, certified alternative high school education.
COIC Classroom - La Pine 16493 Bluewood Pl., Ste. 3 La Pine, OR 97739	541-420-2239	541-389-8265	www.coic.org coic@coic.org	John Bouchard	1	1972	Provides GED preparation, certified alternative high school education.
COIC Classroom - Redmond 2360 SW Glacier Place Redmond, OR 97756	541-771-2229	541-504-2969	www.coic.org coic@coic.org	Dustin Gurley	1	1972	Provides GED preparation, certified alternative high school education.
Current Conceptions, Inc. 8045 NW Grubstake Way Redmond, OR 97756	541-526-5803	541-316-1653	www.currentconceptions.com CCLadmin@currentconceptions.com	Dr. P. L. Senger, Dr. Angela Oki	2	2011	Specializing in on-line curriculum development & global distribution to academic programs at the university level in the field of reproductive physiology.
Eastern Oregon University Central Oregon Center Cascades Hall Office #222 Central Oregon Community College 2600 NW College Way Bend, OR 97703	541-550-4000	N/A	www.eou.edu/central-oregon dcecchini@eou.edu	Danny Cecchini	2	1997	Online bachelors & masters degrees. www.eou.edu/online.
George Fox University, Redmond/Madras Campuses 4555 SW Elkhorn Ave. Redmond, OR 97756	503-554-6027	N/A	www.georgefox.edu kwilfong@georgefox.edu	Dr. Kris Molitor, Katy Turpen, Kipp Wilfong	3	2003	Master of arts in teaching, reading, ESOL & special education endorsements, bachelor of science in elementary education (with ESOL endorsement) & administrative licensure. MAT Degree (Redmond)- http://www.georgefox.edu/education/become-a-teacher/masters-in-teaching/index.html , Elementary Education Degree (Madras)- http://www.georgefox.edu/education/become-a-teacher/bachelors-degree/elementary/degree-completion/index.html .
IITR Truck School 667 Jackpine Ct. Redmond, OR 97756	541-504-1465	N/A	www.iitr.net kenc@iitr.net	Ken Cass	1	1981	Commercial truck driving school & third party CDL examiner, A & B & passenger testing, Class A & C Hazmat.
Innovation Center PO Box 8759 Bend, OR 97708	541-362-1229	N/A	www.innovationcenter.org info@innovationcenter.org	Robert L. Newhart II	1	1990	Assists individuals & organizations to discover & launch their future through creativity & innovation. Supports growing & established companies & organizations harness their creativity to solve key issues & to develop competitive products & services.
International School of Baking 1971 NW Juniper St. Bend, OR 97703	541-604-5432	N/A	www.schoolofbaking.com marda@schoolofbaking.com	Marda Stoliar	1	1985	Designed to meet the needs of every student regardless of experience. Culinary school has been training beginners & professional chefs in the culinary art of baking.
Kilns College 416 NE Greenwood Ave. Bend, OR 97701	541-639-8945	N/A	www.kilnscollege.org	David J. Dealy	5	2008	Offering online services in graduate studies in social justice & innovation & leadership. Offering programs in theology & culture.
Latino Community Association - Bend 2445 NE Division St., Ste. 200 Bend, OR 97703	541-382-4366	N/A	www.latinocommunityassociation.org brad@latinocommunityassociation.org	Brad Porterfield	10	2000	Empowering Latino families by providing work-force services including English classes & tutoring, computer training, job placement & assistance with work permits & citizenship. Offices in Redmond: 412 SW Eighth St., Redmond, OR 97756; Madras: 715 SW 4th St., Madras, OR 97741 & Prineville: 430 NW 4th Street.
Latino Community Association - Madras 715 SW Fourth St., Ste. A Madras, OR 97741	541-325-6837	N/A	www.latinocommunityassociation.org brad@latinocommunityassociation.org	Brad Porterfield	2	2010	Empowering Latino families by providing work-force services including English classes & tutoring, computer training, job placement & assistance with work permits & citizenship. Offices in Redmond: 412 SW Eighth St., Redmond, OR 97756; Madras: 715 SW 4th St., Madras, OR 97741 & Prineville: 430 NW 4th Street.

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Leading Edge Aviation, Inc. 63048 Powell Butte Hwy. Bend, OR 97701	541-383-8825	541-317-0709	www.flybend.com info@flybend.com	Abby Heller	80	1989	Helicopter & airplane pilot training, tours, charter operations, fuel services, avionics, aircraft sales & maintenance, FAA written testing center.
Morning Star Christian School 19741 Baker Rd. Bend, Or 97702	541-382-5091	541-382-0268	www.msusbend.org stacie.roats@msusbend.org	Stacie Roats	43	1982	Nursery through 8th grade.
Oregon State University - Cascades 1500 SW Chandler Ave. Bend, OR 97702	541-322-3100	541-383-7501	www.OSUcascades.edu christine.coffin@osucascades.edu	Christine Coffin	283	2001	Eighteen undergraduate majors & graduate programs, with 30 minors & degree options. Research programs & internships & international programs in 80+ countries.
Osher Lifelong Learning Institute at the University of Oregon (OLLI-UO) UO Central Oregon	800-824-2714	N/A	osher.uoregon.edu osher@uoregon.edu	Heather Inghram	2	2003	The Osher Lifelong Learning Institute at the University of Oregon (OLLI-UO) offers provocative noncredit courses, informative programs & exciting cultural events for mature adults. OLLI-UO is part of the thriving network of 120 university & college-based programs supported in part by the Bernard Osher Foundation, with a local site here in Central Oregon.
Phagans' Central Oregon Beauty College 1310 NE Cushing Dr. Bend, OR 97701	541-382-6171	541-385-0782	www.phagans-schools.com bend@phagans-schools.com	Debbie Patrick	10	1963	Hair design, facial & nail technology & barber styling course, code & teacher training. Hair design, esthetics, nail technology, barbering courses & services to the public.
Portland State University 16 NW Kansas St. Bend, OR 97701	503-725-9270	N/A	www.pdx.edu/ssw/msw-distance-option-bend-site bradles@pdx.edu	Sarah Bradley	2	2010	Portland State University of Social Work. Masters in social work distance option.
Superior Schools (Pro-Studies)	541-388-1021	541-388-2944	www.a1schools.co team@a1schools.co	Stacy Harrison, Janda Fleming	4	1978	Real-estate, property manager, landscape contractor & insurance pre-licensure courses continuing education. Online.
Sylvan Learning Center Satellite Location: 2754 NW Crossing Dr., Ste. 101	541-389-9252	N/A	www.sylvanlearning.com/bendor bend.or@sylvanlearning.com	Audra Bohn	4	1986	Works with students of all ages to help them become more academically successful.
Sylvan Learning Center 2150 NE Studio Rd., Ste. 10 Bend, OR 97701	541-389-9252	N/A	www.sylvanlearning.com/bendor bend.or@sylvanlearning.com	Audra Bohn	14	1986	Works with students of all ages to help them become more academically successful.
Waldorf School of Bend 2150 NE Studio Rd., Ste. 2 Bend, OR 97701	541-330-8841	541-330-9713	www.bendwaldorf.com info@bendwaldorf.com	Julia Mattson, Kris Porto, Cyndi Pointer	18	1997	Where students are inspired to be intelligent, imaginative & interested in the world. We serve students ages preschool through 8th grade.

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.

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OSU-Cascades

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An intern is basically a trainee who has signed on with an organization for a brief period where the goal is to gain work experience, potentially some university credit and an overall feel for the industry they are contemplating becoming involved with.

Bend-based OSU-Cascades is a leading proponent of internships as a valuable way for students to gain real-world experience outside of the classroom and have material to add to their resume. Interests can be explored to help guide personal career goals and learn about the expectations of employment in a chosen field to ascertain whether pursuing such a career is a good fit.

Companies of all sizes and industries hire interns and for their part can gain valuable support for the business and its existing employees.

To create an ideal internship experience for employers and students alike, OSU-Cascades suggest criteria for best practices, including having learning objectives that are documented in an internship learning agreement and agreed upon by the employer; giving students ample opportunities to work toward attaining their agreed-upon learning objectives; including a performance evaluation at the end of the internship.

In one example of a local fruitful employer partnership with academia, "People Advocate" Dani Edgel of leading Central Oregon digital marketing software and services company G5 said, "The partnership G5 has with OSU-Cascades is essential for recruiting measures. G5 regularly takes part in Career Fairs, posts job openings to Beaver Careers and hires interns.

"Last summer G5 brought on 13 interns, almost all of which were OSU-Cascades/Corvallis students. The conversion ratio of interns to full-time employees is about 75 percent.

"As a tech company, we are specifically interested in OSU alumni and students because of their great computer science program. Additionally, we know more than likely, an OSU-Cascades student will be a good 'culture fit' being a Bendite (regards work/life balance). We pride ourselves on hiring as much talent as possible within our local community."

To help with the search for an internship site, OSU-Cascades' Career Development Center offers a wealth of information, including the "Handshake" online tool for off-campus jobs, which accesses excellent resources and details on employers and industries from the mobile-first platform that is networked with thousands of employers across the country.

Once a student has submitted an experience request and confirmed an internship placement with both a Faculty Internship Supervisor and Internship Site Supervisor — whether an academic requirement or co-curricular for professional development — they will be able to register for the internship course.

One such intern is Trey Bracelin who is set to graduate from OSU-Cascades this fall in the relatively new undergraduate degree in art, media and technology, launched in 2019, that prepares students to become creative professionals in the visual arts and design fields.

"Our goal is to respond to the ever-increasing need for creative designers who can solve visual communication problems," said art instructor Kiel Fletcher, who led the creation of the degree. "We want our graduates to deliver critical thinking and excellent studio technique as they contribute to the professional world and produce work ranging from digital imagery to film and 3D designs.

"The degree curriculum emphasizes practical learning through local internships and arts entrepreneurship courses that allow students to understand how creative design is managed and produced in professional settings."

Bracelin is interning through the summer with innovative Central Oregon digital marketing agency Algofy, which also has remote capability as well as offices in Bend and Barcelona, Spain, and an extensive global client base.

Bracelin said, "I have always wanted to be an artist and have been studying graphic design, art and technology and wanted to keep going through the summer and pursue an internship.

"I specifically approached Algofy as a great local company who are a leader in their field, and it has been an amazing experience all around.

"As a Bend native, this degree program just kind of sprung up around me and proved a great fit — it is awesome that I am able to do it right here with OSU-Cascades.

"It has been a great experience with Algofy, and I have been given flexibility and the chance to work on different creative tasks such as a company art project, designing a logo and contributing ideas for photographs and video shoots. I wanted real-world experience, and this has been a win-win.

"Algofy is a very cool modern company with clients worldwide, particularly in the outdoor industries, and it has been fun exploring the scope of business. This would be a great company to potentially work for in the future after graduation.

"OSU-Cascades has also been very encouraging through the process and helpful in preparing steps for my future career."

Trey's company host, Algofy Founder/CEO Bret Thompson said, "Simply put, we use digital tools and ad platforms like Google, Meta, TikTok and Amazon to drive sales more profitably for the partner brands we work with including Bend brands that we've helped such as Blackstrap, CVT and EarthCruiser.

"We opened up an office in Bend a little over a year ago to set up a base for our outdoor industry-focused brand: algofyoutdoors.com. We're focused on being the number one e-commerce solution for the outdoor industry.

"We are definitely tech-focused and everything we do is digital/tech. We also have our own proprietary tools, like our analytics platform Algofy Insight and performance management platform Algofy AI to manage advertising.

"We actually started in Barcelona before opening an office in Bend. We plan to keep offices in both locations. Our clients are from 18 countries across the U.S., Latin America, Europe and Asia, and in our team, we speak 12 different languages, with 14 different nationalities.

"For Algofy, the internship program is a great opportunity to work with talented students that have the potential to eventually work full-time with us. Trey is our third intern from OSU-Cascades in the last year and the first two are now full-time team members.

"For students, they get to be a part of a fast-growing startup and work with a diverse and talented international team. We expose them to various parts of an ever-changing digital industry while giving them tangible skills that they can either apply with us or would certainly be interesting to any other employer in the future — every business needs digital help.

"Skills an intern gains from us include everything from Analytics to Data Analysis, Graphic Design, Web Development, Branding, SEO, Paid Media, Conversion Rate Optimization and Email Marketing.

"Trey's been great. He's very talented, with a diverse background in art and technology. He's hardworking and I have no doubt that he will be successful in whatever he chooses to do after his internship with Algofy.

"I think OSU-Cascades is a great resource for the community in general and businesses in the area as well. They are doing a great job of designing programs that fit the community. With our focus on tech and the outdoor industry, the business, outdoor products, economics and computer science programs are a great fit for us.

"Further development of data science programs would be great, and we see OSU-Cascades as being one of, if not the strongest pipeline for future Algofy talent in the area."

Coffin added, "At OSU-Cascades, we guarantee students opportunities for experiential learning. These experiences deepen students' understanding of what they have learned in the classroom and let them apply their learning in a business, nonprofit or agency setting. They develop skills that make them even more attractive to a future employer.

"The opportunities include internships, volunteering with a nonprofit; capstone projects where teams of engineering, outdoor product and computer science majors help companies solve real-world problems; research projects; student leadership activities and opportunities to study overseas."

Nearly 80 percent of OSU-Cascades 2021 graduates engaged in one or more internships, practicums, capstone projects, service learning, leadership or study abroad experiences.

Research shows the experience does help students secure jobs. Surveys of graduates found that an average of 81 percent of graduates from 2019, 2020 and 2021 are employed in a field related to their major.

On the benefits of having a career plan, Coffin said some 85 percent of students indicate that they pursue college in order to achieve a better career. Meanwhile, 60 percent of incoming first-year students enter college without established major/career goals or a career plan.

Career planning has been linked to increased student motivation, improved academic performance, higher likelihood of persisting through graduation and a higher likelihood of graduating on time.

Coffin advocated students taking a career assessment, connecting with people doing the work by networking with employers and performing informational interviews to gather more information about what the particular job or work environment is actually like, and if you can see yourself there, and gaining experience by getting involved in campus clubs and organizations and taking advantage of leadership opportunities if possible.

osucascades.edu

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How COCC Customized Training for Local Manufacturer Bright Wood

provided by **COCC SMALL BUSINESS DEVELOPMENT CENTER**

Did you know that the largest independent manufacturer of window and patio door components is located right here in Central Oregon? Bright Wood, who also manufactures engineered dimension lumber, is Central Oregon's second largest employer. They reached out to COCC's Center for Business, Industry, and Professional Development to create a recurring Customized Training Program for their organization.

Daryl Boreen, Bright Wood's Personnel Director, says that Bright Wood needed fully customized, quality leadership content that could be repeatedly programmed. "For our associates in leadership," Boreen recalls, "COCC's program increased their knowledge, providing them the tools to be able to make the best decision as a supervisor." COCC's offerings provided Bright Wood the ability to design and deploy training based on the specific needs of the organization. Boreen praises their COCC trainer, adding, "I have not known of any other instructor capable of performing and providing the customized training in our manufacturing environment."

Find out more about COCC's customized training and what options are available to your business and employees.



BRIGHTWOOD EMPLOYEES PARTICIPATE IN COCC CUSTOMIZED TRAINING | PHOTO COURTESY OF COCC

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Leadership Lab@COCC: Growing Great Leaders
October 4 to December 15 | 8:30-10:30am | \$795 Online via Zoom

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September 17 to 24 | 8am-4pm | \$459
Bend Campus, CAS 104

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COCC Welcomes New Vice President

provided by COCC

Central Oregon Community College (COCC) has announced that following a national search, the college has selected Annemarie E. Hamlin, Ph.D., former instructional dean at COCC, to assume the role of vice president of academic affairs. One of three vice presidents at COCC, Hamlin started in her new position on July 11.

The vice president of academic affairs is the chief academic officer at COCC, reports to the president and is a member of the president's senior leadership team. The position is responsible for the overall direction of all academic programs, as well as the recruitment and development of faculty.

"Annemarie brings incredible leadership and a deep understanding of community colleges to this position, with insightful experience into transfer educations and career and technical programs, among other strong suits," said Dr. Laurie Chesley, president of COCC. "We are extremely fortunate to have her academic vision, her strength at forging community and educational partnerships and her dedication to serving and advocating for all populations."

A former humanities professor, department chair and instructional dean at COCC, Hamlin brings extensive higher educational experience within instruction and administration to her new appointment. Having been with the college since 2007, and serving as a COCC faculty member for 18 years, she was department chair from 2015 to 2019 and most recently served as instructional dean at COCC.

Hamlin has impacted a number of large-scale, student success-oriented



Dr. Annemarie E.
Hamlin

initiatives at COCC, such as contributing to the college's \$2.25 million Title III federal grant roll out, aimed at boosting student retention rates, and co-chairing a student experience group for COCC's current strategic plan. She has worked with the region's major accrediting agencies, the Northwest Commission on Colleges and Universities and the Western Association of Schools and Colleges, to ensure specific accreditation-based curriculum at COCC meets important benchmarks and standards, and helped design and implement a training structure for district high school teachers geared at providing college credit for high schoolers.

Hamlin has served as an executive committee member for the Modern Language Association's (MLA) associated departments of English and also chaired the MLA's community college committee. She is a past chair for the Higher Education Coordinating Commission's oversight committee for high school-based college credit partnerships and was vice president for the Pacific Western division of the national Community College Humanities Association.

Prior to joining COCC, Hamlin held faculty posts with La Sierra University and Mt. San Antonio College; her teaching career spans 26 years in full. She received her master's degree and doctorate in English from Claremont Graduate School and her bachelor's degree in English and French from Pacific Union College.

A committed advocate and ally for underrepresented populations, and a key designer of the college's anti-racist pedagogy training, Hamlin is a past recipient of COCC's diversity achievement award. She serves on the governing board for the Central Oregon nonprofit MountainStar Family Relief Nursery, is an alum of Leadership Bend and completed the Oregon Association of Community Colleges' Oregon Executive Leadership Academy.

cocc.edu

COCC Outreach Assistance

Continued from page 1

focuses on enhancing Central Oregon's economic interests with a mission to deliver expert business advice and education to help existing and future business owners grow and succeed.

An experienced team provides pro-bono guidance and advising in all aspects of funding and developing small business, plus advisers and instructors offer practical courses and workshops to help business owners make informed business decisions and prosper.

Such advisers work to minimize risk for aspiring entrepreneurs by helping clients write comprehensive business plans, conduct financial forecasts, strategize marketing tactics, apply for funding and improve operations.

Balcazar, who is described by colleagues as, "A strong advocate for small business owners, especially related to the food industry, with a big heart for the Spanish-speaking community" said, "Even though most Spanish-speaking entrepreneurs in Central Oregon are, by necessity, able to go about their business in English, it is still a great benefit to be able to discuss important issues and concerns in your native language.

"Having owned and operated my own restaurant, I'm also well positioned to help our clients with the particular challenges that can arise in the food-service industry."

Balcazar owned restaurants for more than 20 years and often works with clients who want to start food-related businesses. He also serves as the SBDC's Veteran liaison, drawing from his own experience in the U.S. Army.

Born in Mexico City, he knew by the age of 16 that he had a passion for computer programming and design, so he attended a technical school where he said he learned the 'first era of computers.'

Balcazar came to the United States at the age of 18 and graduated from Hermiston High School. He later enlisted in the Army and was awarded the Distinguished Honor Graduate Award, several Certificates of Achievement, the Military Excellence Award and the Army Achievement Medal.

He went on to own several businesses and raise his two children in Central Oregon. His longest business was a successful Mexican restaurant that he owned and operated in Bend for more than 17 years. "I have been working for COCC's Small Business Development Center now for 13 years," Balcazar said. "In rural areas it is harder for people to access resources and information, and for minorities, it is even harder as there are fewer CPAs and so forth or accessibility to information.

"Trust is an issue for different ethnic communities, and sometimes it is hard from a cultural perspective to ask for help rather than trying to do everything yourself. We teach people not just how better to manage their business or regarding training, but also how to access resources and work on changing the mindset of going it alone.

"The additional funding allows us to bring more resources and training opportunities to rural areas and to minorities that previously might not have received support.

"We also have grant funding for programs for early childhood entrepreneurship including through classes in Spanish to help people navigate through the licensing process.

"I also teach classes regarding preparing for the general contractor license test, how to manage businesses, understanding pricing models and other training.

"We have seen an increase in clients lately for childcare-related business which helps support the rest of the economy. There is also a lot of interest in the trend with food trucks locally and I have helped several people understand business models in that area.

"The additional funding allows offering more services and training opportunities, and more time to be allocated for potential clients.

"We can guide and connect support resources together and sometimes collaborate with other agencies such as the Rural Development Initiative (RDI) and city administrations etc.

"I work all through Central Oregon but with focus on rural areas for outreach, including startups, how to manage business, understanding financials and getting loans."

Alex Vega, owner of Remarkable Construction and Remodeling in Bend, paid

tribute to the value of Balcazar and SBDC's assistance in helping launch his business. "Jose has been a great support, not only in teaching classes but being available any time to answer questions about operating the business," he said. "He helped with understanding the necessary steps and gave advice all without cost. He helped to understand financials and connected resources and it has been a great experience. It feels good to own your own business and be your own boss.

"In the fall we are also starting our third cohort, and second in Spanish, to help childcare through the licensing and registry process, as there is a significant need in that area," Balcazar added.

The innovative childcare business training program at COCC's SBDC is being operated through a partnership with the nonprofit Neighbor Impact and funding from the city of Bend and Deschutes County, all aimed at addressing a lack of childcare in the region.

Of the Early Child Education Business Accelerator's cohorts, SBD Director Ken Betschart said, "Our goal is to establish 30 new Oregon registered or certified home-based childcare businesses and create 250 new childcare slots in Central Oregon.

"Previously, our region was only able to accommodate one child care opening for every three children under five, and this accelerator training program is taking a huge step to meet that need."

The city of Bend and Deschutes County have each committed \$125,000 in grant support, with additional support coming from the city of Sisters and the Oregon Small Business Development Network.

"The curriculum supports growing a high-quality, licensed program, taught by Neighbor Impact, with business topics covered by SBDC instructors," added Karen Prow, director of child care resources at NeighborImpact.

Students are assigned an SBDC business adviser and licensed graduates receive a minimum of \$5,000 to start their business, as well as continued wraparound services from both Neighbor Impact and the SBDC after the program.

The training is intended for new child care businesses planning to open as well as recently established providers who require expanded business skills and state licensure.

The additional cohorts include the classes in Spanish and COCC has recently taken other steps to address childcare needs in Central Oregon, including being awarded a four-year, \$242,700 U.S. Department of Education grant that will provide funding to alleviate childcare costs for low-income students.

The funds will also help launch the Bend-based Little Kits Early Learning & Child Care Center at Oregon State University – Cascades, envisioned as a year-round program with an integrated teacher-training component for education students.

"We are continually expanding training programs based on feedback from the communities," Balcazar added. "Right now, one thing we are offering is how to prepare yourself for a downturn during difficult times. During the pandemic, organizations noted that many minorities did not get access to the full benefits available as they may not have a clear understanding or be ready to show losses in real-time, rather than relying on historic tax returns.

"Now we can start to help businesses understand everything needed just in case information needs to be produced swiftly."

Balcazar operates out of COCC branch offices but mostly is out in the field visiting with clients and said there is a vibrant and growing sector of Latino business ownership.

As well as his outreach work, he is also involved with the innovative new veterans benefit program at the COCC Small Business Development Center — the first of its kind in the state of Oregon — which enables eligible vets and service members to enroll in educational programming using GI Bill assistance.

Approved by the Oregon Department of Veterans Affairs, this benefit certification opens doors of opportunity for veterans throughout Central Oregon, funding access to non-credit business classes, entrepreneurial workshops and an immersive Small Business Management Program.

From condensed digital marketing courses to upper-management decision-making training, the non-credit education options covered by the GI Bill are helping put ideas into action.

For more information, contact the Small Business Development Center at 541-383-7290 or email: sbdc@cocc.edu. Jose Balcazar, Business Adviser, can be contacted via: jbalcazar@cocc.edu.

cocc.edu

Multifactor Authentication Could Save Your Business

by JAKE ORTMAN, Scapegoat — Weston Technology Solutions

Multifactor authentication (also known as MFA) is a way to help protect your accounts and should be enabled whenever and wherever possible. But what the heck is MFA?

MFA, put simply, is an extra layer of security using two different authentication methods when logging into something. Typically, the first layer is your username and password, and the second layer is a piece of information only you should know or have immediately to hand — such as a secondary code provided by text message, physical token or soft token provided by an authentication app or device something similar. So basically, it's a password plus something else.

It's that "something else" that is the key. With even semi-complicated passwords being fairly simple to break and compromises happening all the time (see have I been pwned?), you need this extra layer of protection to protect your business' data and your identity.

If you don't believe us, Microsoft's research states that 99.9 percent of Office 365 account breaches would have been prevented had MFA been implemented and used properly. Google's numbers are very similar.

There are a variety of multi-factor authentication methods, but we're going to touch on the three most commonly used: receiving secondary codes by text message (aka SMS), time-based codes from a smartphone app or push notifications from a service.

SMS MFA: When you set up a service to MFA via SMS, you'll receive a text message after logging into a service. That text message will contain a code that you must then enter as part of the login process (typically on the page after you've inputted your username and password). This is the simplest MFA method for most people. However, it has its own quirks, especially if you are in an area with poor cell phone reception or if there's a delay in receipt of your SMS message (or it doesn't come through at all).

Time Based Codes: The other option is to use a smartphone app that will generate codes needed for MFA. Most online services use a generation system that uses the Time-based One-time Password Algorithm (TOTP) and HMAC-based One-time Password Algorithm (HOTP). In simple terms, that just means you need to install an app on your smartphone that supports Google Authenticator's code generation methods. There are several options for each platform:

- Microsoft Authenticator: Android- iOS
- Duo: Android- iOS
- Google Authenticator App: Android - iOS
- Authy: Android- iOS

After you install one of the apps, you then go into the MFA setup for the service you're using. For the fancy algorithms above to work properly, you generally just use



the app to take a picture of a special barcode provided by the online service. The app will do some fancy math and then will give you a code to set up the service. Once you enable the MFA for the site, you'll log in with your username and password, and then run the authenticator app and input the code it gives you for that service (which refreshes every 60 seconds).

MFA Push Notification: If you use a service like Duo Security (which we use to add MFA to secure Windows server and desktop logins) or if you use the Microsoft Authenticator app for Office 365 on your smartphone, they support what's called a push notification to MFA your account. What that means is that after you log in with a username and password, the application will pop up a notification on your phone asking you to confirm that you are attempting to login into that service. This is the quickest and easiest way to get authenticated with Office 365.

The problem is MFA fatigue: This is when you get prompted for MFA so much that you stop tracking whether the MFA prompt is valid and unknowingly approve it. You should only see an MFA prompt for something you are doing or something happening with an app in the background. The problem is if you approve an MFA blindly (meaning you didn't trigger the MFA request) you defeat the purpose of the MFA in the first place.

We've seen this happens with some business owners and employees. The employee saw an MFA prompt from the Microsoft Authenticator app on his phone and approved it blindly, not realizing he didn't trigger the request, but somebody had his password and was trying to log into his account (in this case, from overseas). This resulted in the hacker gaining access to the user's email. In this case, Weston followed our security incident response process and standard operating procedures and isolated and locked down the PC and the client's email account (as well as triggered password resets on the rest of the email accounts in their tenant, along with our other lockdown procedures) as soon as we were notified.

So MFA is great and should be used everywhere possible, but you need to make sure it's being used properly.

MFA is there for a reason and many insurance companies are now even requiring it as part of their cyber insurance approval process. It will add a massive layer of protection to your accounts, so contact Weston today to see how our CompleteCare IT Services will help protect your business and its information security.

Jake Ortman is the communications manager and scapegoat for Weston Technology Solutions. Everything is Jake's fault. He drinks way too much soda and has a volume level that goes up to 11. Weston Technology Solutions has been serving the Pacific Northwest since 1994, providing people-friendly managed IT services to small and medium-sized businesses with offices in Bend and Anchorage. jortman@weston-tech.com.

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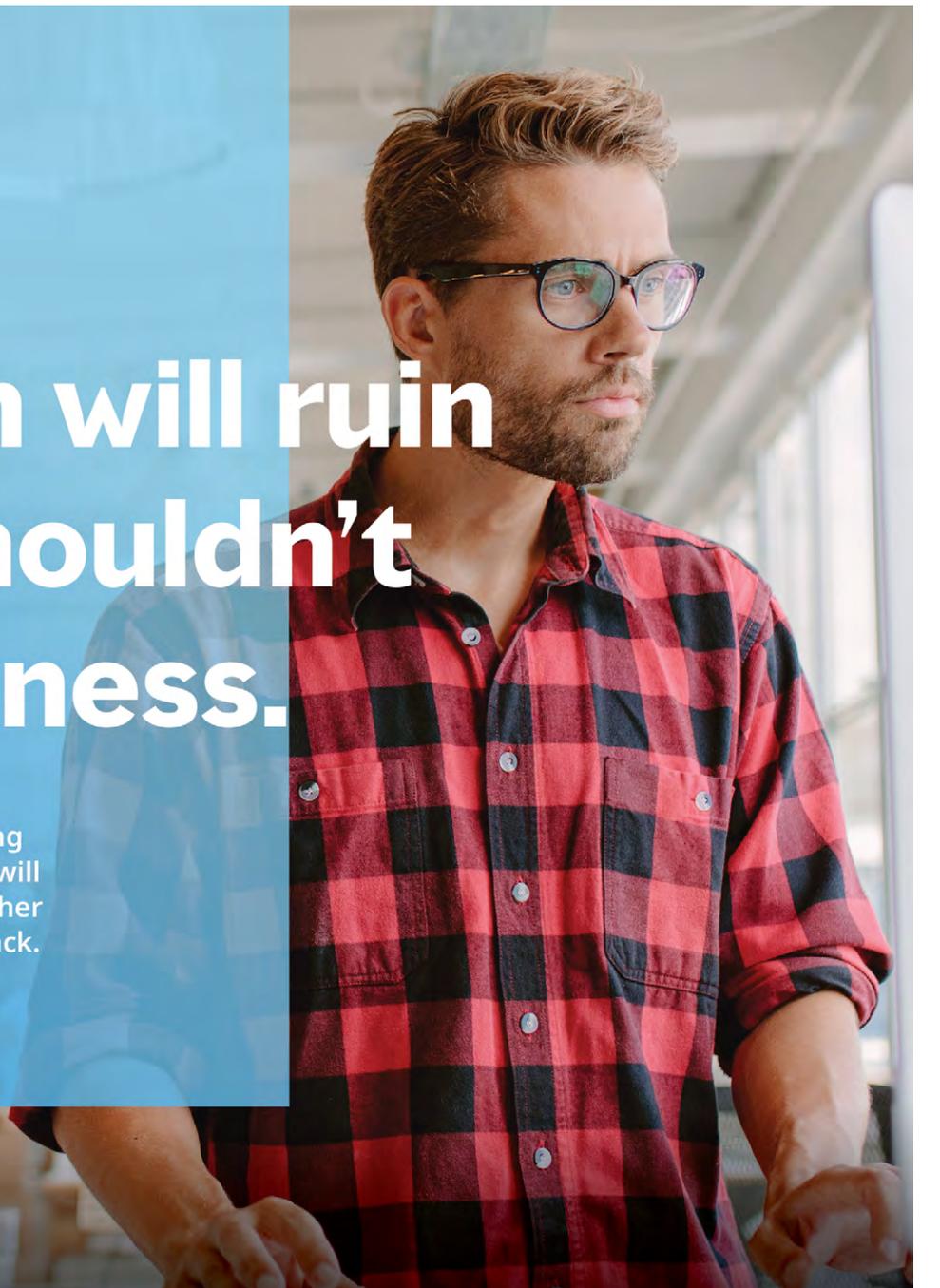


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Black Crater Software Solutions LLC 3044 Lansing Ct. Bend, OR 97701	541-280-3145	N/A	www.blackcrater.com andy.gray@blackcrater.com	Andy Gray	2	2005	Custom web, mobile & desktop software development & technology consulting.
Cascade Chips Technical Services 19417 Seminole Cir. Bend, OR 97702	541-382-6650	N/A	www.cascadechips.com rick@cascadechips.com	Rick Olson	1	1992	Network design, installation & troubleshooting. Broadcast & studio engineering. Computer sales, service, upgrades, data recovery & virus/spyware removal. PC repair, upgrades, virus & spyware removal, data backup, wireless & wired networking.
Cascade Networking 14 NW Hawthorne Ave. Bend, OR 97701	541-617-0553	541-617-0580	www.cascadenetworking.com info@cascadenetworking.com	Lee Johnson	6	2005	IT Consulting, Office 365, LAN/WAN design & infrastructure, wireless network design, e-mail, remote access/VPN, virtualization, NAS & SAN storage, disaster recovery, licensing, server/PC sales & service, colocation, Cloud services, networking maintenance, security services & 24x7 support available.
Cascade Telecommunications / Cascade IT Services 220 SE Davis Ave. Bend, OR 97702	541-388-5158	541-382-9186	www.cascadetel.com helpdesk@cascadetel.com	Allan Clack	4	1990	Telecommunications, IT Networks, VOIP Networks, IT Managed services network, fiber optic, WAN, multi-site data cabling systems, pre-wire high speed data circuits.
Cash Register Systems 365 NE Greenwood Ave., Ste. 2 Bend, OR 97701	541-389-5797	N/A	www.bendpos.com sales@bendpos.com	Bruce Barnhart	3	1985	Point of Sale system sales, service & supplies, cash registers, BPA free thermal paper rolls, credit card processing services & equipment.
CLASSY KEYS Computer Services, Inc. 20149 Lora Ln. Bend, OR 97702	541-317-1242	541-312-5280	www.ClassyKeys.com evelyn@classykeys.com	Evelyn Whitaker	3	1987	Intuit advanced certified QuickBooks ProAdvisor providing QB consulting, bookkeeping & customization solutions.
CMIT Solutions of Central Oregon 129 SE Third St. Bend, OR 97702	541-330-0555	N/A	www.cmitsolutions.com/centralor mcapell@cmitsolutions.com	Mark Capell	6	2003	IT outsourcing for small businesses, training & mentoring, technical support & troubleshooting, networking & computer sales.
Copiers Northwest 20350 Empire Blvd., A-1 Bend, OR 97701	541-388-1797	206-282-2010	copiersnw.com/locations/bend-office/ contact@copiersnw.com	Bob Browning	6	1989	Canon & Samsung copiers, printers, faxes, scanners, sales, supplies & services. Digital filing systems to reduce paper & improve productivity.
Evolution Software Design, Inc. 64739 Alcor Place Bend, OR 97703	541-350-6408	N/A	www.evolutionsoftware.com design@evolutionsoftware.com	Michael Gerfen	3	2003	Technology partner for ecommerce, web, cross-platform mobile & enterprise software projects.
GreenLoop IT Solutions 61383 S Hwy. 97, Ste. C Bend, OR 97702	541-749-1105	480-968-5541	www.greenloopsolutions.com info@greenloopsolutions.com	Peter Wheary	12	2011	Provides IT support & consulting solutions to businesses between 3-100 users. From planning & budgeting to implementation & ongoing support we are your one stop Trusted IT Partner.
JF Possibilities, Inc. PO Box 1214 La Pine, OR 97739	541-410-2760	N/A	www.jfpossibilities.com info@jfpossibilities.com	Jon Foster	2	2003	Server Management, website & application development, consulting & computer security.
Lance Hardy PO Box 1041 Bend, OR 97709	541-390-2093	N/A	lancehardy.com lance@lancehardy.com	Lance Hardy	1	2001	AWS (Amazon Web Services) Certified Solutions Architect & AWS Certified Developer available for AWS consulting & implementation.
LBoyd Consulting, LLC 19728 Sapphire Ln. Bend, OR 97702	541-383-4520	541-647-2269	www.LBoydConsulting.com Lori@LBoydConsulting.com	Lori R. Waterhouse	1	1991	Computerized accounting software sales & support, training, accounting process analysis & improvement, authorized resellers & trainers for Sage BusinessWorks accounting software, support Quicken & Quickbooks by Intuit & more. Contract CFO services on-site & remote access.
MicroSphere Computers, Inc. 635 SE Business Way, Ste. 200 Bend, OR 97702	541-388-1194	541-388-0091	www.microsphere.net inquiry@microsphere.net	Don Thompson	8	1983	Business network specialists - network certified since 1986. Sales & support for desktops, laptops, servers; extensive networking & connectivity experience. Computer repairs, upgrades & data recovery. Microsoft partner, Intel provider, factory authorized Toshiba & HP printer vendor.
MPS Consulting 63025 OB Riley Rd., Ste. 7 Bend, OR 97703	541-389-9430	N/A	www.mpsconsulting.com michael@mpsconsulting.com	Michael P. Sullivan	3	1990	MPS Consulting provides consulting & training on all aspects of life with Apple Technology: desktop & laptop Macs, iPhones, iPads, Apple Watches & Apple TVs... purchases, data transfers, syncing & data recovery, Secure Remote support & tutoring, virus removal, network management, security & password training, managed off site backups... from complete IT services to customized solutions for personal users, over 4000 clients have trusted MPS for over 32 years.
Nine Peaks Solutions LLC 5 NW Hawthorne Ave., Ste. 100 Bend, OR 97703	541-797-7595	270-912-6554	NinePeaksSolutions.com EMailUs@NinePeaksSolutions.com	Eric D. Skidmore	8	2015	Technology consulting & services firm working with business solutions & Microsoft SQL Server software. Organization is an authorized platinum level solution provider of Laserfiche, an enterprise content management & paperless workflow system; also partner with Microsoft, Dell EMC, Epson, Dropbox, DocuSign & SIGNiX. Extensive payroll & human resources application consulting experience.

Computer Products & Services (Listed Alphabetically)

▶ CONTINUED FROM PREVIOUS PAGE

Company / Address	Phone	Fax	WebSite/Email	Contact	Staff	CO Year Est.	Services
Paul the Computer Guy 244 NE Franklin Ave., Ste. 2 Bend, OR 97701	541-330-0610	N/A	www.paulthecomputerguy.com paul@paulthecomputerguy.com	Paul Spencer	3	2005	Computer repair for PC & Mac. Walk-in & on-site service for business or home. Virus removal, tune-ups, wireless setup, data recovery, backups & more.
Printer Resources & Recycling, LLC 2669 NE Twin Knolls Dr., Ste. 205 Bend, OR 97701	541-318-5211	541-382-7882	www.MyPrinterResources.com frank@myprinterresources.com	Mickey Meszaro, Frank Patka, Mark Giltner, Jennifer Clark	6	2000	Printer, multifunction, copier, plotter service & supplies. Discounted quality toner & inks, E-waste recycling services - printers, faxes, desktop copiers, computers, monitors, toners, inks, cell phones, home batteries; IT services.
Solutions YES 888 NW Hill, Ste. 3 Bend, OR 97703	541-306-2222	N/A	www.solutionsyes.com sean.bell@solutionsyes.com	Dave Pfaff, Justin Davis, Sean Bell	30	2011	Supplier of Canon & Kyocera multifunction printers, desktop printers, scanners, wide format printers, fax servers, secure document portals, document management systems & AI as a service for process automation.
Steven Floyd Consulting, Inc. 20360 Empire Ave., Ste. B7 Bend, OR 97703	541-330-0930	541-330-0949	sfcband.com sfloyd@sfcband.com	Steven Floyd	4	1996	Networking, computer maintenance & repair, virus removal & data recovery for MAC & PC computers.
TEKsystems 900 NW Mt. Washington Dr., Ste. 205 Bend, OR 97701	458-206-2244	N/A	www.teksystems.com tknox@teksystems.com	Tim Knox	6	2001	IT staffing & services.
TKO Computers, Inc. PO Box 664 Bend, OR 97709	541-317-8484	N/A	www.tkocomputers.com todd@tkocomputers.com	Todd Konwinski	2	2003	Computer sales & service, business & network support, custom built laptops & desktops.
Weston Technology Solutions 2214 NE Division, Ste. 201 Bend, OR 97703	541-383-2340	541-383-2350	www.weston-tech.com sales@weston-tech.com	Ron DiTullio, Brock McFarlane, Jake Ortman	19	2002	People-focused, SLA-driven, consistent & well-executed tech support & monitoring services, provided by a Microsoft Silver Partner. Provides proactive maintenance, monitoring, tech support, Office 365 & cloud solutions to reduce downtime & increase security & productivity.
William Sillas Computer Services Bend, OR 97701	541-350-4810	N/A	protechbend@live.com	William Sillas	1	1999	Upgrades, networking, repair, system diagnostics, system maintenance, Virus & spyware removal, wireless support & setups, new system sales & service.

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.

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Central Oregon-Based Internet Providers *(Listed Alphabetically)*

Company / Address	Phone	WebSite/Email	Contact	CO Year Est.	Dialup Service	DSL Service	Cable Service	Wireless Service	Residential Cost (monthly)	Business Cost (monthly)	Areas Covered	Services
BendBroadband 63090 Sherman Rd. Bend, OR 97703	541-312-6600	www.bendbroadband.com	Tyler Honzel	1955	No	No	Yes	No	Call for the latest rates & promotions.	Call for the latest rates & promotions.	Internet/Telecom: Bend, Black Butte, La Pine, Madras, Prineville, Redmond, Sisters, Sunriver, Terrebonne; Data Center: Nationwide.	Full service telecommunications company providing internet, phone, video, data backup & restore, T-1, PRI, fiber, cloud & colocation services.
BendTel 136 NW Greenwood Ave. Bend, OR 97703	541-389-4020	www.bendtel.com sales@bendtel.com	Doug Cox, Tom Barrett	2003	No	Yes	No	Yes	Competitively priced residential fiber internet available in select areas only. Proudly delivering residential fiber internet to MDUs such as Native Sun Apts, The Eddy Apts & The Rapids on Portland.	Competitively priced business phone & internet.	USA with a focus in Central Oregon & Portland.	Business high speed internet & hosted voice services. Built on the best technology available, BendTel's Metro Ethernet delivers guaranteed speeds up to 10 GBPs. Enjoy Low latency, Fast ping time, no data caps & symmetrical upload & download speeds with BendTel's dedicated & secure fiber optic internet. Engineered by local experts, supported 24/7 by local techs. BendTel provides fiber service, broadband service & high-speed internet service to local businesses in Central Oregon & beyond. Dual-stack IPv6 configurations available.
Central Oregon Internet 740 NE Third St., Ste. 3 Pmb 213 Bend, OR 97701	541-389-1303	www.coinet.com sales@coinet.com	Gary Mart	1997	Yes	Yes	No	No (only wireless router)	Starting at \$10	Starting at \$10	Central Oregon within calling area.	High-speed DSL, dial-up accounts, domain registration, website storage, website development & voice over IP, virus removal, spyware, spam services, upgrades, business phone systems.
InfoStructure PO Box 4665 Medford, OR 97501	541-773-5000	www.infostructure.net support@infostructure.net	Scott Hansen	1994	Yes	Yes	No	N/A	N/A	Call for rates	Oregon	Internet & voice services.
LS Networks (Subsidiary: Quantum Communications) 258 SE Salmon Dr. Redmond, OR 97756	541-923-5599	www.lsnetworks.net marketing@lsnetworks.net	LoriAnn Kuhn	2005	No	No	No	Yes	N/A	Call for pricing & availability.	Oregon, Southern Washington	Business network connectivity & communications services including: High-speed fiber internet, unified communications & Ethernet transport. Fully redundant network backbone with 24/7 proactive support & network monitoring.

Continued on Page 22 ▶



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Fix Your Business or Home Wi-Fi with These Five Tips

by **GARRETT SEYMOUR — TDS Telecom**

In 2022, a reliable internet connection is as crucial as ever to maintain productivity. When you consider the increasingly common hybrid work environment, the importance of fast, reliable business internet also extends to the home.

Whether you work in the office, at home — or some combination of the two — here are five things you can do to make sure you're getting the most out of your internet and Wi-Fi services!

Run an online speed test with BendBroadband

If you're experiencing network issues, start by running a real-time, online BendBroadband speed test.

Running a speed test will measure your network connection and show you the device's upload and download speeds, the "ping" (how fast you get a response after you've sent out a request), and the network "jitter" (the variation in time between when a signal is transmitted and when it's received over a network connection). Since the test is real-time, you can get different results within a two- to three-minute period, so it's worth testing multiple times for the most accurate results.

Consider your hardware

It's worth noting that several different factors can impact your speed test results.

Devices (phones, tablets, PCs, etc.) can have very different Wi-Fi and wireless radio capabilities, leading to far different results on the same network. Some devices may not be able to measure the full speed of the internet service you're subscribed to. For laptops, it's especially important to check and see that your device's Network Interference Card (NIC) can support the speed of the service you're subscribed to. If you work from home, it's also possible that your Wi-Fi router doesn't support the full capabilities of the network.

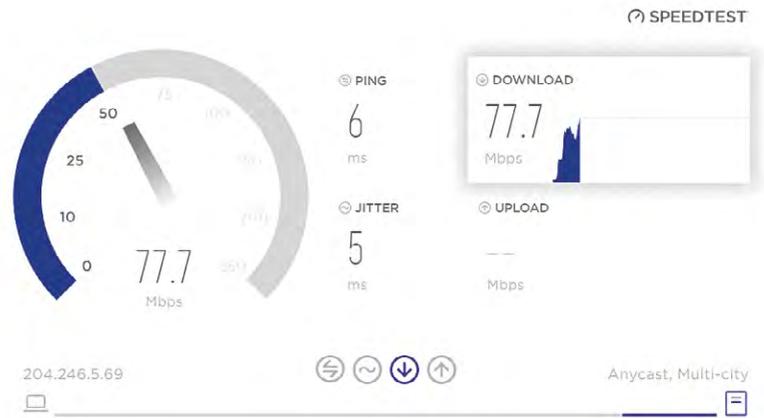
Using a laptop connected to Wi-Fi may seem like the ideal way to run a speed test — especially if that's how you use the device on a daily basis. However, using a device connected via Wi-Fi is not an accurate test of your network performance, as the speed may be hindered by your device's radio capabilities. We recommend connecting your laptop via ethernet to ensure the most accurate network performance results.

It's also worth noting that the use of a virtual private network (VPN) can slow down your speeds. Many employers use VPNs as an added security measure to establish a protected network connection for their employees working on different wireless networks. However, a VPN's encryption process, the distance to the server and the VPN protocol used can slow down your speeds. For this reason, you should also run the test on another laptop not connected to a VPN.

Fix your Wi-Fi signal

In many cases, slow speeds are the result of the Wi-Fi signal, not the internet speed.

Distance from the router and environmental factors in a workspace like concrete walls, metal, mirrors, microwaves and even fish tanks can weaken a wireless connection. One easy way to solve the issue is by moving the router to a central location or adopting a Wi-Fi mesh technology (more on this later).



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Keep your IT security updated

Rogue software and viruses can have many impacts on your computer system, including slow internet speeds. Crooks are continuously unleashing new and more dangerous threats online, attacking the internet-enabled devices your business uses. For this reason, it is important to always keep your IT security up to date.

TDS' business internet security, online protection and support packages can help keep you safe! BendBroadband Internet Security for Business allows you to:

- **Prevent dangerous attacks.** Protect your devices from malware and ransomware by blocking access to harmful websites and warning users about malicious links.
- **Manage devices remotely.** The MyAccount management portal allows administrators to easily protect employee devices, send installation links and reminders, and add new users or devices.
- **Safeguard financial transactions.** Banking Protection blocks unwanted connections and man-in-the-middle attacks to give you peace of mind while banking or shopping online.

Consider adopting Wi-Fi mesh technology

If moving your router doesn't work, it may be worth considering a Wi-Fi mesh system with multiple access points for consistent coverage, like TDS Wi-Fi+ for Business or the residential product, TDS Wi-Fi+. Our Wi-Fi+ solutions accommodate the individual needs of your workspace through the strategic placement of several zero access points, which could be equipped with tri-band radios to maximize traffic. These access points communicate with each other and hand off traffic, ensuring consistent coverage throughout your business or home workspace.

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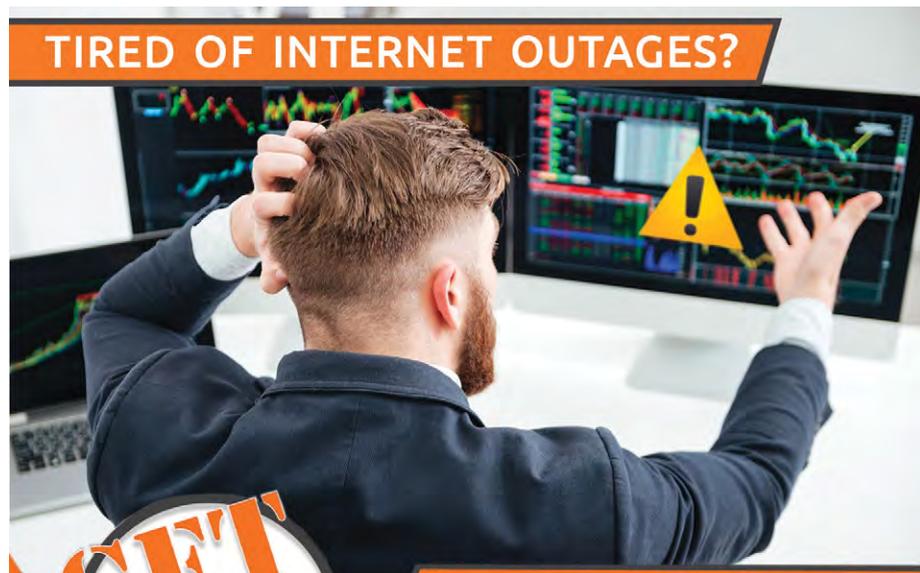
Central Oregon-Based Internet Providers *(Listed Alphabetically)*

▶ CONTINUED FROM PAGE 20

Company / Address	Phone	WebSite/Email	Contact	CO Year Est.	Dialup Service	DSL Service	Cable Service	Wireless Service	Residential Cost (monthly)	Business Cost (monthly)	Areas Covered	Services
Para-tech Satellite Systems 361 NE Franklin Ave., Bldg E #15 Bend, OR 97701	541-389-1514	www.paratechsattelite.com paratechsat@gmail.com	Nancy Baker	1983	No	Century Link	Bend-broadband Internet	Yes	Century Link starts at \$45/mo	N/A	Central Oregon.	High Speed internet access & phone, satellite TV, local antenna TV
PrineTime.net 976 NW Third St. Prineville, OR 97754	541-447-9840	www.Prinetime.net ptadmin@prinetime.net	Jason & Denise Wilkins	2001	No	No	No	Yes	\$39.95 4MB Connection	\$50 10MB Connection	Central Oregon, Heppner & Ione	High speed wireless service, virtual domain hosting. Including web hosting & design, point-to-point, line of sight wireless, phone service.
Sureline Broadband 596 NW Hawthorne Ave. Madras, OR 97741	541-699-0030	www.surelinebroadband.com sales@surelinebroadband.com	Josh Richesin, Lamont Boileau, Brianna Bartolini, Shelly Richesin	2013	No	No	No	Yes	Starting at \$39	Starting at \$99	Central Oregon	Local dedicated highspeed broadband internet provider — business & residential services to include phones & professional services. All packages include antivirus, 24/7 support, no data caps & full network redundancy.
Webformix 67 NW Hawthorne Ave. Bend, OR 97703	541-385-8532	www.webformix.com info@webformix.com	Eric Ozrelic	2004	No	No	No	Yes	\$57-\$148	\$57-\$148	Areas Covered Bend, Redmond, Madras, Prineville, Sisters, Culver, Three Rivers, Crooked River Ranch, Terrebonne, Alfalfa, Powell Butte, Grants Pass, Merlin, Rogue River & Coos Bay	Residential & apartment complex/hotel wireless highspeed internet.
Yellowknife Wireless Company, LLC 1259 NE 2Nd St., Ste. 200 Bend, OR 97701	541-385-0111	www.ykwc.com info@ykwc.com	Chris Cappuccio	2005	No	No	No	Yes	Internet starting at \$49.95/month; unlimited local & long distance phone service starting at \$27.00/month.	Internet starting at \$59.95/month; unlimited local & long distance phone service starting at \$40.00/month.	From Bend to Tumalo, Sisters, Brothers, Eagle Crest, Redmond, Crooked River Ranch, Terrebonne, Powell Butte, Alfalfa, Sunriver, La Pine, Gilchrist, Crescent, Madras, Culver, Prineville, Millican, Crescent Lake, Chemult	Residential high-speed rural internet. 1 & 10 Gigabit speeds available for business. Phone lines, server co-location & other custom services available.

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.

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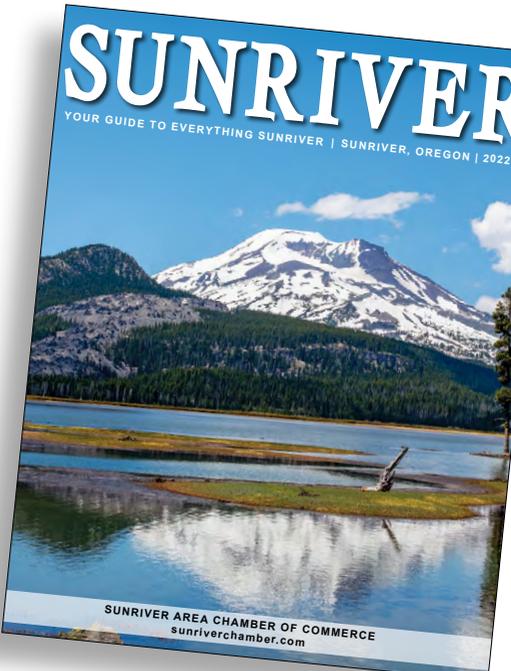
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For more information, contact Jeff at 541-388-5665 or jeff@cascadebusnews.com

Web Designers & Digital Marketing *(Listed Alphabetically)*

See Advertising Agencies in the Book of Lists for more companies that include web design.

Company / Address	Phone	Fax	WebSite/Email	Contact	Staff	CO Year Est.	Services
Alpine Internet 838 NW Bond St., Ste. 2 PO Box 31 Bend, OR 97703	541-312-4704	N/A	www.alpineinternet.com hello@alpineinternet.com	Brian Cash	5	1999	Website & app development, hosting, cloud services, support & devops, data-driven results, WordPress development, email & social marketing, webmaster services, webdatabases, consulting services, Apple developer, certified Google Apps partner, certified Google AdWords partner.
Astir Agency 1211 NW Trenton Ave. Bend, OR 97703	541-678-5889	N/A	www.weareastir.com hello@astiragency.com	Tim Jones	4	2012	Strategy-driven branding & design for the outdoor industry & non-profits worldwide.
Bend Web Design 63109 Turret Ct. Bend, OR 97701	541-678-3668	N/A	www.bendwebdesign.co info@bendwebdesign.co	Jason Morgan	1	2014	Web design, search engine optimization, social media marketing, graphic design, IT & more.
Binary Star Systems Bend, OR 97701	541-316-8027	N/A	www.BinaryStarSystems.com hello@binarystarsystems.com	Lisa Sipe, Jim Sipe	2	2003	Website design, software development, mobile app development, email marketing, branding & graphic design.
Camp Creative, Inc. 2900 NW Clearwater Dr., Ste. 200 Bend, OR 97703	541-622-3636	N/A	www.campcreative.net rcamp@campcreative.net	Richard Camp, Mike West, Amber Caisse	10	2015	Full service UX design, customer journey development, web application design & development, interactive touch screens, content development, copywriting, SEO, social media strategy & management. Web application development.
Cight Solutions 920 SW Emkay Dr., Ste. 107 Bend, OR 97701	833-600-4007	N/A	cightsolutions.com info@cightsolutions.com	Ron Montgomery	15	2019	Digital marketing, website design, social media management, blogging, Google business profile management, reputation management, listing management, SEO, digital ads, branding, email marketing & graphic design.
Cross Dot Digital & Creative Agency LLC 1001 SW Emkay Dr., Ste. P Bend, OR 97702	541-977-7797	N/A	www.crossdotdigital.com michelle@crossdotdigital.com	Michelle Hart	10	2019	Graphic design, brand identity, website design, social media, copywriting & content marketing, digital marketing services, reputation management.
Effectual Inc. 2738 NW Potts Ct., Ste. 110 Bend, OR 97703	800-770-1868	N/A	www.Effectual.com info@Effectual.com	Robb Allen	350	2019	Build-to-suit custom applications such as enterprise web apps, mobile apps, IoT, AI/ML, & responsive websites; content strategy & digital marketing; strategic consulting for digital product/service strategies & amazon web services (AWS) Premier Partner.
JF Possibilities, Inc. PO Box 1214 La Pine, OR 97739	541-410-2760	N/A	www.jfpossibilities.com info@jfpossibilities.com	Jon Foster	2	2003	Server Management, website & application development, consulting & computer security.
Kinetic Branding Bend, OR 97703	541-550-7272	N/A	www.kineticbranding.com paul@kineticbranding.com	Paul Ruetters	2	2000	Brand strategy, graphic design, web design, SEO, CMS, E-Commerce, advertising, packaging design, print design.
Lighthouse Technology, LLC 740 NE Third St., Ste. 3 Pmb 152 Bend, OR 97701	541-589-3362	N/A	www.lighthouse.tech.com contact@lighthouse.tech.com	Zack Jenks	1	2007	Web development & support.

Continued on Page 24 ▶

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▶ CONTINUED FROM PAGE 23

Company / Address	Phone	Fax	WebSite/Email	Contact	Staff	CO Year Est.	Services
LuLish Design 3720 NW 25th St. Redmond, OR 97756	541-350-0594	N/A	www.LuLish.com lynette@lulish.com	Lynette Brailard	2	2005	Full-service agency: web development + design, SEO/SEM, digital marketing, marketing plans & strategy, content marketing, PR, copywriting, campaigns & more.
Mazama 404 SW Coumbia St., Ste. 150 Bend, OR 97702	541-728-0558	N/A	www.mazamamedia.com info@mazamamedia.com	Sarah Turner	25	2013	Result-driven bot software that converts conversations into customers.
Organic Webs 204 NW St. Helens Pl. Bend, OR 97701	541-617-8574	N/A	www.organicwebs.com	Michelle Sobala	3	2002	Custom Wordpress themes & websites, user conversion, user experience, search engine optimization, Facebook ads, YouTube optimization, APPS, graphic design & more.
Parallel Forty Four Bend & Redmond, OR	541-604-8484	N/A	www.parallelfortyfour.com alexandra@parallelfortyfour.com	Alexandra McCrea, Sean McCrea	2	2020	Full-service social media partner providing photography, web design, social media, reviews, & influencer management, content creation, logo & business card design, banner & signage design & consulting services.
Project 4 Home Office in Redmond, OR 97756	541-306-9979	N/A	www.project4marketing.com stephanie@project4marketing.com	Stephanie Shaver	1	2020	Website design & maintenance. SEO. Social media management & strategist.
SMARTZ 917 NW Harriman St., Ste. 101 Bend, OR 97701	541-388-4398	N/A	www.smartz.com info@smartz.com	Mark Knowles	22	1987	Smartz can help your business with paid marketing, creative web design, development & disciplined web marketing principles to deliver bright, meaningful results & ROI. Certified Google Premier Partner.
Snyder & Sons Unlimited 521 NE Seward Ave. Bend, OR 97701	541-330-1803	541-382-6927	www.snyderandsons.com info@snyderandsons.com	Lori Pintok-Snyder	1	1996	Graphic design, website design & printing.
Spangler Creative 516 SE Gleneden Place Bend, OR 97702	541-799-9113	N/A	www.spanglercreative.com matt@spanglercreative.com	Matt Spangler	1	1993	Brand identity, graphic design, web design, web development, ad campaign design, print collateral from business cards to annual reports, outdoor billboards & signage, apparel imprint design. Over 25 years experience with global nonprofit organizations.
The Garage, Inc. PO Box 8531 Bend, OR 97708	541-330-5950	N/A	www.thegarageinc.com art@thegarageinc.com	Art Wirtz, Marie Wirtz	4	1996	Website design, web marketing, Wordpress CMS, custom CMS development, SEO/user experience.
Web Mentors 160 S Oak St., Ste. 414 PO Box 3500-414 Sisters, OR 97759	541-408-1693	N/A	www.webmentors.com michael@webmentors.com	Michael Curry	3	2002	eBusiness solutions for strategic direction, new websites, updated branding, logo & search engine optimization.
WebBlox Bend, OR 97703	541-848-7749	N/A	www.webblox.com paul@webblox.com	Paul Ruettgers	3	2012	Custom Web Design, Web Development, Content Management System, Search Engine Optimization, Social Media, E-Commerce.

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.

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Retirement Lessons from Saigon

Addressing Today's Unforgiving Inflation

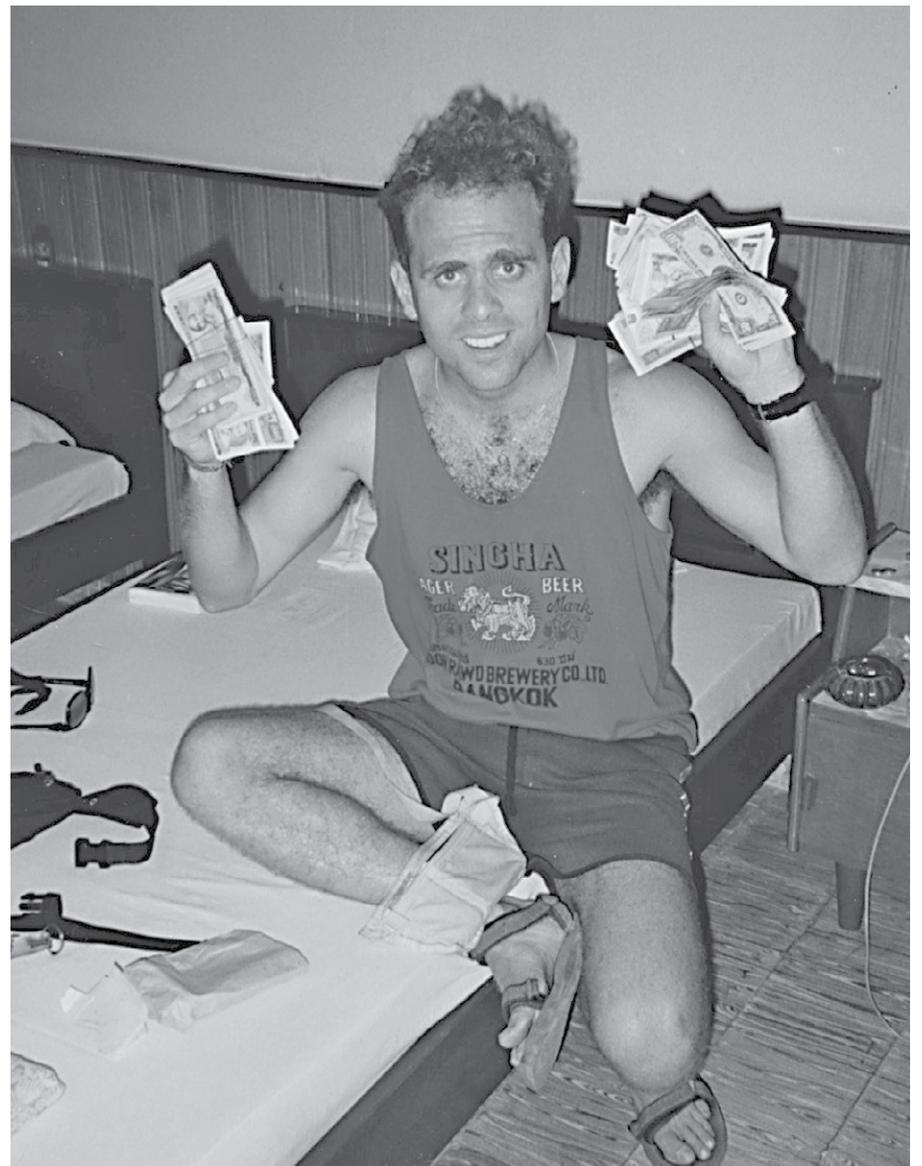
by **DAVID ROSELL** — Rosell Wealth Management

I was just a youngster on April 30, 1975, the day the People's Army of Vietnam captured Saigon. This event marked the end of the Vietnam War. My generation did not learn about this war in school as it was too fresh in the minds of Americans. *The Deer Hunter*, *Apocalypse Now* and *Born on the Fourth of July* were my only means to getting somewhat of an understanding of this horrific time period until I visited this beautiful country in 1993. I spent five weeks traveling by bus, train and thumb from Saigon to Vietnam's capital city of Hanoi located 700 miles to the north. Along the journey, I visited such places as the Cu Chi Tunnels, Hamburger Hill, Monkey Mountain, Khe Sanh, China Beach and perhaps the most infamous site in all of Vietnam; the Hanoi Hilton where American POWs, including Senator John McCain, were jailed and tortured for years. Every time I meet a Vietnam Veteran, I reach out my hand to shake theirs, I look into their eyes and I sincerely thank them for their service.



As President Clinton had not yet signed the U.S.-Vietnam Bilateral Trade Agreement, there was a trade embargo the U.S. had in place since the Vietnam War ended 20 years earlier. Americans were not even supposed to enter the country, as just visiting was considered trading. I was quite nervous landing at Tân Sơn Nhất International Airport as I contemplated passport control as well as how the South Vietnamese people would react to an American, considering we left them to face years of oppression from their northern countrymen. I was unofficially in Socialist Republic of Vietnam. People stared at me but no one seemed to be bothered by the only westerner in sight. The first thing I did is exchange money into the local currency. In 1993 there were no ATM machines in Vietnam so I carried Travelers Checks in my money belt that was hidden around my waist. \$100 U.S. Dollars exchanged to 2,083,333 Vietnamese Dong. The largest denomination they had at the time was a 1,000 Dong bill. If only you could have seen my facial expression as I left the bank with a grocery bag overflowing with over 2000 bills. "How will I get back to my hotel with all of this money?" "Is this dangerous?" "Where will I put it once I get there?"

The inflation rate that year was 37.7% in Vietnam. Although this may sound ludicrous, it is well below the 200% inflation rate they experienced a decade earlier in 1982¹. Inflation in the United States currently seems to be smacking us in the face every time one goes to the pump, grocery store or a restaurant. Who would have ever thought that a six-pack of local beer could approach \$14? Before the pandemic, inflation was just shy of 2%. Today, it exceeds 9%. Although inflation has been as high as 13.5% in 1980, it is important to put this in perspective as historically in the United States, inflation has always come back to the average annual rate between 3-4%.



DAVID ROSELL — TRYING TO STUFF BILLS IN MY MONEY BELT. VIETNAM 1993 | PHOTO COURTESY OF ROSELL WEALTH MANAGEMENT

"They probably spent more money purchasing their last automobile than their parents spent purchasing their first home."

During your years of retirement, it is imperative that you are able to maintain your purchasing power. The inflation rate of 3.5% may not sound like much, especially when we compare it to countries like Vietnam, however it isn't until we realize that at this rate prices will double every 20 years! How does this impact your retirement? Imagine retiring at age 60 with an annual income of \$100,000. Twenty years later at the age of 80 you will need to withdraw \$200,000 from your same retirement accounts just to maintain the same standard of living and this does not factor in the additional costs of health care and possible long-term care expenses. If you happen to live to age 100, this figure will double once again and you would need approximately \$400,000 each year to purchase what \$100,000 purchases today. When clients find this hard to fathom, I help to put it into perspective by sharing with them they probably spent more money purchasing their last automobile than their parents spent purchasing their first home. This is when they begin to see the daunting effects of inflation. Inflation erodes the purchasing power of retirees. Let's take a look on its detrimental effects during a 30+ year retirement. In 1980, the average new car cost \$5,985. Today that same car costs over \$47,147³. In 1980 the average new home cost \$48,980. Today the average cost of a new home is approximately \$428,006⁴. This means you'll probably need to increase the amount you withdraw from your investments each year you're retired just to maintain the same standard of living. Simply put, inflation means that every year your money buys a little — or a lot — less than it did the year before.

Before embarking on a journey to a place like South East Asia, it is important to understand the guidelines for a safe and successful experience. The same is true when planning for retirement as this is a time when there are no mulligans or second chances. The day you turn on the spigot to your 401(k) or IRA — all of the rules change. This will be the last day you are contributing to your pool of funds and the first day that you will be taking. You will be dependent on this income stream you've spent a lifetime accumulating over the next 30-40 years. I refer to this period as "The Fragile Risk Zone." The good news is that instead of contributing to your retirement fund, you're finally going to start benefitting from distributions. The bad news is that you must understand and overcome the serious



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Jim Wilcox

Central Oregon Community College's (COCC) Jim Wilcox, small business adviser and program manager for the college's Small Business Development Center (SBDC), was recently named Oregon's "State Star" for outstanding service by the state office of the national SBDC network. Wilcox will be honored this September at the association's national conference in San Diego.

To date, Wilcox has assisted and advised 859 small business clients, has launched 29 small businesses and helped create 600 jobs and has worked with business owners to secure \$39,106,622 in loans and capital for business expansion, according to association records.

With a background in management, business ownership and human resources, Wilcox has extensive experience in managing the day-to-day business operations of a small business. He holds a master of business administration from Portland State University.

Latino Community Association (LCA) has new leadership on its board of directors.

Zavier "Zavi" Borja became president of the Latino Community Association's board of directors in April, as LCA elevated some of its newer members to leadership positions. Borja is a first-generation Mexican-American who grew up in Central Oregon. In 2019, he founded the first local chapter of Latino Outdoors and later the nonprofit Vamonos Outside. He has worked with youth, school districts and Bend Parks and Recreation, and currently serves as community relations manager for the City of Bend.

LeeAnn O'Neill, managing partner at Allyship in Action, an organization that advances equality and social justice in Central Oregon, is the new board vice-president. O'Neill was born in Korea, raised in Michigan and practiced international commercial law in Washington D.C. before moving to Bend. Over the past decade, she has worked as a bilingual legal advocate at Saving Grace and as the bilingual family law facilitator at the Deschutes County Circuit Court.

Kinsey Martin, director of diversity equity and inclusion at Bend-La Pine Schools, is the new board secretary. Martin grew up in Bend and earned her master's degree in education at Oregon State University. She returned to the school district that educated her and taught students in dual language classrooms before joining the administrative team. Now she oversees programs and services for culturally- and linguistically-diverse students and families.

Chad Gilless, principal at Stillwater Energy, is now board treasurer. Gilless grew up in Texas and studied business and Spanish at the University of Houston. He collaborated with energy experts in Latin America and now leads a consulting firm that helps organizations manage their energy consumption and greenhouse gas emissions. Gilless and his family moved to Central Oregon from Portland in 2020 and he seeks closer ties with the Latino community here.

LCA thanks outgoing board president **Liliana Cabrera** and secretary **Verenice Alvarez-Sanchez** for their years of board service and advocacy for Central Oregon's Latino community.

Hospice of Redmond Bereavement Coordinator **Diane Kellstrom** has retired. Kellstrom worked for Hospice of Redmond for 17 years, providing emotional support to countless hospice friends and families, as well as many others in the community at large who experienced the death of a loved one.

Kellstrom was also the director of Camp Sunrise, a special summer camp for bereaved children ages 7-14. She facilitated grief groups for adults, such as Soup and Support, Expressive Arts, Guided Autobiography and grief groups in schools for kids of all ages. Kellstrom always had a keen attention to detail in planning and hosting numerous annual community events like Light Up a Life and Teddy Bear Tea; she simply brought a little magic into everything she touched, and she will be greatly missed.

We'd like you to meet **Kat Rachman**, our new bereavement coordinator, and



Zavier "Zavi" Borja

LeeAnn O'Neill

Kinsey Martin

Chad Gilless

director of Camp Sunrise.

Rachman joined us on May 3, 2022, working alongside Kellstrom during her final two months before her departure, including the final weeks of planning and facilitating 2022 Camp Sunrise.

Rachman holds a degree in counseling, human development and family science, and a post graduate certification in Mindfulness-Based Psychotherapy. She has worked as a clinically trained counselor for the past ten years in local mental health and substance use treatment agencies, as well as her private practice as a life coach and ordained inter-faith minister. She was previously program director for other nonprofit service agencies in the region.

Rachman moved to Central Oregon (originally to Bend) in 2000 after a lifetime of military travel as both a dependent "Air Force Brat," and later a USAF military spouse. Rachman moved to Crooked River Ranch in early 2017, where she and her family have created, what she calls, "an experiment in self-sufficiency" raising chickens, rabbits, turkeys, goats and growing gardens. She enjoys canning, cooking, baking and barbecuing, as well as attending concerts, camping, kayaking and hiking.



Aaron Tarnow

Aaron Tarnow of **4 Seasons Home Services** in Sunriver has been appointed as the chapter lead for the National Home Watch Association's Northwest Chapter, which includes members from Washington, Oregon, Idaho, Montana, Wyoming, Colorado, North Dakota, South Dakota, Nebraska and Kansas.

Selections have been made for the **Leadership Bend** Class of 2023, a nonprofit civic engagement and leadership development program of the Bend Chamber.

Participants are chosen from a broad cross-section of candidates from around the region who must undergo a significant application process. These acknowledged and aspiring leaders share a commitment to active participation in shaping the future of Central Oregon.

There now are over 550 Leadership Bend alumni, many of whom serve as our community "trustees" through board service, elected office, volunteerism and more.

Leadership Bend Class of 2023 is **Amanda Bird-Zimmerman**, Old Mill District; **Zavier Borja**, City of Bend; **Peter Bozin**, Parametrix; **Kate Burns**, Merrill O'Sullivan, LLP; **Trevor Campbell**, Kernutt Stokes, LLP; **Lisa Clark**, Bureau of Land Management; **Gary Crockett**, SELCO Community Credit Union; **Savanna DeLuca**, Wild Heart Therapy + Consulting; **Theresa Drulard**, St. Charles Health System; **Shawn Evilsizer**,

Morrison-Maierle; **Lindsay Gardner**, Bryant Lovlien & Jarvis P.C.; **Bess Goggins**, Boys & Girls Clubs of Bend; **Bradley Hawk**, Partners in Care; **Emma James**, Rosell Wealth Management; **Ted Jones**, U.S. Bank; **Emily Kirk**, Central Oregon Daily News; **Kris Knight**, Upper Deschutes Watershed Council; **Jennifer Kovitz**, Central Oregon Community College; **Michael Leeland**, Hayden Homes; **Gil Levy**, KIDS Center; **Cyrus Mooney**, Bend Chamber; **Michael Nelson**, Sazan Group; **Lynn Spinoglio**, First Interstate Bank; **Dan Stake**, Mid Oregon Credit Union; **Patricia Strange**, Otak; **Frank Thaxter**, TEN OVER STUDIO; **Dana Wilson**, City of Bend; and **Chad Young**, Skanska USA Building.

The Bend Chamber believes building leaders is necessary to community succession planning. As one of the fastest growing regions in Oregon and the northwest, the issues have become increasingly more complex and the need for active leadership is great.

For the nine months of the program, participants will work with local leaders to expand awareness and understanding of the Central Oregon region. The class will explore historical and current issues firsthand and learn about the unique challenges and opportunities that cross sectors and silos. Additionally, the cohort will benefit from a series of servant leadership topics designed to enhance individual leadership skills and make an impact through a class capstone project.

The **High Desert Mural Festival (HDMF)** announced the appointment of **Evan Namkung** as the new HDMF executive director.

The HDMF board was thrilled to partner with Namkung during their 2021 Equality & Justice Mini-Mural Festival in downtown Bend on his mural *Mountains for All*. They approached him about the executive director position shortly after the HDMF founder, Douglas Robertson, announced his plans to relocate and resign his position.

Namkung is a self-taught artist who has been painting since childhood. His original paintings have been displayed in numerous venues around Bend. In addition to his

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Who's Who!

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



Diane Kellstrom

Kat Rachman

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Who's Who
Continued from previous page

downtown Bend mural he recently completed a mural in downtown Redmond in partnership with the city. Professionally, he is social worker with Deschutes County Behavioral Health, and also volunteers in the Mountain Rescue Unit of Deschutes County Sheriff's Office Search and Rescue. Namkung's expertise and artistic drive will inform his role as the new HDMF executive director.

The HDMF Board also wants to recognize **Douglas Robertson**, outgoing executive director and founder, who worked tirelessly to help change the city's sign code in Bend to allow art murals to be legally painted. We are all very proud of his efforts working with the City of Bend, the Arts and Beautification Commission, Bend City Council members and local nonprofit organizations to amend the Bend sign code.



Congratulations **Ryan Johnsen** for his **Hole N One** on Hole 3 on July 21 at Awbrey Glen Golf Club — 406 yardage with his driver, witnessed by Jake Olsen. This is considered a Hole in One and an Albatross.

Congratulations to this year's **Deschutes County Health Heroes**. The Health Hero program honors community leaders who work to make Deschutes County a healthier place to live. This year, they also recognized the outstanding work and contributions during the COVID-19 pandemic.

The Deschutes County Health Heroes are **Donna Mills** of the **Central Oregon Health Council**, **Dr. Logan Clausen** of **COPA** (Central Oregon Pediatric Associates), **Gwen Gist** of the **St. Charles Health System** and **Mosaic Medical** and its Mobile Community Clinic.

Lifestyle Wake introduces members of their team.

Walt Muller (office manager) is originally from California and honed his office management skills at the digital ad agency AKQA and publishing house CMP Media, both in San Francisco. Muller enjoys his free time visiting family and friends, traveling and exploring Central Oregon's many restaurants, food trucks and breweries.

Jonathan Ross (sales) manages the Centurion and Supreme boat sales, with focus on customer service and creating an unforgettable on-the-water experience. Ross has been in the marine industry since 2018 after graduating from the University of Oregon with a bachelor of arts in media and design. Some of his interests off-the-water include cars, golf, spending time in the mountains and enjoying time with his friends and family.

Chris Micheletti (senior technician) grew up between Bend and Yosemite. He earned his ASE certification and degree while building his skills through the years as a diesel fleet mechanic. In his off time, Micheletti can be found on the lake or at the mountain with family and friends.

Richard Miller (parts and warranty) is originally from San Antonio, Texas, and has managed a bike shop in Hill Country (Central Texas) for the last 16 years. Miller spends his free time outdoors, enjoying all the unique scenery and sweet single tracks that Oregon has to offer.

Tommy Cogswell (pro shop manager/buyer) is originally from Maine, where he was a freestyle ski coach and taught students how to wakeboard, wake surf and water ski in the summer time. He enjoys to wake surf, snow ski and ride dirt bikes in his free time. Cogswell has found his true passion here at Lifestyle Wake, and plans to be around for the long haul.



Tour of Homes Winners Announced

Green Building Awards

- Under \$799,000** — Arbor Builders #19
- \$800,000 — \$999,000** — Stone Bridge Homes NW #14
- \$1,000,000 and up** — Momentasize Construction #16

Under \$500

- Best Architectural Design** — MonteVista Homes #1
- Best Feature** — 'Covered Patio' — MonteVista Homes #1
- Best Interior Finish** — MonteVista Homes #1
- Best Kitchen** — MonteVista Homes #1
- Best Landscaping** — MonteVista Homes #1
- Best Master Suite** — MonteVista Homes #1
- Best of Show** — MonteVista Homes #1
- Best Value** — MonteVista Homes #1

\$525,000-\$550,000

- Best Architectural Design** — Arbor Builders #19
- Best Feature** — 'Backyard' — MonteVista Homes #2
- Best Interior Finish** — MonteVista Homes #2
- Best Kitchen** — MonteVista Homes #2
- Best Landscaping** — MonteVista Homes #2
- Best Master Suite** — MonteVista Homes #2
- Best of Show** — MonteVista Homes #2
- Best Value** — MonteVista Homes #2

\$600,000-\$625,000

- Best Architectural Design** — Woodhill Homes #8
- Best Feature** — 'ADU' — Woodhill Homes #8
- Best Interior Finish** — Woodhill Homes #8
- Best Kitchen** — Hayden Homes #6
- Best Landscaping** — Hayden Homes #5

- Best Master Suite** — Hayden Homes #5
- Best of Show** — Woodhill Homes #8
- Best Value** — Woodhill Homes #8 \$675,000 — \$700,000
- Best Architectural Design** — Curtis Homes #20
- Best Feature** — 'Dog Wash' — Curtis Homes #20
- Best Interior Finish** — Curtis Homes #20
- Best Kitchen** — Curtis Homes #20
- Best Landscaping** — Curtis Homes #20
- Best Master Suite** — Curtis Homes #20
- Best of Show** — Curtis Homes #20
- Best Value** — Curtis Homes #20
- \$775,000-\$800,000**
- Best Architectural Design** — Winsome Construction #26
- Best Feature** — 'Mudroom' — Stone Bridge Homes NW #24
- Best Interior Finish** — Structure Development NW #22
- Best Kitchen** — Structure Development NW #22
- Best Landscaping** — Structure Development NW #22
- Best Master Suite** — Stone Bridge Homes NW #24
- Best of Show** — Structure Development NW #22
- Best Value** — Structure Development NW #22
- \$825,000-\$850,000**
- Best Architectural Design** — Stone Bridge Homes NW #14
- Best Feature** — 'Mechanical Room' — Palmer Homes #10
- Best Interior Finish** — Palmer Homes #10
- Best Kitchen** — Stone Bridge Homes NW #14

Continued on Page 28 ▶

Businesses Serving Community

FAMILY ACCESS NETWORK

Washington Federal Foundation presented Family Access Network (FAN) with \$2,500 in grant funds to support FAN services throughout Central Oregon. FAN advocates work directly in public schools in Deschutes, Crook and Jefferson counties to ensure children and their family members have access to crucial resources that can help them stabilize after setbacks. Coordinating with over 100 community partner organizations, FAN advocates facilitate quick, efficient connections to a variety of basic-needs services and provide clothing, school

supplies, food, eviction prevention, utility assistance and more for struggling Central Oregon families.

The Washington Federal Foundation facilitates direct giving to community-based nonprofits serving the needs of people with low-and-moderate incomes. They are committed to \$1,000,000 each year in community giving. These funds provide support for social agencies and nonprofits that serve the needs of those in their communities who may need support, including seniors, youth organizations and families with low incomes.

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CENTRAL OREGON LOCAVORE



FEAST FOOD CO.

High Desert Food & Farm Alliance Announces 2022 Local Food Superstars

by **KENDRA HUDDLESTON**, Executive & Program Assistant — High Desert Food & Farm Alliance

The High Desert Food & Farm Alliance (HDFFA) recently recognized food businesses going above and beyond through local food sourcing and contributions to the Central Oregon community. HDFFA considers local food to be food grown, raised and crafted in the Central Oregon's tri-county region of Crook, Deschutes and Jefferson County, as well as the lands of the Confederated Tribes of Warm Springs. HDFFA Farm and Ranch Partners voted for food businesses that purchase products regularly from them and the result is this award. Join them in congratulating their top picks and the 2022 Local Food Champions.

The winners are:

- Grocer:**
Central Oregon Locavore
- Restaurant:**
Jackson's Corner
- Food Truck:**
Feast Food Co.
- Specialty Food Items:**
Holm Made Toffee

The goal is to encourage local consumers to thoughtfully consider the sources of their food, as well as the steps it takes to get it to the market and onto their plates. Try purchasing local products from these outstanding local food businesses. Use HDFFA's Annual *Food & Farm Directory* as your guide to connect directly with the network of high desert agricultural producers and food businesses, and get a taste of Central Oregon. The 2022 *Directory* can be found online at getataste.org, through the new mobile Get A Taste app or in print at partner businesses, regional farmers markets, libraries and numerous public spaces throughout Central Oregon.

hdffa.org



JACKSON'S CORNER



HOLM MADE TOFFEE | PHOTOS COURTESY OF HDFFA

Tour of Homes

Continued from page 27

- Best Landscaping** — Luis Rosas Construction #4
- Best Master Suite** — Luis Rosas Construction #4
- Best of Show** — Palmer Homes #10
- Best Value** — Luis Rosas Construction #4
- \$875,000-\$975,000**
- Best Architectural Design** — JD Neel Construction #9
- Best Feature** — 'Basement/ADU' — JD Neel Construction #9
- Best Interior Finish** — JD Neel Construction #9
- Best Kitchen** — JD Neel Construction #9
- Best Landscaping** — JD Neel Construction #9
- Best Master Suite** — JD Neel Construction #9
- Best of Show** — JD Neel Construction #9
- Best Value** — JD Neel Construction #9
- \$1,050,000-\$1,100,000**
- Best Architectural Design** — Black Label Design Group #25
- Best Feature** — 'Outdoor Fireplace' — Pahlisch Homes #15
- Best Interior Finish** — Pahlisch Homes #15
- Best Kitchen** — Black Label Design Group #25
- Best Landscaping** — Pahlisch Homes #15
- Best Master Suite** — Pahlisch Homes #15
- Best of Show** — Pahlisch Homes #15
- Best Value** — Pahlisch Homes #15
- \$1,250,000-\$1,400,000**
- Best Architectural Design** — Momentasize Construction #16
- Best Feature** — 'Tesla Solar Roof' — Momentasize Construction #16
- Best Interior Finish** — Solaire Home Builders #3
- Best Kitchen** — Solaire Home Builders #3

- Best Landscaping** — Momentasize Construction #16
- Best Master Suite** — Solaire Home Builders #3
- Best of Show** — Solaire Home Builders #3
- Best Value** — Solaire Home Builders #3
- \$1,500,000-\$1,600,000**
- Best Architectural Design** — Malace Homes #17
- Best Feature** — 'Best Entertaining Space' — Malace Homes #17
- Best Interior Finish** — Malace Homes #17
- Best Kitchen** — Malace Homes #17
- Best Landscaping** — Malace Homes #17
- Best Master Suite** — Malace Homes #17
- Best of Show** — Malace Homes #17
- Best Value** — Malace Homes #17
- \$1,900,000-\$2,350,000**
- Best Architectural Design** — CNC Homes #27
- Best Feature** — 'Staircase' — CNC Homes #27
- Best Interior Finish** — CNC Homes #27
- Best Kitchen** — Axis Enterprises #13
- Best Landscaping** — CNC Homes #27
- Best Master Suite** — CNC Homes #27
- Best of Show** — CNC Homes #27
- Best Value** — Axis Enterprises #13
- \$2,700,000-\$2,900,000**
- Best Architectural Design** — Norman Building & Design #12
- Best Feature** — 'Back Deck/Infinity Pool' — Norman Building & Design #12
- Best Interior Finish** — Baxter Builders #11
- Best Kitchen** — Baxter Builders #11
- Best Landscaping** — Baxter Builders #11
- Best Master Suite** — Norman Building & Design #12
- Best of Show** — Baxter Builders #11
- Best Value** — Baxter Builders #11

coba.org

Bend-Redmond Habitat Celebrates its 200th Family Served with the Completion of Redmond Project

by MELLISSA KAMANYA, Director of Grants Management — Bend-Redmond Habitat for Humanity

Building homes for affordable homeownership since 1989, Bend-Redmond Habitat for Humanity recently celebrated serving its 200th family with the completion of ten affordable townhomes and nine Accessory Dwelling Units (ADUs) in Redmond.

Bend-Redmond Habitat for Humanity has much to celebrate with this project. “Welcoming home our 200th family to a life transformed by homeownership is a significant milestone for our organization,” Mellissa Kamanya, director of Grants Management, said. “In the same moment, we are honoring a total of ten families who are proud new homeowners at this site!” These townhomes are Bend-Redmond Habitat’s second Net-Zero project built with extra energy efficiency measures and environmental sustainability in mind. It also their second permanently affordable project, establishing an enduring legacy of affordable homeownership in Redmond by only reselling these to low-to-moderate income families. An exciting first for Bend-Redmond Habitat, by working closely with the City of Redmond, nine Accessory Dwelling Units (ADUs) were also built at this location and are permanently established for affordable housing.

Bend-Redmond Habitat’s 200th family is a single father of two young children. After a difficult divorce, he moved with his children into his parents’ basement to try to get back on his feet. He worked hard to save money for a space of their own, but with the high cost of housing and two children to care for, it felt like an impossible dream. He says that he “can’t wait to feel like my kids are in a safe community, where I know everyone and where everyone supports each other.” As he is preparing to move in, he looks forward to living near a park and giving his children a bedroom of their own.

Habitat successfully provides affordable housing because of widespread support from donors, state and city partnerships, community members and volunteers. Oregon Housing and Community Services (OHCS) is one of the main project sponsors for this site. Becky Isom, senior program manager at OHCS, said, “We know the need for housing in Central Oregon is significant, and we can only reach our goal of providing housing for all people of Oregon by creating durable and sustainable partnerships that address the root causes of the housing crisis. We are so proud that by using resources provided by our agency, Habitat for Humanity was able to quickly get to work on the project and start construction within less than a year.”

“In partnership with the City of Redmond, Bend-Redmond Habitat for Humanity has built affordable housing that is bringing stability to our workforce and neighborhoods,” said Redmond’s Deputy City Manager John Roberts. “These affordable townhomes and ADUs are creating long lasting legacies of hope and change for hard working families in Redmond.”

Bend-Redmond Habitat is one of the few affordable housing builders in Central Oregon providing opportunities for homeownership for low to moderate income people that are housing unstable and make 40 percent to 80 percent of the area median income. With their homeownership program, families & individuals are required to volunteer hundreds of hours as the down payment for the home, attend monthly financial education classes and participate in a matched savings program for the closing costs. When those requirements are fulfilled and the house is constructed, the families & individuals purchase it with a below market



PHOTO | COURTESY OF BEND-REDMOND HABITAT FOR HUMANITY

rate loan for 30 years.

Habitat isn’t building these homes on their own. In fact, it takes roughly 5,000 people, directly or indirectly, partnering on each home so that people have a chance at a different life. A home creates an opportunity to become stable, for security, a feeling of tranquility and empowers people to become better.

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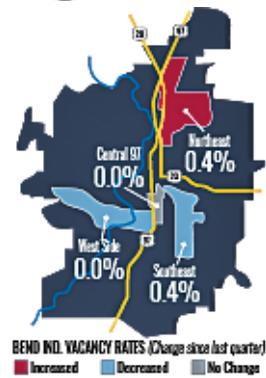
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Compass Commercial

Continued from page 5



BEND INDUSTRIAL MARKET

by **GRAHAM DENT, SIOR,**
Partner & Broker —
Compass Commercial Real Estate Services

Compass Commercial surveyed 320 industrial buildings in Bend totaling 4.61 million square feet for the second quarter Bend industrial report of 2022. At the end of Q2 2022, the overall vacancy rate stood at 0.34 percent, virtually unchanged from the 0.33 percent recorded in Q1 2022.

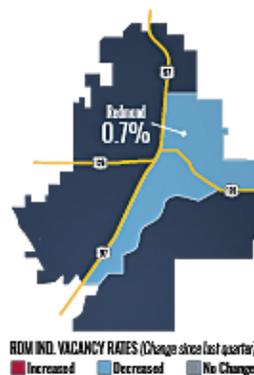
LEASING: Demand for industrial space, particularly smaller spaces less than 10,000 SF, remained extremely high during the quarter. Leasing activity was again limited only by the severe shortage in supply. Tenants

are electing to renew in-place, even at very high rates, rather than risk having to identify a new location. Most tenants are having to become more efficient in the space they occupy and in many cases taking down contiguous expansion space before it ever hits the market.

RENTS: Average asking rates for Bend industrial space are between \$1.00 and \$1.20/SF/Mo. NNN*. Due to the high demand for industrial space in town, Landlords are consistently achieving rates above \$1.00 /SF/Mo. on new leases. Generally, smaller spaces under 2,500 SF will command rates on the higher end of this range.

CONSTRUCTION: There are no speculative industrial development projects underway. The construction occurring in the market is limited to owner/user development projects. Although rental rates are at an all-time high, so too are land prices and construction costs making speculative development a challenge.

SALES: There were a couple of notable industrial building sales during the quarter. One property located at 20739 High Desert Court sold to an investor for \$2,840,000 or \$218/SF which represented a 4.5 percent cap rate. Another investment sale occurred at 20576 NE Painters Street. That property sold for \$3,500,000 or \$191/SF and a cap rate of 5.2 percent.



REDMOND INDUSTRIAL MARKET

by **PAT KESGARD, CCIM,**
Partner & Broker —
Compass Commercial Real Estate Services

88 buildings totaling 1.66 million square feet were surveyed in the second quarter of 2022. In this quarter, the Redmond industrial market recorded net positive absorption of 2,166 SF. At the end of Q1 2022, 13,891 SF of industrial space was available in Redmond, and there is now only 11,725 SF of vacant space in Q2 2022. The vacancy rate decreased as a result from 0.83 percent in Q1 to 0.70 percent in Q2.

LEASING: Activity in the Redmond industrial market continues to increase. The 11,725 SF that is currently available came on the market during Q2 and this is indicative to how tight the market is. Demand is still growing, as is reflected in the limited amount of vacancy.

RENTS: Average asking lease rates in the Redmond industrial market are between \$0.85 and \$1.10/SF/Mo. NNN* depending on the condition of the space. Asking rates for new projects under construction will probably be between \$0.95 and \$1.25/SF/Mo. NNN.

CONSTRUCTION: There is currently 100,000 to 130,000 SF of industrial space in the pipeline for 2022/2023. Two industrial buildings at 2505 SE 1st Street totaling 58,568 SF are projected to be completed in the summer of 2022 and some leases are already signed. Another 40,000 SF industrial building located at 2502 SE 21st Street is slated to break ground at the end of 2022. Some of these buildings will be owner/user facilities, and some will be for lease. In the last few months, lumber prices have settled down to levels about where they were two years ago.

Positive Absorption = Space Leased | Negative Absorption = Space Vacated
*Data sourced from CoStar

About Compass Points Market Report:

Compass Points is Central Oregon's primary commercial real estate newsletter. Compass Commercial Real Estate Services offers comprehensive surveys of office, retail and industrial properties in Bend and Redmond, Oregon. The report provides a detailed look at quarterly vacancy and absorption data in these markets along with leasing and sales activity, rental rates, construction projects and more.

Retirement Lessons

Continued from page 25

risks experienced in this zone. Creating a Retirement Income Survival Kit can help to ensure that your money lasts as long as (or longer than) you do. In short, you need to ensure that your income streams are protected against the inflation risk that you, and indeed all retirees, face.

¹indexmundi.com/Vietnam/inflation_rate
²Alliance Bernstein
³Kelly Blue Book
⁴RedFin

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

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2022 EDITORIAL CALENDAR

ISSUE DATE	SPECIAL SECTIONS	INDUSTRY LISTS
August 17 Deadline Aug 10	Women in Business	Largest Women-Owned Businesses, Moving/Storage, Auto Dealers, Trucking & Transportation, Auto Body Repair
September 7 Deadline Aug 31	Annual Healthcare	Asst'd. Living, Chiropractors, Dentists, Eye, Home Care, Hospitals, Physical Therapy, Physician Groups, Reconstructive Surgery, Audiologists, Emergency Transport, Acupuncture
September 21 Deadline Sept 14	Sisters Profile	Financial Planners, Stock Brokers
October 5 Deadline Sept 28	Nonprofit Profiles	Nonprofit Organizations, Accountants, Bookkeepers



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Central Oregon Business Calendar

WORKSHOPS & TRAINING



August 4

3:30-5:30pm EDCO Annual Meeting and Celebration EDCO's Bend Office Patio. Register at <https://www.eventbrite.com/e/edco-annual-meeting-celebration-tickets-376872554957>.

August 9

10-11am Bend Chamber Membership 101 at Bend Chamber. Information and registration at <https://bendchamber.org/bend-event/membership-101-maximizing-your-membership-august-9/>.

August 10

3pm Deschutes County In-Person Fuel Reduction Grant Informational Meeting. RSVP to ed.keith@deschutes.org. Information at www.deschutes.org/grants.

August 11

9am La Pine Rural Fire Protection District Regular Board Meeting at 51550 Huntington Road, La Pine.

August 11

5:30-7:30pm Volunteers in Medicine Open House at 2300 NE Neff Road, Bend. RSVP to joe.gaines@vim-cascades.org or 541-585-9007.

August 16

Noon-1:30pm Bend MPO Policy Board Virtual and In-Person Meeting at Deschutes Services Building DeArmond Room. Zoom: https://bendoregon-gov.zoom.us/webinar/register/WN_JuWr3sXdRRexv4rDUewJTA, call-in: 888 788 0099, webinar ID: 817 4459 6278, passcode: bmpo.

August 16

5-7:30pm Bend Chamber What's Brewing: State of the County, at OSU-Cascades Edward J. Ray Hall, Bend. Register at <https://bendchamber.chambermaster.com/eventregistration/register/13879>.

August 18

8-9:30am Bend Chamber Commerce and Coffee at Crux Fermentation Project's Production Facility, 63065 18th St., Bend. Information and registration at <https://bendchamber.chambermaster.com/eventregistration/register/13875>.

WORKSHOPS & TRAINING



August 18

7-8:30pm Envision Bend Virtual Workshop, Listen & Envision. Register at <https://envisionbend.org/news/>.

September 14

7-8:30pm Envision Bend Virtual Workshop, Listen & Envision. Register at <https://envisionbend.org/news/>.

September 17

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

(Ongoing)

COCC Small Business Development Center Virtual Classes. View options and registration at <https://www.cocc.edu/departments/continuinged/>.

Building Permits

COMMERCIAL PERMITS WEEK ENDING 7-15-2022

City of Bend

- \$22,425,435.00 - Commercial (Multi Family) 168,967 sf. at 954 SW Emkay Dr. Bend 97702 OR Owner: Edison Bend, LLC
Builder: CS Construction 541-617-9190 Permit # PRNC202200554
- \$80,000.00 - Commercial (Tenant Improvement) 1,743 sf. at 210 SW Century Dr. Ste 160 Bend 97702 OR Owner: Forum Westside, LLC Permit # PRRE202201489
- \$30,000.00 - Commercial (New) 372 sf. at 110 SE 9th St. Bend 97702 OR Owner: Bunger Properties, LLC Permit # PRRE202203095

City of Redmond

- \$5,400,000.00 - Commercial (New) 27,900 sf. at 1425 NE Greenwood Ave. Redmond 97756 OR Owner: Dawn Liberty, LLC 62675 Stenkamp Rd. Bend, OR 97701
Builder: Sunwest One, Inc. 541-548-7341 Permit # 711-22-000189

Deschutes County

- \$424,443.00 - Commercial (New) 2,538 sf. at 18117 Forestbrook Lp. Bend 97707 OR Owner: Caldera Springs Real Estate, LLC PO Box 3609 Sunriver, OR 97707 Permit # 247-22-001426
- \$142,500.00 - Commercial (New) 351 sf. at 56400 Elk Run Dr. Bend 97707 OR Owner: Caldera Springs Real Estate, LLC PO Box 3609 Sunriver, OR 97707
Builder: R & H Construction, Co. 503-228-7177 Permit # 247-22-002993
- \$142,500.00 - Commercial (New) 539 sf. at 56400 Elk Run Dr. Bend 97707 OR Owner: Caldera Springs Real Estate, LLC PO Box 3609 Sunriver, OR 97707
Builder: R & H Construction, Co. 503-228-7177 Permit # 247-22-003018
- \$107,686.00 - Commercial (New) 1,782 sf. at 657 N Reed St. Sisters 97759 OR
Owner: Hayden Homes, LLC 2464 SW Glacier Pl. Ste. 110 Redmond, OR 97756 541-923-6607 Permit # 247-22-003346
- \$117,476.00 - Commercial (New) 1,944 sf. at 675 N Reed St. Sisters 97759 OR
Owner: Hayden Homes, LLC 2464 SW Glacier Pl. Ste. 110 Redmond, OR 97756 541-923-6607 Permit # 247-22-003351
- \$78,317.00 - Commercial (New) 1,296 sf. at 631 N Reed St. Sisters 97759 OR
Owner: Hayden Homes, LLC 2464 SW Glacier Pl. Ste. 110 Redmond, OR 97756 541-923-6607 Permit # 247-22-003340
- \$78,317.00 - Commercial (New) 1,296 sf. at 657 N Reed St. Sisters 97759 OR
Owner: Hayden Homes, LLC 2464 SW Glacier Pl. Ste. 110 Redmond, OR 97756 541-923-6607 Permit # 247-22-003344
- \$58,738.00 - Commercial (New) 972 sf. at 675 N Reed St. Sisters 97759 OR
Owner: Hayden Homes, LLC 2464 SW Glacier Pl. Ste. 110 Redmond, OR 97756 541-923-6607 Permit # 247-22-003352
- \$58,738.00 - Commercial (New) 972 sf. at 697 N Reed St. Sisters 97759 OR
Owner: Hayden Homes, LLC 2464 SW Glacier Pl. Ste. 110 Redmond, OR 97756 541-923-6607 Permit # 247-22-003353
- \$48,948.00 - Commercial (New) 810 sf. at 681 N Reed St. Sisters 97759 OR
Owner: Hayden Homes, LLC 2464 SW Glacier Pl. Ste. 110 Redmond, OR 97756 541-923-6607 Permit # 247-22-003354
- \$25,000.00 - Commercial (New) at 19300 Tumalo Reservoir Rd. Bend 97703 OR
Owner: Crown Castle 1505 Westlake Ave. N Ste. 800 Seattle, WA 98109 Permit # 247-22-004733

COMMERCIAL PERMITS WEEK ENDING 7-22-2022

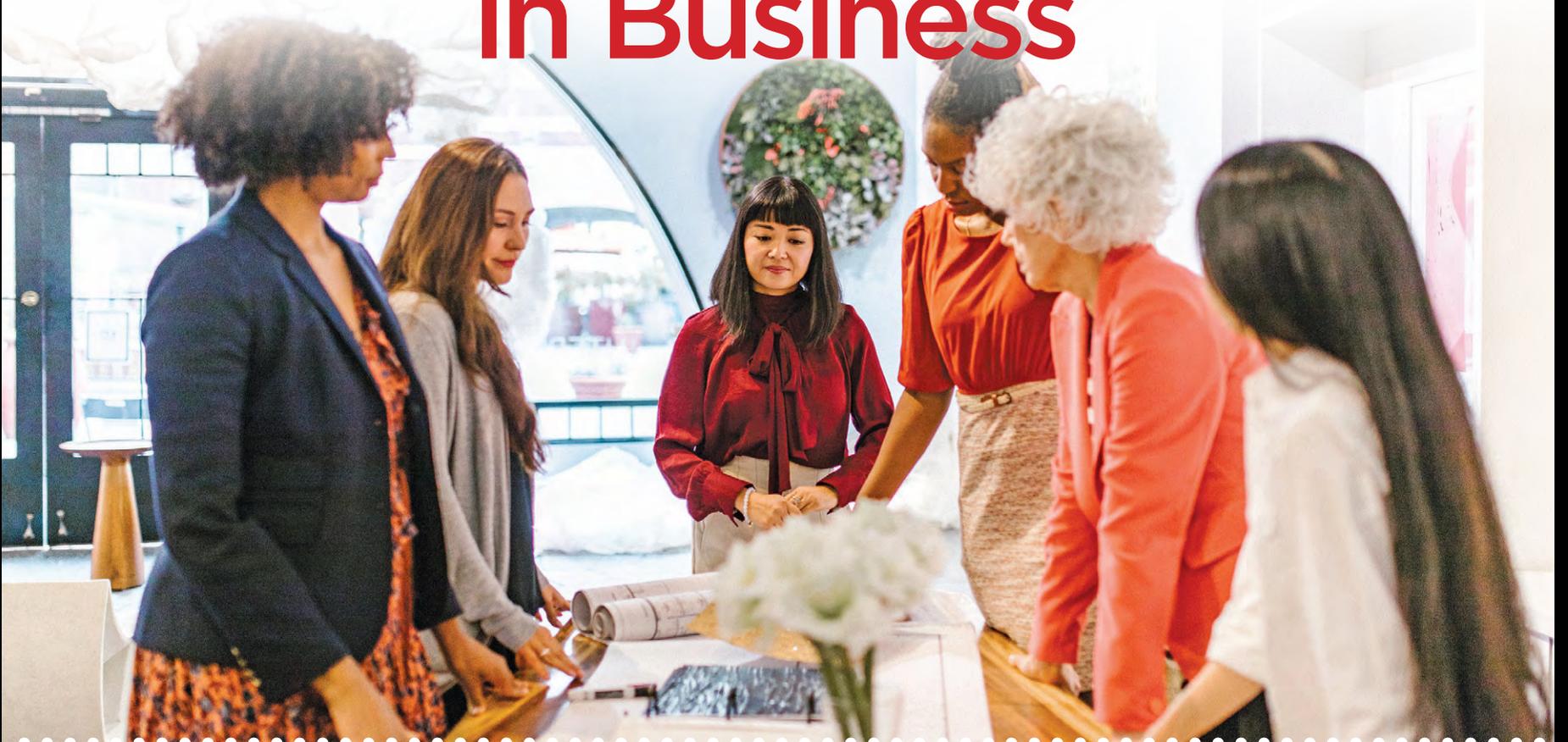
Deschutes County

- \$529,472.00 - Commercial (New) 3,124 sf. at 18112 Forestbrook Lp. Bend 97707 OR Owner: Caldera Springs Real Estate, LLC PO Box 3609 Sunriver, OR 97707 Permit # 247-22-002180

City of Bend

- \$120,000.00 - Commercial (Alteration) 6,968 sf. at 775 SW Bonnett Way Ste. 110 Bend 97702 OR Owner: BSX8, LLC Permit # PRRE202203810
- \$49,000.00 - Commercial (Alteration) 1,953 sf. at 3188 N Hwy 97 Ste. 116 Bend 97703 OR Owner: RPP Bend, LLC Builder: B. Davis, Inc. 408-436-4800 Permit # PRRE202203295
- \$30,000.00 - Commercial (New) 304 sf. at 63055 N Hwy 97 Bldg M Bend 97703 OR Owner: State Highway Commission
Builder: Triple C Contracting, LLC 541-280-2273 Permit # PRNC202200202
- \$30,000.00 - Commercial (New) 304 sf. at 63055 N Hwy 97 Bend 97703 OR Owner: State Highway Commission
Builder: Triple C Contracting, LLC 541-280-2273 Permit # PRNC202200202

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