

Central Oregon Dogs
Provide Inspiration
for Ruff Hippiie Bandanas
— Page 13

Enhancing & Promoting the Economic Vitality of Central Oregon Since 1994

Pinky G's

Guy Fieri Approved Pizza Joint Arriving in the old Sargent's Building

by NOAH NELSON — CBN Feature Writer



PHOTO | COURTESY OF PINKY G'S

A new pizza restaurant will be moving into the old Sargent's Cafe location on SE Third Street in Bend. Generations of Bendites have enjoyed Sargent's for their calm atmosphere, quality food and friendly service. Adam Hoff, owner and general manager of the new restaurant Pinky G's, hopes to live up to the Sargent's legacy and maintain the location as a family friendly restaurant with quality food and service.

"We are excited to bring a new life to that building that so many people in the community know and love," Hoff said. "We want to maintain a nice, relaxed atmosphere where people can be comfortable."

Pinky G's is an established brand run by Adam and his business partner, Tom Fay. In 2011, Fay founded the first Pinky G's in Jackson Hole, Wyoming after noticing that the outdoorsy town lacked two main qualities: high quality pizza and late night dining options. Fay hired Hoff as the general manager of this location, and the two have since had plenty of success; so much so that they were able to expand the business to Big Sky, Montana in 2019 and Victor, Idaho in 2021.

The idea to move to Bend first came to fruition when Hoff and his wife moved to Bend in 2016. "Bend is a beautiful place to live with a growing economy, and it fits our theme of outdoorsy towns," Hoff said. "The expansion here just made sense, and it was just a matter of time until we got all the pieces together."

Pinky G's will fill a somewhat missing niche in Bend for late night dining and local pizza. Specifically, the hand tossed, New York style pizza will be rather unique in the community, where the only competition based on style is Cibelli's, a location known for their giant pies.

Hoff and Fay's venture has garnered the acclaim of a celebrity chef who is as well known for his culinary skills as he is for his frosted tips. The team at *Diners, Drive-Ins and Dives*, one of Guy Fieri's long-standing TV shows featuring local restaurants across the nation, reached out to Fay to film an episode.

"We saw the email and jumped at the chance," Hoff said.

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The Thornburgh Development

Weighing the Pros & Cons of a New Luxury Resort

by NOAH NELSON — CBN Feature Writer



RENDERING | COURTESY OF THORNBURGH RESORT

North of Tumalo down Cline Falls Highway, 1,960 acres of land are set to be turned into the region's newest resort community, fit with world class golf, luxury homes and artificial lakes. The development has seen pushback over the years from a variety of sources and community members, with tensions reaching a high-point this last spring when the environmental watchdog organization, Central Oregon LandWatch, took up a campaign on social media to raise awareness on the proposed sale of 400 more acres of public land to the resort's developers.

The sale never went through, and the resort will remain on the original 1,960 acres of land. Despite this news, many of the same concerned community members are still arguing against the existence of the resort, while others are looking forward to the potential economic impact this luxury development will have on the nearby city of Redmond.

The history of the property stretches back to the early 20th century when it was owned by Jack Shumway. "My grandfather was at the Deschutes County Fair in 1953 talking to Shumway and asked him if he had ever thought about selling that Cline Butte property," said Thornburgh

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Sisters Continues to Diversify its Economy, Attracting New Traded-Sector Businesses

by KRISTINE THOMAS — CBN Feature Writer

The astonishing beauty of the Three Sisters mountains, boundless recreational opportunities from downhill skiing to trail running and a charming downtown are a few of the reasons business owners and people are deciding to move to Sisters. Sisters Mayor Michael Preedin said maintaining the Sisters' small-town charm will require careful planning to accommodate both residential and business growth.

According to research by Portland State University, Sisters is ranked the eighth fastest growing city in Oregon, growing by more than 50 percent from 2010 to 2020. "We all recognize Sisters has grown and will likely continue to grow, but we are committed to Sisters continuing to be a small-town where people are happy to live here, know their neighbors and treat each other the way they want to be treated," Preedin said.

City Projects/Goals

Hiring a new city manager is a top priority for the Sisters City Council, Preedin said, adding former City Manager Cory Misley resigned in August to take a job at Portland State University.

Preedin said the city is working with a consultant to recruit a new city manager. "The consultant has met

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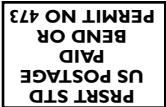


PHOTO | BY KRISTINE THOMAS

Sisters Spotlight — Pages 12-17

Bend, Oregon

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RECENT TRANSACTIONS

Broker **Terry O’Neil, CCIM** with **Compass Commercial Real Estate Services** represented the buyer, **Central Electric Training Trust**, in the acquisition of 646 NW Madras Highway in Prineville. The 10,750 SF industrial property on 1.45 acres sold was purchased for \$800,000.

Compass Commercial Real Estate Services brokers **Ron Ross, CCIM** and **Luke Ross** represented the seller, **Karen Forte**, in the sale of 360 NE Kearney Avenue in Bend. The 1,384 SF office building on 0.18 acres sold for \$644,475.

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Shevlin Crossing Takes Shape in NorthWest Crossing, Announces First Tenant Agreement

Bend’s newest Class A office project, Shevlin Crossing, a joint venture between Brooks Resources Corporation and Taylor Development, is underway. In partnership with Compass Commercial it has secured its first tenant, RBC Wealth Management —



RENDERING | COURTESY OF BROOKS RESOURCES CORPORATION

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COCC to Expand Madras Campus with Donated Land

Central Oregon Community College (COCC) is pleased to announce plans to expand its Madras campus with a new, 15,000-square-foot facility that will house a range of new training and education opportunities to meet



A CROWD WATCHES DANCERS AND DRUMMERS DURING THE 2022 SALMON BAKE AND TENTH ANNIVERSARY CELEBRATION OF THE COCC MADRAS CAMPUS | PHOTO BY PAT KRUIS / PAMPLIN MEDIA GROUP

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Viaggio Wine Merchant to Open in October

Viaggio Wine Merchant is pleased to announce its grand opening in the Westside Yard (210 SW Century Drive) in October.

The new wine shop will feature hand-selected domestic and international wines, a wine club, producer-focused wine tastings, cellar consultation and management, corporate gifting and events. The wine bar will offer guests

a unique experience with globally sourced and curated by-the-glass pours, bottle selections and small bites in the elegantly designed space.

Owned by Advanced Sommelier Benjamin Richardson, patrons will benefit from Benjamin’s 20-plus years in the wine

Continued on Page 30 ▶

Bend Venture Conference Growth & Impact Stage Semifinalists Announced

Economic Development for Central Oregon (EDCO) announced the semifinalist companies advancing in the Growth and Impact Stage competitions for the 19th Annual Bend Venture Conference (BVC) on October 20-October 21, 2022. The nine semifinalists in the Early Stage competition category were announced earlier this week.

Each year, new BVC Growth and Impact funds are raised to invest in the most promising companies that compete in the annual conference. In the weeks preceding the conference, investors meet with semifinalist companies at a series of pitch meetings to narrow the companies to a list of finalists, which will be announced in early October. Following the due diligence process, investors determine which finalists will

receive investments from the funds at the Bend Venture Conference on October 21.

“Since 2007, the BVC Funds have supported 28 great companies and founding teams in an effort to grow the investment ecosystem in Central Oregon,” said Jenn Lynch, BVC Growth and Impact Fund manager. “We’re already hard at work this fall looking at these great new companies in search of our next winner.”

The semifinalists below have one more round of cuts to go before qualifying to present at this year’s conference. Companies have historically won investments ranging from \$100,000 to \$2,500,000.

In alphabetical order, the BVC Growth Stage semifinalists are:

- 1. Altitude Functional Beverages (Bend) — A functional beverage producer incorporating CBD into routine-based beverages like coffee and alcohol replacements.
- 2. Bluebird CX (Vancouver, Washington) — An automated gifting platform that partners with swag sellers to reach more customers faster.
- 3. Cannecht (Bend) — A digital marketplace to help cannabis operators find and secure service contracts with trusted providers.
- 4. Clean Age (Portland, Oregon) — Gender inclusive, natural, sustainable personal care products that give teens and preteens the essentials they need to help them establish healthy habits.
- 5. Healers Petcare, Inc. (Vancouver, Washington) — An innovative pet

- products company that engineers, manufactures, and markets a full range of pet health products.
- 6. Minnow Technologies (Seattle, Washington) — A cloud-connected delivery hub (called a “pod”) that makes food delivery efficient and reliable.
- 7. Phenix Solutions, Inc. (McMinnville, Oregon) — Professional aviators that design, certify, and manufacture heavy lift, remote piloted aircrafts and specialized equipment used for unmanned aerial missions.
- 8. ProMedix Inc. (Portland, Oregon) — A revolutionary, noninvasive wearable sensor for accelerating sepsis detection at the bedside — whether

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Thornburgh

Continued from page 1

Developer Kameron DeLashmutt. “Shumway said, ‘I hadn’t thought about selling it, but it sounds like you’ve thought about buying it.’”

The property was sold to DeLashmutt’s family for \$5,000 and 35 yearling heifers, and plans for the resort began sprouting in the early 2000s. In 2005, the developers submitted their first land use application.

Now, the development is moving forward with at least one golf course, 950 luxury homes, multiple lakes and many of the classic fixtures found at other resort communities like a clubhouse and a community hall, along with dining, fitness and spa buildings.

The environmental impact of the resort is the foremost issue on the mind of most critics. In response, DeLashmutt has taken steps to mitigate the impact on the nearby landscape and neighboring communities. “We like to put a big emphasis on natural elegance,” he said.

The Deschutes County Code dictates many factors for new developments, including the density at which they are being built. The DCC in this case allows 1.5 homes per acre of land, and Thornburgh falls far under that limit by building an average of .48 homes per acre of land. The DCC dictates that at least 50% of the development must be open space. Thornburgh will have 66% of their property be open space, with the majority dedicated to preserving native landscaping; nearly 900 acres will remain almost entirely untouched and preserved.

The golf course currently being developed is designed by some of the top architects in the world, the Whitman, Axland and Cutten group. The course has been designed to mitigate the impact on the natural environment, with plenty of old-growth juniper trees being marked off for preservation, including one that the team has nicknamed “Big Red.”

Compared to other courses across the region and the nation, this course will have a relatively low impact on the environment that surrounds it, keeping with the resort’s theme of natural elegance.

“We like to imagine, instead of changing the land, we’re just dropping a sheet right on top,” Axland said. “The goal is to let the landscape guide us, as opposed to competing with nature. If anything, we just want to compliment the natural



RENDERING | COURTESY OF THORNBURGH RESORT

surroundings and preserve the natural history of this land.” Fit with water-efficient species of turf and features made to compliment the views of the Three Sisters, this course aims to showcase the natural beauty of the land while helping maintain it.

Still, there is one key issue that causes massive amounts of concern in neighboring communities: water. Water has been the single most significant environmental factor in arguments against Thornburgh, and it will likely stay that way.

Acknowledging that the region is experiencing a drought, DeLashmutt has taken steps to decrease how much water the resort will need. A newly proposed permit would allocate the resort 1,460 acre feet of water for a maximum daily pumping of about 1.3 million gallons. As far as consumptive use goes, the resort will require less than 800,000 gallons per day, far below the original 6 million gallon estimate that was widely shared on social media.

Still, opponents say that any amount of increased water use is too much. While Thornburgh has taken steps to become a more environmentally friendly development, the Executive Director of LandWatch Ben Gordon says that

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Thornburgh
Continued from previous page

this statement is an oxymoron, “the development of luxury homes, golf courses and manmade lakes in a rural area that lacks the adequate infrastructure, cannot be environmentally friendly,” Gordon said.

LandWatch has been keeping an eye on this development for years now, and is opposed due to water usage and the potential loss of public land around Cline Butte. “Farmers, ranchers, hunters, mountain bikers and more have all spoken up with different concerns over this development,” Gordon said. “The community has spoken.”

Gordon is referring to a community letter, signed by over 4,500 hundred interest groups, small businesses and individuals who represent thousands more across the region, who all oppose the resort’s development and the proposed purchasing of 400 acres of public land. While many different groups had a stake in the conversation, no one was quite as concerned as local farmers and rural citizens who are seeing their wells run dry. “People who thought their well would last are now sputtering dry,” Gordon said. “Add any straw to that ground, and the issue will grow.”

Gordon added that “A water thirsty development on rural ground during a drought, is not something we can fully support. It just doesn’t make sense to see that development in that location at this time.”

This message is echoed by local farmer Cate Havstad-Casad. Co-owner of Casad Family Farms just outside of Madras, Havstad-Casad said that as long as farmers and ranchers are in situations this dire, this development will be detrimental to the community.

“Our farm has lost 80 percent of the water we typically need to sustain ourselves, and plenty of other farmers are facing the same thing, along with more and more wells going dry, as well,” she said. “At this point in time, Central Oregon is already an over tapped water resource. Any water he takes, he is taking from an over tapped resource. Until landowners’ wells are not going dry and farmers are not going bankrupt due to not having enough water to farm, there is not enough water for his luxury resort.”

Havstad-Casad followed up by saying, “When a development has been contested by thousands of community members over the last 18 years, the community has spoken clearly. They do not want this resort, because it will not support the community.”

While the resort objectively has a toll on the environment, DeLashmutt has



RENDERING | COURTESY OF THORNBURGH RESORT

also been vocal about how the development will impact the local community. For example, yearly tax revenue from the resort will pump an estimate of over \$10 million into the Redmond public school system, over \$3 million into rural fire protection and nearly \$1 million for the county library.

On the water side of things, DeLashmutt has offered to donate a one-time supply of 200 acre feet of water that would go unused, otherwise, to the North Unit Irrigation District where many farmers and ranchers are struggling. While the donation is appreciated from the standpoint that any amount of water is appreciated, some local farmers have voiced their concern over the amount of water received, and the timing of the donation.

Once that donation is divided between each farm and household, the donation comes out to about .002-.004 acre feet of water, which equates to about 650-1,300 gallons. The donation, while claimed to be in good faith by the developers, has been criticized for being far too small to have a real impact on a farming operation, with some critics arguing that the donation exists solely to help with the resort’s public image, speculating that the donation was done to help the resort’s groundwater permit get approval from the Oregon Water Resource Department.

“Either the Oregon Water Resource Department is doing their job in protecting our resources, or not,” Havstad-Casad said. “It is that simple.”

While the Thornburgh development has taken large steps compared to other resorts to become environmentally friendly and show how the resort will positively affect the community of Redmond, opponents of the resort argue that the mere existence of the development at this point in time is not beneficial and does not make sense. As long as farmers are struggling like they are now, it is unlikely that concerns over water will be going anywhere.



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Marketing your Business in a Small Town

by **RON MONTGOMERY — Cight Solutions**

Living in a small town has its perks. Neighbors are more like family, you know the mail carriers name, and maybe the pharmacist at your local drug store has been the same since you were a child. But marketing your small business in a small town can have its challenges.



The Census defines small towns as incorporated areas with 5,000 residents or fewer. While you may be the only business in your industry in your small town, perhaps your top competitor has lower pricing based on volume and is in a larger metropolis. Competition of this nature can make it difficult to corner your local market.

The good news... there are ways to stand out within a small town that won't break the bank! Here are four ways to be competitive and get found!

Get Active in the Community

Being seen in the community while being recognized as a business owner is the simplest way to promote your business. Many times, sponsorship or donations afford you the opportunity for advertising. Here are just a few suggestions to consider:

- Sponsor an event at a local school
- Donate goods/services to a local charity auction
- Host a community outreach event
- Have a booth at a local fair or festival

Run Local Promotions

Snail mail isn't dead! We all still get snail mail advertisements and while they're not all created equal, they can have impact. Perhaps it's a monthly coupon flyer or that fridge magnet from a local business, advertising your business through the mail still have benefits. Even better, these promotions

and ads can be directed to current clients or prospective customers.

- Place a coupon ad in a local circular
- Advertise in a local publication
- Send a business card magnet with the biggest local sports team's schedule on it
- Advertise on a local radio station

Google and Listings Management

When people in a small-town search "near me", if you don't show up in search results you're missing out! An accurate Google Business Profile and well managed online listings ensure your business appears in consumer search results.

Google is the world's most-visited website and holds the most significant percentage of the search engine market share. The more online directories your business lists itself on, the higher the probability of a customer finding you through a Google search.

Digital Advertising Geotargeting

Digital ads are more precise in their targeting than traditional advertising methods. While you cannot control who sees a billboard along a highway, you have more control over viewers with digital ads. Using geographic targeting allows you to place ads in a specific area.

Set up your digital ads to target geographies in and around your town to ensure you're adding one more layer of local visibility to your business.

So get involved in the community, provide benefits specific to community members and make sure you're found online!

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Breakthrough Strategies for 2023

by MICHAEL SIPE, President — CrossPointe Capital

As business leaders we face a complex and chaotic market environment next year. Our businesses will be buffeted by a range of external political, legal, regulatory, economic and cultural forces, the confluence of which we have never experienced. After 2.5 years of relative isolation, business leaders from across our region are gathering at the **Central Oregon Business Forum** to learn, share best practices, build valuable connections and prepare to thrive in the year ahead. The program will include presentations from local business leaders on top-of-mind issues for local business leaders.



Our three topics are:

- **The Workforce Drought** —
Presenter: Matt Ertle, owner of PrideStaff and G.A. Rogers
- **Cyber Security for Small Business** —
Presenters: Jordan Smith CEO and Erin O'Donnell, vCIO of Velox Systems
- **Managing Cash Flow in Stagflation** —
Presenter: Kevin Palmer, CFO of Bright Wood

The goal of the Forum is to have each attendee leave with at least one breakthrough strategy to drive exceptional results in the difficult year ahead. We'll do this through unique, directed topic-based peer-peer roundtable discussions where attendees will both share and receive best practice ideas focused on the three Forum topics. We'll do this using one of the most powerful tools I've used in my consulting work with business leaders over the last 30 years to propel dramatic results.



PHOTO | COURTESY OF CROSSPOINTE CAPITAL

The tool is called the Innovation Matrix. It allows us to make distinctions between three different categories of business strategy that every business owner needs to understand, but that few have ever considered in this way.

- **Competitive Strategies.** Despite the apparently attractive sounding name, Competitive Strategies are merely the baseline practices that are required to meet minimum marketplace standards in a given industry. All too often, I see business owners touting a practice in their business as a major competitive advantage, when, in fact, many, if not all their competitors are doing the same thing. Nonetheless, it is important to become aware of and implement what I call Competitive Strategies, in order to be a credible player in a particular marketplace. For poker players, consider it like having to ante up in order to play. Attendees at the Forum are highly likely to discover Competitive Strategies that they need to implement immediately to reach marketplace standards that may have slipped their notice. Likewise, many will discover through peer-peer discussions that some practices they think are special and unique about their business, are actually quite commonplace and far from unique. This is a very useful revelation.

- **Unique Strategies.** I distinguish Unique Strategies as those competitive practices that you employ in your business that no one else in your industry or marketplace uses. Note that a strategy could be commonly employed in one industry and unknown in another. This is where the value of peer-peer interaction produces tremendous results,

as ideas are shared cross-industry or cross-market. For example, the owner of a manufacturing business normally employs inventory control practices. Service-based company owners rarely think about inventory management the same way, if at all. However, both owners in a peer-peer discussion could share ideas from their respective industries on maximizing cost efficient and timely throughput that could be transferred or adapted to the other. These are powerful discussions that can almost instantly transform a business, as a practice routinely employed in one setting gets applied creatively in a new setting. Forum attendees should absolutely expect to leave with at least one Unique Strategy. Realize, however, that Unique Strategies, as I define them, stop being unique and merely become Competitive Strategies once even one more of your competitors copies you, as they inevitably will. Welcome to business.

- **Breakthrough Strategies.** Breakthrough Strategies are what the name implies. These strategies are so innovative that deploying even one of them can dramatically reposition a business and cause unprecedented results. Breakthrough Strategies can be found for all the areas of a business: marketing and sales, customer relations, vendor relations, business processes, technology, employee relations, supply chain, finance, etc. Breakthrough Strategies are so innovative that they are not easily copied and thus can produce marketplace leadership for years to come. The guided peer-peer discussions will spur Breakthrough Strategies across the room. This is not an experiment. I've been doing this with clients for over 30 years. Your Breakthrough Strategy could come from something a presenter says. It could come from the peer-peer discussions. Perhaps the event will trigger an idea you received elsewhere. Maybe the discussions will simply motivate you to implement something you've known you could do, but, for whatever reason you have not yet acted on. Regardless, it all works. Breakthrough Strategies can be intentionally produced. You'll experience exactly how to do so at the Forum.

Join us for breakfast and sharpen your competitive business practices — your Breakthrough Strategy awaits. Space is limited; to learn more and register, visit CentralOregonBusinessForum.eventbrite.com.

Michael Sipe is a mergers and acquisitions advisor, executive coach and Republican Candidate for State Representative HD53.
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Changes to Oregon Paid Sick Leave for Multiemployer Groups & Hiring Halls Effective January 1

by NICOLE ELGIN, Labor & Employment Attorney — Barran Liebman LLP

Oregon employers who participate in a multiemployer group and have employees dispatched from a hiring hall need to prepare for significant changes to Oregon's Paid Sick Leave law effective January 1, 2023. The hiring hall is a unique system established to address unique workforce needs. Oregon's law used to have a large and generic exemption from the paid sick leave requirements if: the employees' terms and conditions of employment were covered by a collective bargaining agreement, the employees were dispatched through a hiring hall, and their employment-related benefits were provided by a multiemployer-employee trust or benefit plan.



New Requirements

However, in the 2021 legislative session, that exemption was modified in Senate Bill 588. Those modifications are effective January 1, 2023, and create several additional hurdles in order for employers to utilize the multiemployer group exemption. Beginning in the new year, an employer utilizing employees out of a hiring hall can still be considered in compliance with Oregon's Paid Sick Leave law if:

- 1. the employer is a signatory to a collective bargaining agreement;
- 2. the employer agrees to contribute to a multiemployer-employee trust or benefit plan that is maintained for the benefit of the employees subject to the agreement;
- 3. the terms of the agreement provide a sick leave policy or other paid time off program that is substantially equivalent to or more generous than the minimum requirements of ORS 653.601 to 653.661 for the benefit of employees;
- 4. those employees are:
 - a. employed through a hiring hall or similar referral system operated by the labor organization or a third party;
 - b. whose terms and conditions of employment are covered by the multiemployer collective bargaining agreement;
 - c. whose employment-related benefits are provided by the joint multiemployer-employee trust or benefit plan;
 - d. the trustees of the trust or benefit plan have agreed to the level of benefits provided under the sick leave policy or other paid time off program; AND
 - e. the contributions to the trust or benefit plan are made solely by the employer signatories to the agreement.

Additionally, to qualify under this new compliance avenue for employers in a multiemployer group, employees must be eligible to use sick time accrued under a sick time policy or other program made available by an employer beginning on the 91st calendar day of employment with an employer who is a signatory to the multiemployer collective bargaining agreement. This means that an employee may combine employment service attributable to each employer signatory for whom the employee worked to meet these eligibility requirements.

The language of these new requirements is clear — there are substantially more compliance hurdles for employers in multiemployer groups who utilize workers from a hiring hall. Employers will also need a system whereby they track time worked with other signatory employers towards that employee's eligibility to utilize paid sick leave. These items will be a big change for some employers who may have historically just paid wages and fringe, but never had to administer a paid sick leave policy.

Exemption for Longshoremen

There is still a relatively broad exemption from Oregon's Paid Sick Leave law requirements for longshoremen. Specifically, the exemption states that the law's requirements do not apply to an employee:

- 1. who is employed as a longshore worker;
- 2. who is employed through a hiring hall or similar referral system operated by the labor organization or a third party;
- 3. whose terms and conditions of employment are covered by a collective bargaining agreement; AND
- 4. whose employment-related benefits are provided by a joint multiemployer-employee trust or benefit plan.

Because this bill passed in early 2021, many employers were more focused on COVID's toll in the workplace. Now, employers must prepare for January 2023. Employers who draw workers from hiring halls and who are parties to multiemployer agreements need to ensure that their paid sick leave practices in the new year are compliant with these changes. For some, that may require bargaining with the multiemployer group and union and training for managers and supervisors on how to administer a paid sick leave policy.

For questions on compliance or bargaining, contact Barran Liebman LLP labor and employment attorney, Nicole Elgin, at nelgin@barran.com or 503-276-2109. barran.com



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BVC
Continued from page 3

in hospital, Oregon remote patient monitoring settings.

- 9. Radius (Portland, Oregon) — A B2B marketplace for on-demand workspaces in residential neighborhoods.
- 10. Wild Rye (Sun Valley, Idaho) — A women's outdoor brand crafting beautiful and technical mountain apparel that fits, inspires confidence and welcomes more women into the outdoors.

In alphabetical order, the BVC Impact Stage semifinalists are:

- 1. Canopii Inc. (Portland, Oregon) — A technology company building autonomous greenhouse farming systems to make local food production more viable.
- 2. Ethicann Pharmaceuticals Inc. (Bethesda, Maryland) — A biotechnology company developing high-value, cannabinoid-based drug therapies using a development strategy of reformulating approved drugs into safer and equally efficacious drugs.
- 3. Pacific Diabetes Technologies, Inc. (Tigard, Oregon) — Developers of SynerG, a single through-the-skin device that is able to measure glucose and deliver insulin for people with diabetes.
- 4. Photon Marine (Portland, Oregon) — Designing and developing an electric outboard motor system and intelligent fleet management software for commercial boat fleets.
- 5. SolarX|Works (Bend) — An applied solar company with patented cooling and control systems that meet the challenge of a sustainable cold chain and help improve post-harvest yield.
- 6. Upcycle & Co. (San Diego, California) — Makers of Upcycle Active Fertilizer, which not only grows plants, but regenerates, conditions, and improves the earth with every use.

- 7. Veana Therapeutics, Inc. (Portland, Oregon) — A privately held clinical stage biotechnology company developing effective and safer treatments for cancer patients.
- 8. VitalFlo Inc. (Portland, Oregon) — A predictive respiratory medicine company that monitors and forecasts expensive patient outcomes for respiratory disease.

Ticket Sales

Tickets to the 19th Annual Bend Venture Conference are on sale now and are available at eventbrite.com/e/2022-bend-venture-conference-tickets-384788301167.

EDCO's September PubTalk

Early Stage semifinalist will present

at EDCO's September PubTalk on September 22 at Silver Moon Brewing in downtown Bend in hopes of moving on to present at BVC. Tickets are available at eventbrite.com/e/september-2022-pubtalk-road-to-bvc-tickets-388883831007.

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Pinky G's

Continued from page 1

Guy came to the Wyoming location in 2014 to try several different menu items, including the Abe Froman sausage pie and the Funky Chicken, a basil pesto and artichoke heart chicken pizza. Guy loved the place so much that he came back for a second episode in 2018 where he helped create a permanent menu item: Guy's Pie, a buffalo chicken pizza with a few twists. All of these pizzas and more will be available at the Bend location.

Guy reached out for a third time, this time during the pandemic. On this occasion the Pinky G's team and Guy collaborated on a special virtual episode where Guy and his son Hunter prepared Pinky G's stromboli recipe with ingredients provided by the restaurant.

For Guy Fieri to reach out to a restaurant is a big honor, but filming for three episodes over the years is even



PHOTOS | COURTESY OF PINKY G'S



more impressive. Pinky G's will undoubtedly be a welcome addition to the Bend culinary scene, offering casual fare along with local brews on draft and a full bar.

In terms of renovations, Hoff wants to preserve the old Sargent's building as much as possible. "We want to keep that old diner charm," Hoff said. "We're keeping things very similar but essentially just adding a fresh new look on top. The building has great bones, and we're excited to give it an upgrade."

Pinky G's has plans to open their Bend location by early 2023. Hoff mentioned the possibility of expanding with a food truck, but not too soon. "Expansion is always on my mind, but we don't want to get ahead of ourselves," Hoff said. "Expansion might be in our five year plan, but our primary focus is on making this new launch as smooth and successful as possible."

Pinky G's will be looking for employees in the near future, and more information can be found about the restaurant at their website.

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Municipal Cyber Security

Danger & Opportunity

by **BRUCE ARNOLD**

Disturbing Trends

According to data collected by SearchSecurity, a national cyber security information think tank, early 2022 saw substantial ransomware and related attacks against municipalities and critical infrastructure: In January, there were 41 such attacks, in February: 27, in March: 31 and the trend continues.



A Case In Point

In May of 2022, the town of Quincy in southwest Illinois was hit hard by a ransomware attack. The city of 40,000 experienced the worst cyber attacks the community had ever seen. Phone and internet services went down, online payment processing was cripple and residents' information was at risk, voting records were exposed and more. The perpetrators demanded a crypto currency payment of \$500,000.00 to restore services and data. Quincy refused to pay. The cost so far to rebuild: \$600,000.00. While city services slowly return to normal, the Police Department is has reverted to writing paper tickets, the city is still unable to take credit card payments, and many employees still lack access to email.

Far Reaching Implications

Cyberattacks on local governments have become so commonplace that municipalities are being advised to disclose cybersecurity risks in municipal bond offering documents. According to S&P Global Ratings, a cyberattack could result in a lower a municipal credit rating. While S&P has yet to downgrade municipal credit because of a cyberattack, analysts view cyberthreats as similar to natural disasters or other catastrophic events, where the duration and severity of the event could have a subsequent impact on credit rating. Much like disaster planning, analysts have begun questioning municipalities about their cybersecurity defenses and assessing their preparedness for a cyberattack or data breach.

A Proactive Approach

Because local governments maintain sensitive personally identifiable information, they have a fiduciary duty to safeguard that information. As large-scale data breaches continue to make headlines, local governments must make cyber security a priority. Any city or town, regardless of size, is at risk for a cyber attack. To keep pace with the constantly evolving threats and tactics of cybercriminals municipalities must be proactive, not reactive, about cybersecurity.



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Sisters
Continued from page 1

with each of the city councilors and others to create a profile of the qualities we want in our next city manager," he said. "We are following a timeline of when to advertise for the job to interviews with the goal of hiring someone in December and the new person starting in January."

Preedin said Public Works Director Paul Bertagnahas and his staff along with other department heads have done an excellent job planning for future growth. "Paul has worked for the city for more than 20 years," Preedin said. "He's been staying about 20 years ahead of what we need to thrive as a city including planning for future infrastructure needs including water and transportation."

The influx of new traded-sector businesses has created a need for affordable housing, Preedin said. "Housing prices have increased in Sisters like they have throughout Central Oregon," Preedin said. "The city is working with partners to build affordable, multifamily housing. Tourism is key to our economy and for it to be successful we need people who can live here and work in the services industry like our grocery stores and restaurants as well as traded-sector jobs."

Traffic safety is the number one public safety issue in Sisters. "We worked with our partners to build a roundabout on the west side of town, and we will be installing a roundabout on the east side of town," Preedin said. "We currently have four million cars every year that go through Sisters. By having the roundabouts, it will connect travelers to a bypass making it easier to go around town, if they want."

He estimates construction for the new roundabout to begin in the spring of 2024. "We are also working on a transportation hub making it easier for buses to come from around the region," he said.

Traded-Sector Businesses

Preedin said the city recently renewed its contract with EDCO, which focuses on traded-sector companies that export most of their products or services out of the tri-county area. Eric Strobel was recently hired as the new EDCO Sisters director.

Strobel said the combination of Sisters' beautiful setting with access to a diverse array of recreational activities, a friendly community, a progressive business-friendly city administration and a community that supports local schools, arts and culture organizations are what attracts businesses and residents to Sisters.

Although the pandemic slowed the recruitment of traded-sector businesses to Sisters, two Portland-based companies found everything Sisters had to offer

to be a better fit for their operations.

Holy Kakow Owner Wyatt Woods started his organic chocolate sauce and latte syrups in Portland in 2009. He moved his business to Sisters in 2021. "For the owner of Holy Kakow, the quality school system and small-town atmosphere ranked high," Strobel said.

Trail Butter Co-founder and CEO Jeff Boggess shared the primary reasons for moving his company had to do with the desire to be based in an outdoor-focused town near the mountains. Learning about the trails for trail running and the opportunities for outdoor recreation drew them to the area.

Outdoor enthusiasts are a key part of Trail Butter's brand identity. "We love the vibrant business community in Sisters and nearby Bend, with many like-minded outdoor and food companies already calling the area home," Boggess said.

Besides recruiting businesses, Strobel assists them in expanding, which Sisters is seeing numerous existing companies doing.

In the past, Strobel said when a Sisters company wanted to expand, it meant a move to Redmond because industrial lease space or land wasn't available. "It's a different story now," he said. "There are four business expansions happening and all are staying in Sisters."

He also shared Sisters has two industrial building projects and one Class A office space project with possible space for tech companies in production. "With this new business infrastructure, Sisters is investing in the future and setting the table for more living wage jobs," Strobel added.

Business sectors in Sisters include vitamins/supplements, technology/software, food/beverage production, green bio-based energy, outdoor recreation, aviation flight science and wood products/musical instrument production. That diversified economy helped Sisters from December 2019 to December 2021 when tourism took a hard hit throughout Oregon and elsewhere. "Sisters added added 382 jobs during that time, an almost 16 percent increase," Strobel said. "This was more jobs per capita than any other city in Central Oregon. Leading the job additions were manufacturing and professional services showing Sisters' job diversity is healthy."

Sisters has several long-established traded-sector companies including Sisters Coffee Co., Metabolic Maintenance, Laird Superfood and Josie's Best Gluten Free Mixes.

The new and existing manufacturing and technology companies in Sisters have expanded to provide living wage employment for the Sisters community. "These jobs are a welcome addition to the robust tourism industry," Strobel said. "Sisters locals no longer need to commute to Bend or Redmond for a quality job."

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Central Oregon Dogs Provide Inspiration for Ruff Hippy Bandanas

by KRISTINE THOMAS — CBN Feature Writer

Becky Talerico combined inspiration, determination, attention to detail and her love of animals to create Ruff Hippy Bandanas in Sisters.

Laughing, Talerico shared she never imagined creating dog bandanas would have grown into a successful business. “I was just looking for a way to earn some extra money while staying home to care for my children,” she said.

In 2018, she and her family moved to Sisters from Washington. Her husband, Josh, owns Talerico Excavating. Their children are Ryder, 13; Jaxon, 11; Georgia, 8; and Charlotte, 3. Their dogs are Ranger, a chocolate lab; Henry, a Great Pyrenees; and Sophia, a Labradoodle.

“I started noticing everywhere we went that the dogs in Central Oregon were wearing bandanas,” she said. “I thought that’s something simple I could do.” She purchased a sewing machine, taught herself to sew and started making bandanas. She gave her bandanas to friends and family members, seeking their feedback on what she could do better.

From her visits with her dogs and family to Central Oregon’s lakes and rivers, she noticed it was challenging for dog owners to remove wet bandanas. Her concern about the dog’s safety inspired her to create bandanas with a plastic snap, making it easy to remove.

After months of experimenting on her design until it met her high standards, she started selling Ruff Hippy bandanas on Etsy. “I was completely surprised seeing how popular the bandanas were and that my sales were skyrocketing on Etsy,” she said. “My success on Etsy made me wonder what else I could do.”

She contacted the Mud Bay pet stores in Bend about selling Ruff Hippy bandanas. “I thought maybe they would carry the bandanas in their two stores

in Bend,” Talerico said. “I was shocked when they asked to carry them in all their 65 locations.”

Her contract with Mud Bay led to her hiring five employees and opening Ruff Hippy Pet Store in Sisters, where she sells her bandanas and other purchased products, including leashes, collars, dog sweaters and dog treats. Her goal is to purchase local products to sell at Ruff Hippy. The shop is also where the bandanas are made. “I find so much joy in selecting the fabric, including deciding on our seasonal bandanas,” she said. “I recently added dog bows to what I make.”

According to the American Pet Products Association, the average American pet owner will spend \$1,480 a year on their dog and \$902 on their cat. Ruff Hippy bandanas cost between \$10 to \$24. “I love working at the shop and it’s truly my happy place,” she said. “It’s fun to meet my customers’ dogs and watch them try on the different bandanas or find something for their pet. Ruff Hippy is a place where you will see lots of smiles because of the dogs.”

Ruff Hippy is more than a business, Talerico said, adding that it’s a life lesson for her four children. “I am always encouraging my children to reach for the stars,” Talerico, 37, said. “It’s my hope my children see how I had an idea and went for it and how hard I worked to make it happen. I want them and others to know that they can set goals and high expectations and if they meet that goal, to set another one. I am always looking beyond what I am doing to what I can do.”

Even three years after starting her business, Talerico is still amazed at the success of Ruff Hippy. “Too often people believe their silly ideas won’t amount to anything. I don’t believe any idea is silly. I encourage people to just go for it and see what their idea turns into,” she said. “Who would have ever thought hand-sewing dog bandanas would have led to everything it has.”

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Kindness is the Key Ingredient for High Desert Chocolates in Sisters

by KRISTINE THOMAS — CBN Feature Writer

Mixing a tad of ultimatum with a generous helping of inspiration, Lanny White provided his wife, Shaunette White, with the recipe she needed to start High Desert Chocolates in Sisters.

When the pandemic started in 2020, White began making chocolates for her husband, and their children, Breanna, a freshman in college; Jasmine, a sixth grader; Layla, a fourth grader and Orion, a second grader. “I was told I needed to find something to do with the chocolates because my husband was worried about gaining weight from eating too many of them,” White said.

Carefully packaging the hand-crafted chocolates, she left them on her friends’ doorsteps. “Everyone kept telling me I needed to start selling them because they enjoyed them so much,” she said.

Returning to where she began her career wasn’t something White had considered. She recalled she discovered her interest in chocolate when she walked into an established chocolate company when she was 19 years old.

Growing up in foster care, White said she was “bounced around a lot.” “I played softball, the one thing consistent in my life,” she said. “I remember getting a treat coupon that I would get chocolate once in a while. When I walked into the chocolate store, I felt at home, and I felt happy. Until then I really had no idea what I wanted to do with my life.”

She remembers telling herself one day she would own the chocolate store. She was 23 years old when she achieved her goal.

What she appreciated about being part of the franchise is that she was taught everything from how to make chocolates to marketing. The most challenging part was she had to make chocolates according to the franchise’s recipes and couldn’t use her own ideas or creativity. “I loved owning the business, then life happened and I had to sell the store because of my divorce,” she said. “I never thought I would make chocolate again.”

Her next career move was working as a travel agent for ten years, until COVID changed everything. She dreaded receiving phone calls from clients needing to cancel trips. “I would have two or three phones in front of me, all on hold, waiting sometimes seven to nine hours for someone to talk

to me so I could cancel a reservation,” she said. “It was awful. People took their frustration about what was happening out on me. I was miserable.”

Making chocolates soothed her sorrows and she found happiness sharing her creations with friends and family. “My husband noticed what was happening and he asked me if I could do anything, what would it be,” she said. “I told him I wished I could have a chocolate store again because everyone who came in would be happy. I wanted to do something that made me and others happy.”

The Whites spent time searching for a building to rent in Sisters. The one they were hoping for didn’t work out, but White truly believes it was for the best. They purchased their current building and began renovations, opening at the beginning of June. “Our motto at High Desert Chocolates is, “In a world where you can be anything, be kind and eat chocolate,” she said. “The world needs more chocolate and more kindness.”

Days of Happiness

White enjoys greeting regular customers who stop by for coffee or their weekly chocolate. The store’s location makes it a perfect stop for tourists on their way into or out of Sisters. She hosts wine and chocolate tastings as well as crafts special chocolates for weddings, birthday parties and anniversaries. She recently added making chocolates for two resorts.

The sweets at High Desert Chocolates include artisan hand-painted chocolates, truffles, gourmet caramel apples, hand-dipped chocolate pretzels, fruit and marshmallows and bark. The flavors change seasonally with an array of always available chocolate treats. She offers nine wines that change seasonally and invite people to attend a chocolate and wine pairing. The next one is Oct. 6.

“I feel like my creative side was put on hold for a bit,” White said. “I love experimenting with different recipes, trying to perfect each one. I am grateful for my taste testers who provide honest feedback. Owning High



PHOTO | COURTESY OF XXX

Desert Chocolates allows me the creative freedom to create chocolates in an elegant way.”

She enjoys the joy she sees when people taste her chocolates or purchase them for gifts. “It’s such a beautiful thing to see other’s happiness when they are doing something to make others happy,” she said.

Like Mother, Like Daughter

Layla White, nine, recently told her mother that she was taking over the store when she turned 18.

“I told her when she’s 18, I will only be 48 years old,” White said, laughing. “And Layla said, ‘Well, mom, you can still work for me.’”

White cherishes that her love for chocolate has created a family business, and she’s incredibly grateful for the community’s support. She provides treat coupons to local sports teams so athletes can visit the store and select a treat.

“My vision is to make High Desert Chocolates the “Cheers” version of chocolate,” she said. “I hope everyone who comes in feels like family and chocolate brings happiness to their day.”

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Artists find Inspiration & Connection at Pine Meadow Ranch

by NOAH NELSON — CBN Feature Writer



PHOTOS | BY LOMA SMITH

When arriving on the 260-acre Pine Meadow Ranch property in Sisters, it is difficult to not immediately become awe-struck. The ranch offers clear views of the nearby, towering Cascade Mountain Range, snowcapped peaks and all. At the mountain’s base extends a thick forest of ponderosa pines that gives way to a vast open meadow that the fully working ranch dedicates to regenerative agricultural practices.

Unlike other ranches in the area, the main practice of Pine Meadow Ranch is not just agriculture. Sure, plenty of that takes place in this beautiful area, but the ranch is actually home to an incredible opportunity for artists: an artist residency.

The ranch is run by the Roundhouse Foundation, which is an organization that helps artists across the world find inspiration and connection, both to each other and the land they occupy. According to the foundation’s mission statement, “We support programs that inspire creativity and connect people with each other and their sense of place to ensure sustainability and economic success for Oregon’s rural communities.”

The Roundhouse Foundation was founded in 2002 as a collaboration between the founder, Kathy Deggendorfer and her mother, Gert Boyle, and has always had the vision to support the creative community of Central Oregon and beyond. In 2005, the foundation funded a study that declared Sisters needed support for local artists and galleries to help increase sales by bringing more buyers. By 2016, the goals of the foundation had shifted to meet the needs of the community. The foundation sent 30 artists on varying art residencies across the nation, with the goal of building one right here in Sisters. The following year, the foundation acquired Pine Meadow Ranch for their base of operations.

The focal point of the ranch is a massive, 25-foot mosaic mural made from seven individual panels. The idea for the mural came from Kathy meeting another mosaic artist and the owner of Wild Rose Artworks, Rochelle Rose-Schueler, at a Christmas party. They both shared stories about the projects they were each working on and connected over a love of art. The idea of using recycled and reused tile came up, which inspired the mosaic at the ranch. Rochelle then involved Lynn Adamo for the design of the mural.

The finished mural is a stunning work of art that catches the eye of anyone driving up to the front office, where it is positioned proudly for all to see. The iconography was inspired by the ranch and the land itself; the middle three tiles depict a geometric pattern found in a historic round barn that sits nearby, while

the outer four panels depict the burbling waters and smooth stones of the nearby Whychus Creek. Many of the tiles themselves are recycled and reused pieces.

To finish the project, Lynn and Rochelle held an open call and selected the help of Brenda Gratton, Kellie Hoyt and Line Bergene, three other experienced mosaic artists, to finish the mural. These three artists made up the 2022 mosaic artist residency, and were able to not only learn from Kathy and Rochelle, but also share with them some techniques and knowledge of their own.

This is the logic of the artist residency at Pine Meadow Ranch; to create artwork with a sense of place and responsibility for the land it resides on, while also allowing artists the chance to escape everyday life, find inspiration and achieve their goals.

When I personally visited the ranch, Ana Varas, the arts projects coordinator, was kind enough to guide me around to visit different artists, pieces of art and important sites. We drove down a long gravel road with views of the Cascade Peaks on my left and historic building after building on my right. We met with an artist in residency who was cleaning and creating molds out of animal bones that had been found on the property, as well as another artist who focused more on drawing and sketching with tons of black on white paper, which yielded a heavy contrast. I was even lucky enough to meet honorary staff member and barn cat Watson, who decided it was the perfect time to lay in the middle of the gravel road and bask in the sun.

The entire experience, from the wonderfully intelligent staff, dedicated artists and even the lounging Watson taught me that Pine Meadow Ranch is a place where creativity and inspiration flow like the waters of Whychus Creek. Many future creatives who will beautify Sisters and Central Oregon as well as establish themselves as experienced artists and masters of their craft will come from Pine Meadow Ranch, thanks to the long-term vision held by Kathy and her late mother.

In the future, Kathy hopes to expand operations to allow more artists to stay at the ranch at one time. For the four weeks an artist stays at the ranch, Kathy wants to expand on what classes and opportunities are available, and possibly even offer a stipend to each artist, to help make this experience as accessible to everyone as possible, so long as they show dedication and experience in their respective craft.

Regardless of where the future leads Pine Meadow Ranch and the Roundhouse Foundation, it is clear that they will be a positive force for art and on the greater Central Oregon community for years to come.

roundhousefoundation.org/pine-meadow-ranch



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Customer Service Helps Grow Businesses

by KRISTINE THOMAS — CBN Feature Writer

Somerli McLain wasn't planning on "planting another tree" in Sisters. The owner of Maple Moon in Redmond and Sweet Willow in Prineville, McLain opened Juniper Blu Home & Gift last November. "I wasn't looking to open another store but when the owners of the space approached me and told me how much they enjoyed visiting my stores in Redmond and Prineville, I told them I would visit the space in Sisters," McLain said. "I drove out and fell in love with Sisters. It's like a little Hallmark town. It's incredibly charming and everyone has been welcoming."

McLain said her love of nature and especially trees provided her with the inspiration to name her three stores. She started her first store in Redmond in 2016. Both the Prineville and Sisters additions weren't planned. Instead, she was asked to open stores.

Always considerate of what other shops offer, McLain shared she chose her merchandise based on what wasn't already available in Sisters. "I try to find the most unique things I can find and what people living in or visiting Sisters would need or want," she said. "I purchase items made in Oregon. The Juniper Blu store has an assortment of gourmet foods such as honeys, syrups, chocolates, teas and cocktail mixes. It also has a variety of cooking items, handbags, linens, candles, tablecloths, gifts, cards and jewelry."

Each store has taught her valuable lessons. "All three of the stores are different in their own way but what they have in common is my and my staff's dedication to catering to our customers' needs and wants," she said.



PHOTOS | COURTESY OF JUNIPER BLU HOME & GIFT

"I tell every new business owner how important it is to listen to the customers, especially when they make a request for something they would want."

McLain also encourages new business owners to discover ways to contribute to their community, whether it's volunteering at a community event or donating items to a fundraiser. "It's also important to know the owners of the businesses around your business," she said. "One reason I decided on the Sisters' location was because of the surrounding businesses."

And if she doesn't have something a customer is looking for, she can recommend which neighboring business may have it.

Just as important as it to listen to her customers, she said it's equally important to listen to her employees. "I have a wonderful team of wonderful women who are dedicated to their jobs and are like family to me," she said. "I love being in

each of my stores working with them."

She invites locals and tourists to stop by Juniper Blu Home & Gifts to say hello and browse. "I am so glad when people come into the store and just look," she said. "People have apologized for looking and not buying anything, but I always tell them I appreciate them stopping by."

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Making a Difference Made Easy

by **BRENDA KOMAR**

Have you ever thought of a great way to make your community better but had no way to get your idea off the ground? A Sisters nonprofit knows that feeling and is doing something about it.

AFSC (Age Friendly Sisters Country) was founded in late 2018 with a mission to make Sisters livable and accessible for all. That may sound like a lofty goal, but it's backed by the organization's ability to mobilize resources. As AFSC founder Toni Landis explains, "We help people take their ideas from lightbulb moment to launch. Our community is filled with thinkers who have fantastic ideas, big and small, for making Sisters truly resilient. But many of those ideas don't go anywhere because the process of creating a nonprofit to support the concept is pretty overwhelming. AFSC delivers strategic oversight, fiscal structure and administrative support so people can get their ideas up and running more easily than they could on their own. In effect, we create a straight line between innovation and impact."

That "straight line" has resulted in services that make a big difference. AFSC's first and most successful project is just one example. STARS (Sisters Transportation and Ride Share) is a ride service that offers free transportation to nonemergency medical appointments in Sisters, Bend and Redmond. Rennie Morrell, along with other residents, saw a need for such a program, particularly among Sisters' older adults, and brought the concept to AFSC. Morrell, who is STARS' program manager, says, "They helped us with budgeting and grants, and connected us with a volunteer attorney. It was so helpful to not have to worry about those details." STARS has nearly 30 active volunteer drivers who, last year alone, completed almost 400 rides and drove 21,000 miles supporting Sisters residents (as defined by the boundaries of the Sisters School District) unable to drive themselves to medical appointments.

With STARS as its most visible project, it may seem AFSC's work primarily serves older residents. Kristin Turnquist, AFSC's board president, says they're working to shift that perception. "Our new tagline, Making a Difference Made Easy, puts the focus on our process and its ability to help others make a positive difference for people of *all* ages. We support ideas that benefit everything from education to the arts to economic stability, and align with other community organizations to ensure our work is relevant and impactful." AFSC is launching its new website this fall and Turnquist says it will be a valuable resource for all members of the



PHOTO | COURTESY OF AFSC

community to leverage. AFSC has its eyes fixed on the future and looks forward to increasing the number of projects it supports. But, as Landis says, that growth will require increased capacity. "AFSC is a 100 percent volunteer organization so the number of new initiatives we can launch is directly driven by the number of helping hands we have. From board members to volunteers, we are actively seeking individuals who have a heart for improving our community. It's an exciting time for us because passionate people implementing innovative ideas will create a powerful force for change!" agefrendlysisters.com

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Edward Jones 247 North Main St. Prineville, OR 97754	541-447-7013	888-805-0812	www.edwardjones.com darrel.wiseman@edwardjones.com	Oliver Wiseman, Darrel Wiseman	4	2002	1	Financial planning, asset mgmt. & investment advisory services. Stocks, bonds, mutual funds, cd's, government & tax exempt municipal services: variable annuities, life insurance, long term care & more.
Edward Jones Investments 8222 N Hwy. 97, Ste. 103, Terrebonne, OR 97760	541-504-7817	855-379-0714	www.edwardjones.com hadi.sale@edwardjones.com	Hadi Sale	2	1968	1	See above.
Edward Jones Investments 320 SW Upper Terrace Dr., Ste. 103, Bend, OR 97702	541-330-4096	877-566-9510	www.edwardjones.com mark.schang@edwardjones.com	Mark Schang	2	2002	1	See above.
Edward Jones Investments 16345 Sixth St., Ste. 101, La Pine, OR 97739	541-536-8822	866-462-0145	www.edwardjones.com bob.cox@edwardjones.com	Bob Cox	2	2002	1	See above.
Edward Jones Investments 413 NW Larch Ave., Ste. 203, Redmond, OR 97756	541-548-1300	866-229-7019	www.edwardjones.com annette.vardanega@edwardjones.com	Annette Vardanega	2	2002	1	See above.
Edward Jones Investments 655 SW Greenwood Ave., Ste. 4, Redmond, OR 97756	541-923-7773	800-303-0134	www.edwardjones.com dan.young@edwardjones.com	Dan Young	1	2002	1	See above.
Edward Jones Investments 585 SW Sixth St., Ste. 1, Redmond, OR 97756	541-923-2532	888-516-6327	www.edwardjones.com john.lmeyer@edwardjones.com	John Meyer	2	2002	1	See above.
Edward Jones Investments 1705 SW Highland Ave., Redmond, OR 97756	541-923-5135	866-462-7274	www.edwardjones.com jeanie.eberle@edwardjones.com	Jeanie Eberle	2	2002	1	See above.
Edward Jones Investments 1020 SW Indian Ave., Ste. 103, Redmond, OR 97756	541-923-8848	888-239-6409	www.edwardjones.com michael.bishop@edwardjones.com	Michael Bishop	3	2002	1	See above.
Edward Jones Investments 1247 NE Medical Center Dr., Ste. 2, Bend, OR 97701	541-382-0853	888-452-0159	www.edwardjones.com john.morgan@edwardjones.com	John Morgan	2	2002	1	See above.
Edward Jones Investments 334 NE Irving Ave., Ste. 101, Bend, OR 97701	541-389-0100	888-232-0664	www.edwardjones.com danielle.baptist@edwardjones.com	Danielle Baptist	2	1968	1	See above.
Edward Jones Investments 1444 NW College Way, Ste. 2, Bend, OR 97703	541-330-4329	866-411-6564	www.edwardjones.com justin.lappe@edwardjones.com	Justin Lappe	1	2002	1	See above.
Edward Jones Investments 1345 NW Wall St., Ste. 300, Bend, OR 97703	541-389-4363	888-449-5591	www.edwardjones.com kate.gaughan@edwardjones.com	Kate Gaughan	1	2002	1	See above.
Merrill Lynch 755 SW Bonnett Way, Ste. 2200, Bend, OR 97702	541-382-4373	541-326-0291	www.ml.com	Stuart C. Malakoff	13	1994	10	Financial planning, asset mgmt. & investment advisory services. Stocks, bonds, mutual funds, cd's & more.
Morgan Stanley 705 SW Bonnett Way, Ste. 1200 Bend, OR 97702	541-389-1282	541-382-7329	www.morganstanley.com william.brewer@morganstanley.com	William Brewer	17	1974	12	Full-service brokerage firm.
RBC Wealth Management 1133 NW Wall St., Bldg. 2 Bend, OR 97703	541-385-5026	N/A	www.rbcwealthmanagement.com pamela.j.carty@rbc.com	Pamela J. Carty	24	1909	12	Financial planning, asset mgmt. & investment advisory services, stocks, bonds, mutual funds, CDs, government & tax exempt municipal services: variable annuities, life insurance, long term care, estate, retirement planning & retirement savings. Business financial services include cash mgmt. IRA & college planning.
UBS Financial Services Inc. 600 SW Columbia St., Ste. 6200 Bend, OR 97702	541-617-7020	N/A	www.ubs.com greg.hogensen@ubs.com	Greg Hogensen	13	1998	9	Full-service brokerage firm offering financial planning wealth management, consulting, discretionary & non-discretionary portfolio mgmt, equities, fixed income, cash mgmt, lending, equity research & retirement planning.
Wells Fargo Advisors 320 SW Upper Terrace Dr., Ste. 200 Bend, OR 97702	541-388-1221	541-318-0715	www.wellsfargoadvisors.com	Brad Waterman, Grant Aspell	27	1986	19	Full-service brokerage firm.
Zimbalist Smith Investments LLC 547 SW 13th St., Ste. 201 Bend, OR 97702	541-330-6300	N/A	zims@bendcable.com	Bill Smith	1	1982	3	Independent, locally owned, full-service discount investment firm specializing in financial planning for retirement, college funding, wealth accumulation, preservation & transfer.

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How Alternative Investments May Fit Your Portfolio

by BRETT FERGUSON, APMA; RENATA GARBOWSKI, APMA & PAUL MILLER, MBA, CLTC, APMA — AGP Wealth Advisors

The state of the markets in 2022, where both stocks and bonds experienced declines in the first half of the year, may have you thinking about other investing options. If you're wondering how to further diversify your portfolio alternative investments are one option to consider. They include real estate, commodities, hedge funds, private equity and private debt, and venture capital. Before you dive in, here's what you should know about these nonconventional assets. You should also be sure to seek the advice of a trusted financial advisor who can help you evaluate your risk tolerance, time horizon and whether alternatives could have a suitable place in your portfolio.

A Different Kind of Investing

Alternatives, as the name implies, are not mainstream investments, and if included in a portfolio, should only make up a small portion of it (no more than 15 percent to 20 percent is one rule of thumb, but the appropriate amount may vary).

Commodities can include natural resources such as crude oil, wheat, corn, and coffee. Trading typically occurs on the futures market, which means the investments are more complex than typical securities. Real estate includes publicly-traded real estate investment trusts (REITs), which trade on the stock market, or private REITs, which have different investment requirements. Investors may also invest directly in land or property.

Private equity, private debt, hedge funds, and venture capital are available to individual investors through professionally-managed funds. These segments of the market were off limits to all but the wealthiest investors and institutions until recently. Such assets are more accessible today than they were in the past and, like other forms of alternatives, can play a role in your portfolio.

The Potential Benefits of Alternatives

The primary benefit of including alternatives in your asset mix is portfolio diversification. An effectively diversified portfolio can help you generate more consistent investment performance over time. Historically some types of alternatives have shown the potential to hedge against the negative impact of weaker performance periods in stock and bond markets.



Brett Ferguson



Renata Garbowski



Paul Miller

Further, alternatives may be a hedge against higher inflation. These types of assets have the potential to keep closer pace with rising living costs.

Potential Challenges with Alternative Investments

Alternative investments are a long-term portfolio position. You need to be certain that you won't need to liquidate assets early to access money committed to alternatives.

In addition, some alternatives aren't subject to the same level of regulatory oversight as other securities. Be certain you fully understand the nature of the investment you select and the terms of the offering.

It may not be as easy to determine whether a specific investment is truly appropriate without significant research or professional guidance. To that end, talk to your advisor about how alternatives can most effectively be incorporated, and which types are a good fit, for your own portfolio.

Brett Ferguson, APMA, Renata Garbowski, APMA and Paul Miller, MBA, CLTC, APMA are Financial Advisors with AGP Wealth Advisors a private wealth advisory practice of Ameriprise Financial Services, LLC in Bend, Oregon. They specialize in fee-based financial planning and asset management strategies. To contact them visit agpwealthadvisors.com or call 541-389-0889. Our bend office is located at 698 NW York Dr., Ste 100, Bend Oregon 97703.

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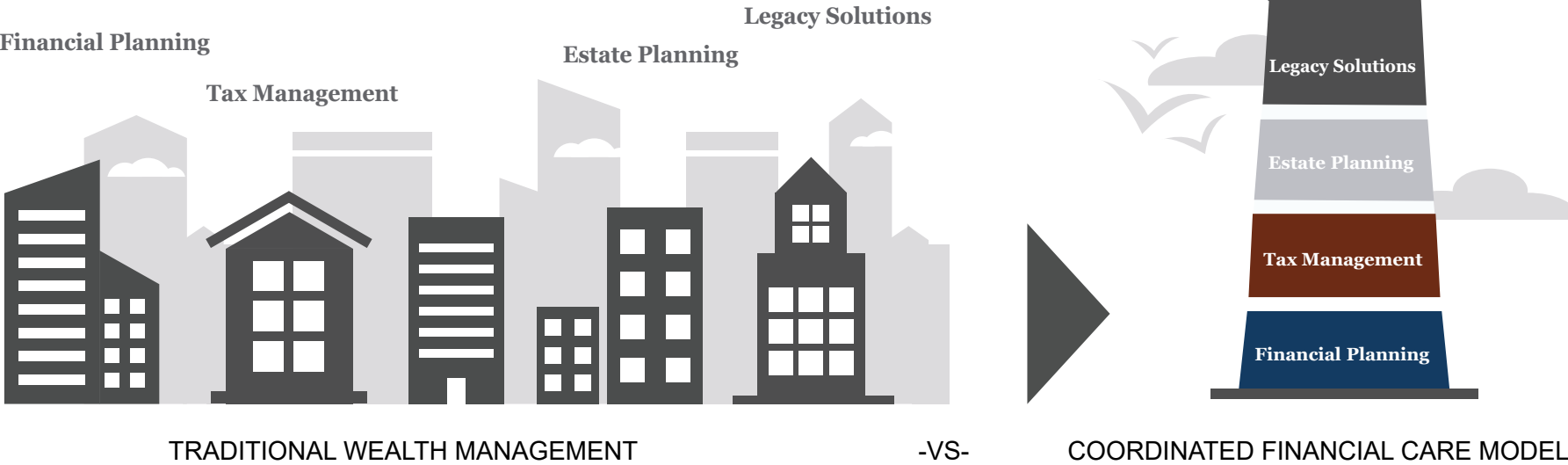
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Company / Address	Phone	Fax	WebSite/Email	Contact	Staff	CO Year Est.	Services
Ascend Financial Solutions LLC 1295 NW Promontory Dr. Bend, OR 97703	541-410-3875	N/A	www.ascend-financial.com belinda.afs@gmail.com	Belinda Britt Adler	1	2018	Financial consulting, business lending & bookkeeping.
Ascent Capital Management, LLC 2796 NW Clearwater Dr. Bend, OR 97703	541-382-4847	541-388-1124	www.ascentbend.com scott@ascentcap.com	Scott Agnew, Devin Harrigan	4	2001	Registered investment advisor.
ASI Wealth Management 15 SW Colorado Ave., Ste. 280 Bend, OR 97702	541-617-0898	541-617-0498	www.asiwealthmanagement.com info@asiwealthmanagement.com	Susan Langdon	16	1998	Wealth management for affluent individuals & families. Investment consulting for endowments, foundations & corporations. Corporate service areas include retirement plans, cash mgmt, reserve assets & fiduciary oversight.
Bend Wealth Advisors 523 NW Colorado Ave., Ste. 100 Bend, OR 97703	541-306-4324	541-588-5609	www.bendwealth.com stu@bendwealth.com	Stu Malakoff	3	2020	Wealth advisement, retirement guidance, business planning, college funding, insurance planning & more.
Black Diamond Financial, LLC 855 SW Yates Dr., Ste. 101 Bend, OR 97702	541-389-4740	541-647-6545	www.blackdfinancial.com paul@blackdfinancial.com	Paul Svendsen	1	2008	Financial planning, estate planning & investments.
Buckingham Strategic Wealth 780 NW York Dr., Ste. 105 Bend, OR 97703	541-317-1617	866-371-7889	www.buckinghamadvisor.com/ locations/bend alaferriere@buckinghamgroup.com	Ann LaFerriere	2	2002	Fee-only fiduciary: investment management & retirement planning.
Capstone Wealth Management Group, LLC 404 SW Columbia St., Ste. 230 Bend, OR 97702	541-330-0266	541-330-0254	www.capstonewmg.com mike@capstonewmg.com	Michael Conrads	5	2003	Registered investment advisor. Independent, fee-based, customized portfolio management, wealth management & tax, financial & estate planning strategies.
Cascade Financial Strategies 243 Scalehouse Lp., Ste. 5B Bend, OR 97702	541-678-5475	541-678-5476	www.cascadefs.com jack@cascadefs.com	Neal Richards, Jack Schniepp	2	2013	Fee-only comprehensive financial planning, strategic investment management, socially responsible investing, customized planning strategies, risk management, savings maximization & preservation.
Central Financial Services 21155 Scottsdale Dr. Bend, OR 97701	541-382-6400	541-388-0205	insurebend.com henrik@insurebend.com	Henrik Jahn	7	1986	Medicare, long-term care, disability, life insurance.
Charles Schwab & Co., Inc. 777 NW Wall St., Ste. 201 Bend, OR 97701	541-318-1794	541-318-1841	www.schwab.com luiz.soutomaior@schwab.com	Luiz Soutomaior	2	1999	Full-service brokerage from non-commissioned brokers, financial, estate, college & retirement planning.
Cornerstone Financial Planning Group 354 NE Greenwood Ave., Ste. 216 Bend, OR 97701	541-516-0923	541-919-0141	www.planmember.com/ewettig ed@cornerstone-cfpg.com	Ed Wettig	5	2010	Investment management, IRA Rollovers, comprehensive financial planning, retirement income strategies, insurance & annuities.
Country Financial 8283 11th St., Ste. 4 Terrebonne, OR 97760	541-923-7105	541-548-1466	www.countryfinancial.com/ray.austin ray.austin@countryfinancial.com	Ray Austin	34	1925	All lines.
Edward Jones & Co. 701 NW Arizona Ave., Ste. 210 Bend, OR 97702	541-617-8861	877-843-3790	www.edwardjones.com austin.ouderkirk@edwardjones.com	Austin Ouderkirk	2	1968	Financial planning, asset mgmt. & investment advisory services. Stocks, bonds, mutual funds, cd's, government & tax exempt municipal services: variable annuities, life insurance, long term care insurance, estate, retirement planning & retirement savings & more.
Edward Jones Investments 320 SW Upper Terrace Dr., Ste. 103 Bend, OR 97702	541-330-4096	877-566-9510	www.edwardjones.com mark.schang@edwardjones.com	Mark Schang	3	2002	Asset management & investment advisory services. Stocks, bonds, mutual funds, CD's, government & tax exempt municipal services: variable annuities, life insurance, long term care, estate, retirement planning & retirement savings & more.
Edward Jones Investments 8222 N Hwy. 97, Ste. 103, PO Box 174 Terrebonne, OR 97760	541-504-7817	855-379-0714	www.edwardjones.com hadi.sale@edwardjones.com	Hadi Sale	2	1968	Financial planning, asset mgmt. & investment advisory services. Stocks, bonds, mutual funds, cd's, government & tax exempt municipal services: variable annuities, life insurance, long term care, estate, retirement planning & retirement savings & more.
Edward Jones Investments 1705 SW Highland Ave. Redmond, OR 97756	541-923-5135	866-462-7274	www.edwardjones.com jeanie.eberle@edwardjones.com	Jeanie Eberle	2	2002	Asset management & investment advisory services. Stocks, bonds, mutual funds, cd's, government & tax exempt municipal services: variable annuities, life insurance, long term care, mortgage financing, estate, retirement planning & retirement savings & more.
Edward Jones Investments 1020 SW Indian Ave., Ste. 103 Redmond, OR 97756	541-923-8848	888-239-6409	www.edwardjones.com michael.bishop@edwardjones.com	Michael Bishop	3	2002	Financial planning, asset mgmt. & investment advisory services. Stocks, bonds, mutual funds, cd's, government & tax exempt municipal services: variable annuities, life insurance, long term care, estate, retirement planning & retirement savings & more.

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Financial & Investment Advisors *(Listed Alphabetically)*

Company / Address	Phone	Fax	WebSite/Email	Contact	Staff	CO Year Est.	Services
Elevation Capital Strategies 775 SW Bonnett Way, Ste. 220 Bend, OR 97702	541-728-0321	N/A	elevationcapitalstrategies.com info@elevationcapitalstrategies.com	Ryan Sanford	10	2009	Offers comprehensive wealth management with a focus on preservation, appreciation & income generating solutions.
First Interstate Bank Wealth Management 1070 NW Bond St. Bend, OR 97703	541-617-6883	N/A	www.firstinterstatebank.com richard.wilson@fib.com	Rick Wilson	2	1977	Full service trust, investment management, financial & retirement planning.
Jones & Roth CPAs & Business Advisors 300 SW Columbia St., Ste. 201 Bend, OR 97702	541-382-3590	541-382-3587	www.jrcpa.com info@jrcpa.com	Brian Newton, Evan Dickens	13	1946	Tax, audit, assurance, advisory, business transitions & retirement plans for companies of all sizes. Specialized industry practices in construction & real estate, dental, medical & nonprofit organizations. Retirement plan audit specialists.
LPL Financial Advisors 334 NE Irving Ave., Ste. 102 Bend, OR 97701	541-382-1456	541-382-2172	www.oregon.wradvisors.com ed.guest@lpl.com	Edward Guest	4	1984	Fee-based financial planning, retirement & estate planning, wide variety of mutual funds, annuities, life insurance, money market accounts.
LPL Financial Member FINRA/SIPC 50 SW Bond St., Ste 101 Bend, OR 97702	541-382-9212	541-610-1880	www.josephferrinlpl.com joseph.ferrin@lpl.com	Joseph Ferrin	1	1994	Full service private money management.
Mackeson Advisory 777 SW Mill View Way, Ste. 200 Bend, OR 97702	541-323-6300	541-323-6301	www.mackesonadvisory.com eric@mackesonadvisory.com	Tyler Mackeson, Bethany Perry, Eric Maki	3	2015	Investment strategy & financial planning.
Merit Wealth Management, LLC 61239 Tetherow Dr., Ste. 209 Bend, OR 97702	888-516-3748	541-550-2223	www.meritwealth.com jeff@meritwealth.com	Jeff Griswold	5	2008	Fee-only investment advise & portfolio management, comprehensive financial planning, access to DFA funds & other no-load & low-cost institutional grade investments, customized bond ladders, 401(k) management & consulting, open communication & transparency.
Mid Oregon Wealth Management 1386 NE Cushing Dr., Ste. 200 Bend, OR 9770	541 322-5745	541 389-0103	www.midoregon.com thomas.melton@cunamutual.com	Tom Melton	2	2002	Wealth Management
Northwest Quadrant Wealth Management 63088 NE 18th, Ste. 190 Bend, OR 97701	541-388-9888	541-388-3492	www.northwestquadrantwealth.com troy@northwestquadrantwealth.com	Tyler Simones, Troy Reinhart	9	1981	Fee based wealth management, financial planning, estate planning, retirement & charitable planning.
Northwestern Mutual 225 SW Scalehouse Lp., Ste. 102 Bend, OR 97702	541-389-7878	541-383-3846	www.northwesternmutual.com Jared.Dairy@nm.com	Jared Dairy	4	1975	Insurance planning, investment products & services, retirement planning, education funding, estate & business planning, long-term care, disability insurance.
Northwind Financial LLC 2445 NE Division, Ste. 204 Bend, OR 97703	541-318-7871	888-320-7095	www.northwindfinancial.net BJ@northwindfinancial.net	B.J. Boeck	3	1985	Long-term financial, estate & tax planning. Customized wealth management.
Paltzer Wealth Management 404 SW Columbia St., Ste. 404 Bend, OR 97702	541-389-3624	541-389-3579	www.jakepaltzer.com jake@jakepaltzer.com	Jake Paltzer	2	2009	Comprehensive wealth management & investment advisory for successful individuals & families.
RBC Wealth Management 1133 NW Wall St., Bldg. 2 Bend, OR 97703	800-678-5026	N/A	www.rbcwealthmanagement.com pamela.j.carty@rbc.com	Pamela J. Carty	24	1909	Financial planning, asset mgmt. & investment advisory services, stocks, bonds, mutual funds, CDs, government & tax exempt municipal services: variable annuities, life insurance, long term care, estate, retirement planning & retirement savings & more.
Rosell Wealth Management 550 NW Franklin Ave., Ste. 368 Bend, OR 97703	541-385-8831	541-385-8832	www.rosellwealthmanagment.com david@rosellwealthmanagement.com	David Rosell	3	2001	Comprehensive fee-based financial planning with a focus on financial independence & estate planning for those at or near retirement. DavidRosell.com.
Seglund Financial Group 750 NW Charbonneau, Ste. 108 Bend, OR 97703	541-647-8157	N/A	www.paulseglund.com paul@seglund.com	Paul Seglund	2	2007	Services include: independent investment advisory & financial planning, business retirement & benefit plans, business exit planning strategies & asset protection analysis.
Sherpa Wealth Strategies LLC 444 NE Norton Ave., Ste. 101 Bend, OR 97701	541-633-7728	541-633-7759	www.sherpawealthstrategies.com brian@sherpawealthstrategies.com	Brian K. Stallcop	4	2011	Securities, investments, retirement accounts, financial planning, insurance.
Sundowner Capital Management, LLC 725 NW Broadway St. Bend, OR 97703	541-389-3311	541-389-3322	www.sundownercapital.com doug@sundownercapital.com	Douglas Downer	3	2000	Portfolio management for affluent investors.
The Bahnsen Group 5 NW Minnesota Ave., Ste. 220 Bend, OR 97703	541-604-8603	N/A	thebahnsengroup.com pnwoffice@thebahnsengroup.com	John Swanson	4	2014	Asset management, financial planning, wealth management.
The Pacific Wealth Group at UBS Financial Services Inc. 600 SW Columbia, Ste. 6200 Bend, OR 97702	541-322-6132	855-333-1711	www.financialservicesinc.ubs.com/ team/pacificwealthgroup/ jim.mead@ubs.com	Jim Mead, Camille Fetzer-Lockhart	12	1997	We work with uniquely successful people who have complex financial lives due to their level of wealth. We help our clients navigate the rare obstacles & unusual opportunities they face the average investor doesn't experience.
U.S. Bank 1025 NW Bond St. Bend, OR 97703	541-388-8742	541-388-8726	www.usbank.com james.boss@usbank.com	James Boss	4	1891	Securities & insurance products, stocks, bonds, mutual funds, fixed & variable annuities, employer sponsored retirement plans, wealth management/fee based, long-term care insurance, individual retirement accounts, tax deferred strategies & a variety of small business products.
U.S. Bank Private Wealth Management 86 SW Century Dr. Bend, OR 97702	541-633-1205	541-388-8704	www.usbank.com/wealth-management charles.yeaman@usbank.com	Chuck Yeaman, Cody Michael	6	1891	High net worth wealth management banking services including personal & business lending, Retirement & financial planning, trust services, investment management. www.usbank.com/wealth-management/private-wealth-management/bend-or.html
Wells Fargo Advisors 320 SW Upper Terrace Dr., Ste. 200 Bend, OR 97702	541-388-1221	541-388-4274	www.wellsfargoadvisors.com	Customer Service	14	1986	Full-service brokerage firm.
Wells Fargo Wealth Management 650 SW Bond St., Ste. 200 Bend, OR 97702	971-978-4700	541-633-1921	www.wellsfargo.com	Customer Service	24	1852	Full service & online brokerage, wealth planning, equity research, portfolio mgmt., investment consulting, personal trust, private banking, business banking & private mortgage consulting.
Wyckick Investment Advisors Inc. 70 SW Century Dr., Ste. 100-448 Bend, OR 97702	503-803-8560	N/A	www.wyckick.com gparker@wyckick.com	Stein Swenson, Glenn Parker	2	2005	Investment advisory services, retirement planning, financial planning, trust administration.
Zivney Financial Group, LLC. 25 NW Irving Ave. Bend, OR 97703	541-330-7590	541-749-2729	www.zivneyfinancialgroup.com linda.zivney@raymondjames.com	Linda Zivney	3	2007	Financial planning, retirement planning, investment management, risk management.

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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Estimating Your Retirement Income Needs

by **LINDA ZIVNEY CRPC** — **Zivney Financial Group**

You know how important it is to plan for your retirement, but where do you begin? One of your first steps should be to estimate how much income you'll need to fund your retirement. That's not as easy as it sounds, because retirement planning is not an exact science. Your specific needs depend on your goals and many other factors.

Use Your Current Income as a Starting Point

Your current income sustains your present lifestyle, so taking that income and reducing it by a specific percentage, anywhere from 70 percent to 90 percent, to reflect the fact that there will be certain expenses you'll no longer incur, will, theoretically, allow you to sustain your current lifestyle. The appeal of this approach lies in its simplicity, and the fact that there's a fairly common-sense analysis underlying it.

The problem with this approach is that it doesn't account for your specific situation. If you intend to travel extensively in retirement, for example, you might easily need 100 percent (or more) of your current income to get by. It's fine to use a percentage of your current income as a benchmark, but it's worth going through all of your current expenses in detail, and really thinking about how those expenses will change over time as you transition into retirement.

Project Your Retirement Expenses

Your annual income during retirement should be enough (or more than enough) to meet your retirement expenses. That's why estimating those expenses is a big piece of the retirement planning puzzle. But you may have a hard time identifying all of your expenses and projecting how much you'll be spending in each area, especially if retirement is still far off. To help you get started, here are some common retirement expenses:

- Food and clothing
- Housing: including property taxes, insurance, upkeep and repairs
- Utilities
- Transportation: Car payments, auto insurance, gas, maintenance and repairs
- Insurance: Medical, dental, life, disability, long-term care
- Health-care costs not covered by insurance
- Federal and state income tax
- Debt payments
- Gifts: Charitable and personal
- Recreation: Travel, dining out, hobbies, leisure activities

Don't forget that the cost of living will go up over time. The average annual rate of inflation over the past 20 years has been approximately 2.2 percent, but it has been much higher recently. And keep in mind that your retirement expenses may change from year to year — expenses such as health care and insurance may increase as you age. To protect against these variables, build a comfortable cushion into your estimates. Finally, have a financial professional help you with your estimates to make sure they're as accurate and realistic as possible.

Decide When You'll Retire

The longer your retirement, the more years of income you'll need to fund it.



The length of your retirement will depend partly on when you plan to retire. This important decision typically revolves around your personal goals and financial situation. Although it's great to have the flexibility to choose when you'll retire, it's important to remember that retiring at 50 will end up costing you a lot more than retiring at 65.

Estimate Your Life Expectancy

We all hope to live to an old age, but a longer life means that you'll have even more years of retirement to fund. You may even run the risk of outliving your savings and other income sources. You can use government statistics, life insurance tables, or a life expectancy calculator to get a reasonable estimate of how long you'll live. We plan to age 93 for most clients. But remember, these are just estimates. There's no way to predict how long you'll actually live, but with life expectancies on the rise, it's probably best to assume you'll live longer than you expect.

Identify Your Sources of Retirement Income

What sources of retirement income will be available to you? Maybe you are fortunate to have an employer pension? Social Security can also provide a portion of your retirement income. To get an estimate of your Social Security benefits, visit the Social Security Administration website (ssa.gov). Additional sources of income may include a 401(k) or other retirement plan, IRAs, annuities and other investments. The amount of income you receive from those sources will depend on the amount you invest, the rate of investment return and other factors. Finally, if you plan to work during retirement, your job earnings can be another source of income.

Make Up Any Income Shortfall

If you're lucky, your expected income sources will be more than enough to fund even a lengthy retirement. But what if it looks like you'll come up short? Don't panic — here are a few steps you can take to help bridge the gap:

- Try to cut current expenses so you'll have more money to save for retirement
- Shift your assets to investments that have the potential to substantially outpace inflation (but keep in mind that investments that offer higher potential returns may involve greater risk of loss)
- Lower your expectations for retirement so you won't need as much money
- Work part-time during retirement for extra income
- Consider delaying your retirement for a few years (or longer)

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While our name says "wealth advisors," we also advise on a lot of important matters, such as retirement guidance, business planning, college funding and insurance planning. Best of all, you can get any advice you need a la carte. To get started, simply email stu@bendwealth.com.

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Skills Honed Over 30 Years Guide Financial Path

Bend Wealth Advisors Offers Customized Approach Tailored to Individual Goals

by **SIMON MATHER** — CBN Feature Writer

A fiscal guide who headed West after honing a wide range of skills over three decades, primarily on the East Coast, has established a foothold in Bend to further aims of helping clients take the reins of their financial future.

Bend Wealth Advisors President Stu Malakoff launched his company, which recently occupied a new location on Colorado Avenue, with a mission to serve as a trusted financial partner and provide an approachable environment to develop relationships, explore goals and instill confidence regarding customized plans towards achieving individual visions.

Malakoff chose to operate his enterprise through an affiliation with Raymond James to maximize flexibility, following a career primarily in institutional finance, and believes that what truly sets him apart from other financial advisors is a combination of his education, experience, and unwavering commitment to his responsibilities.

He said, "It's routine that I keep abreast of developments that impact the financial markets, but I ultimately rely on my 30 years of experience to carefully consider how that information should influence the decisions I make on behalf of my clients."

Malakoff is a Certified Financial Planner (CFP) professional and holds the Certified Divorce Financial Analyst (CDFA), Certified Plan Fiduciary Advisor (CPFA) and Chartered Retirement Planning Counselor (CRPC) among multiple designations — indicative of his commitment to expanding his knowledge base in order to best serve his clients.

As a CDFA, Malakoff provides financial guidance in the divorce process to one or both spouses and ideally likes to get involved "early on" as he says he has found that the biggest practical obstacle most people have around initiating a divorce is not knowing beforehand whether they can emerge financially independent so that they can confidently get on with their lives.

"That's where I add the most value," he said. "I help divorcing clients to inventory their finances and

sources of income. Armed with accurate data, I can then give some clarity to one or both spouses on what their financial picture might look like post-divorce, and if it aligns with their priorities for their new life.

"Even very affluent families are unclear about how their resources will 'translate' into their desired post-marital lifestyle. Once articulated, those objectives can drive an optimal divorce settlement, so that a win-win outcome is achieved."

He also provides support to attorneys and mediators who have been engaged by one or both parties to facilitate information gathering.

Prior to joining Raymond James, Malakoff was affiliated with Morgan Stanley and was a Senior Vice President with Merrill Lynch Wealth Management. He obtained a bachelor's degree in economics from the University of Rochester in 1990, a Master of Business Administration with Beta Gamma Sigma honors from Columbia Business School in New York in 1996, and worked in corporate banking until 2001, specializing in lending to prominent media and telecommunications companies.

Malakoff has three grown children and along with his wife, Vicky, moved cross-country from the Princeton, New Jersey, area after visiting Bend when their son, Schuyler, attended an academic center of excellence program in Central Oregon.

He said, "We were originally focused on the East Coast but were drawn to Bend not necessarily for the lifestyle attributes, though they are undoubtedly attractive, but it's more the community. The people that we knew who moved here said it is a given that you are happier in Central Oregon."

"In becoming an independent financial advisor, I also chose an affiliation with Raymond James as they provide a great platform for trading and research, as well as performing the critical compliance function, and I am able to effectively advocate for clients to deliver the end product."

"One of the reasons I left Merrill Lynch to start this company was to be able to work with clients the way



(L-R) AWBREY SWANSON, STU MALAKOFF AND JESSICA EARLS | PHOTO COURTESY OF BEND WEALTH ADVISORS

they want to work with me, rather than being an employee or simply an asset manager.

"I also work on a consultancy basis and one of the niches I have developed over the years is the financial analysis associated with divorce, which aligns well with a consultative approach and requires additional skills."

Malakoff seeks to offer guidance for reaching important goals and while many people undoubtedly have a busy life, there comes a realization that putting a financial future "on the back burner" is not in their best interest.

Continued on Page 29 ►

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Time to Enroll in Medicare?

A Quick Overview of What to Expect

by JOHN BELLMAN, Senior Client Advisor — ASI Wealth Management

Medicare is a federal health insurance program generally available to those who are 65 or older or who qualify due to disability. Open Enrollment Period for the 2023 Medicare plan year begins on October 15 and closes on December 7. This is the time of year to join, switch, or drop one of your plans that will impact coverage beginning January 1 of 2023. Let's cover a couple items to help better understand the Medicare system.



When to enroll? If you're turning 65 and this is your first time enrolling for Medicare, you have a seven-month period to apply for coverage. That window opens three months before you turn 65, continues through the month of your birthday and the three months following your birthday. If you apply prior to your birthday, your coverage would begin the first day of the month you turn 65. If you file after your birthday, your coverage will begin the first day of the month following the month you applied. If you still have access to a workplace plan, make sure to check with your insurance plan to understand how it coordinates with Medicare. If you fail to enroll for Medicare in time, it can result in a penalty being assessed to your Part B and Part D premiums for your lifetime.

If you're already enrolled? Each year it is worth re-evaluating your Medicare insurance plan election. The coverages offered change from year to year which, in turn, can change which plan best suits your needs. For those currently in a Medicare Advantage Plan (Part C), there is an open enrollment period from January 1-March 31 where you can switch plans or switch back to original Medicare. We recommend working with a Medicare Insurance Consultant annually to help you shop which plans provide the best coverage for you.

Types of Coverage Offered

Medicare Part A — This is your inpatient hospital coverage that you've paid for through Medicare taxes during your working career. Generally, most people do not pay a premium for this coverage.

Medicare Part B — This is your doctors' services and outpatient medical coverage. There is a wide list of what is covered but generally it includes services provided outside of the hospital with limitations. Your monthly premium rates will be based on your Modified Adjusted Gross Income. Premium information has not been released yet for 2023 so keep an eye out for those numbers in the



PHOTO | COURTESY OF ASI WEALTH MANAGEMENT

coming weeks.

Medicare Part D — This is your prescription drug coverage. Expect to pay a surcharge on this coverage if you make more than \$91,000 as an individual or are married and file separately, or \$182,000 if you are married and file jointly.

Medicare Advantage Plans (Part C) and Medicare Supplemental Insurance (Medigap) — These are two supplemental insurance plans available in addition to your Part B coverage. These plans can provide additional coverage original Medicare does not cover and can ultimately provide a cost savings to the insured.

At ASI Wealth Management, John Bellman believes that before setting out on any great adventure, you need to start with a plan, and the same should go for your finances. To that end, Bellman assists clients with developing holistic financial plans and choosing the right investments to go along.
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We knew it was an important day, a very special occasion. So, we ordered a huge bouquet of beautiful flowers and a gift card to the best local restaurant, then drove across the state to deliver them personally.

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At ASI Wealth Management, it's stories like this that fuel our passion to help others live their best lives. We're proud of the work we do and we'd love to tell you more about how we could help you.

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Understanding the Emotional Pitfalls of Investing

provided by RBC WEALTH MANAGEMENT & PAMELA J. CARTY, AWM, Financial Advisor, Branch Director

As an investor, one of the greatest tools you have at your disposal is your mind. But that tool can often get in the way of making rational decisions, particularly when it comes to investing.

Emotions are powerful and whether we mean for them to or not, they can greatly influence how investing decisions are made. Sometimes, they lead you down the right investment path but they can also lead you astray.

Perhaps that's why the famous Warren Buffet cautions fellow investors to "be fearful when others are greedy and be greedy when others are fearful."

Enter behavioral finance, a practice that applies behavioral and cognitive psychological theory to explain why people make irrational financial decisions.

From this field of study, we know there are many common behaviors that influence how people make investment decisions. By understanding those tendencies, listed below, investors may find it easier to take the emotion out of investing and make more rational decisions.



Overconfidence — The tendency people have to be confident in their decisions when they are unaware of the information they do not know.

Hindsight bias — A side effect of overconfidence in which individuals view events from the past as predictable. This also leads to individuals viewing their past predictions as being more accurate than they actually were.

Illusion of control — The belief that you have control or influence over certain outcomes. People who think like this often believe that skill has more effect on an event's outcome, than chance.

Anchoring and adjustment — The way individuals estimate probabilities. It is common for individuals to anchor to the purchase price, making adjusting to new information difficult.

Loss aversion — A result of anchoring and adjustment that makes investors believe it's favorable to avoid loss rather than to achieve gains.

Regret aversion — The inclination to avoid making decisions when you perceive that it may not end well.

Herd mentality — Making decisions based on what peers and popular trends suggest you should do.

Narrow framing — What happens when investors isolate each portfolio holding, rather than viewing the context of the entire portfolio. This is the enemy of constructing a diversified portfolio.

The common behaviors are admittedly difficult to avoid, but awareness is key. When making investment decisions, work with a financial advisor on creating an investment philosophy and process, this can help you focus on your long-term goals and make it easier to be a non-emotional investor.

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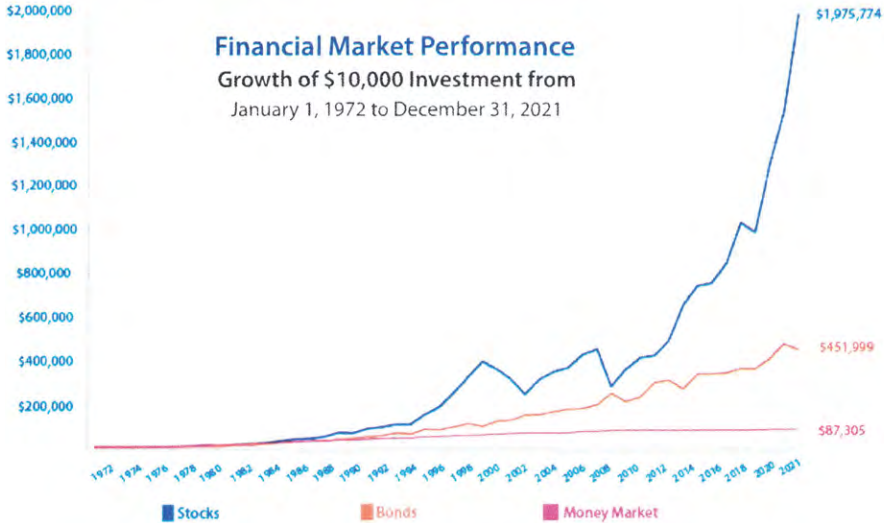
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Maintaining a Long-term Focus

The Stock Market's History of Volatility & Growth

by ED WETTIG, CFP — Cornerstone Financial Planning Group

Given the recent stock market volatility, I thought it would be helpful to look back in history on other major market declines, and long-term performance of stocks compared to other "safer" asset classes. When investing for the long term, it's important to keep in mind that while stocks have far outperformed other investments over the long term, they have also been subject to short-term periods of sharp decline. The graph below illustrates the growth of hypothetical \$10,000 investments in stocks, bonds and money market securities over the last 50 years.



Source: Morningstar Office. Stocks measured by Standard & Poor's 500 Index, bonds by the Ibbotson Associates SBBI US Long-Term Government Bond Index, and money market by the SBBI US 30-Day Treasury Bill Index. All results assume reinvestment of dividends on stocks or coupons on bonds and assume no taxes. It is not possible to invest directly in an index. The hypothetical investment results are for illustrative purposes only and should not be deemed a representation of past or future results. Actual investment results may be more or less than those shown.

GRAPH | COURTESY OF CORNERSTONE FINANCIAL PLANNING GROUP

Notice that during this 50-year period, stocks have provided vastly superior long-term performance than bond or money market investments, but at the same time have subject to a far higher level of short-term volatility. This volatility is illustrated by the more dramatic peaks and valleys of the blue line depicting stock market performance. Note that at the end of the fifty-year period, the \$10,000 stock investment has grown to nearly three times the amount of the bond investment, and more than five times the amount of the money market investment. Included in this 50-year period were the "2nd Black Monday" stock market crash of 1987, the "dotcom bust" crash of 1999-2000, the "Great Recession" crash of 2008 and the "Coronavirus" crash of 2020. Following these and other significant stock market declines, the market rebounded to eventually reach new record highs. While past stock market performance is not a guarantee of future results, the historical performance of the market suggests the stock market will eventually recover from its sharp periods of decline.

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Following a highly competitive national recruitment, **Deschutes County** has hired **Robert Tintle** as its new chief financial officer.

Tintle, who will join the County in late September, replaces Greg Munn, who served as the Deschutes County Chief Financial Officer for two years.

Tintle has served as the Lane County treasurer, financial services manager and ARPA and Grants manager. He has also worked for the City of Eugene.

Tintle earned a master's degree in Public Administration from Norwich University and a bachelor's degree in Accounting from Linfield University.

As Deschutes County's chief financial officer, Tintle will direct the County's finance, accounting, tax collection and payroll functions. He will also serve as the County tax collector and the tax administrator for the County's Transient Room Tax Ordinance.



Robert
Tintle

internship coordinator. As a Central Oregon native, Wilkins knows firsthand the incredible opportunities young people have access to in our growing region. In this role she will help students find internships that align with their passions and develop the skills necessary for the variety of workforce industry needs in the Redmond area. Having recently returned to Central Oregon after spending time in New England, Wilkins brings with her a background in grassroots organizing and human services. Her experience working with young people both inside and outside of the classroom setting will serve her well in this new role.

Gemma Cock, BVetMed, MRCVS, Dipl. ACVIM-LA, has joined **Bend Equine Medical Center** as an associate veterinarian and internal medicine specialist. Cock is now the only board-certified internist serving horses in Central and Eastern Oregon. She is also currently available to see goats, sheep, alpacas and llamas on a limited basis. Cock is a graduate of The Royal Veterinary College in London, England, is a Member of the Royal College of Veterinary Surgeons and completed her veterinary internal medicine residency at the University of Florida College of Veterinary Medicine.



Gemma
Cock



Katie
Cornelius

ColeBreit Engineering announces the arrival of **Katie Cornelius**, PE to our Bend office. Cornelius is a senior electrical engineer and directs our Electrical Engineering group. Previously leading ColeBreit's electrical team from the firm's Napa location, the addition of Cornelius to our Bend office further strengthens ColeBreit's electrical engineering capabilities and expertise, as she brings 15 years of electrical engineering, lighting design and project management in the winery, hospitality, commercial, residential, government/military and higher education market sectors.

NewsChannel 21 introduces the newest member of the NewsChannel 21 news team: **Cathy Marshall**.

Marshall will be joining the NewsChannel 21 at Sunrise morning news cast as anchor, alongside anchor Rhea Panella and chief meteorologist Bob Shaw.

Marshall comes to Central Oregon with nearly 40 years of experience in broadcast news as a reporter and anchor. She has worked as an anchor for CNN and has also worked with news stations in Boston, New Haven, Seattle and Portland, Oregon, and as a sideline reporter for Beaver Sports Network. She has been working as a reporter, anchor and managing editor at NBC affiliate, KGW in Portland since 2011 and now joins the NewsChannel 21 team as Sunrise anchor.

Marshall is a long-time resident of Oregon and graduated with honors from Oregon State University with a bachelor's degree in speech communications.

As an anchor she's been part of Emmy winning breaking news coverage and also been recognized by the Associated Press for her reporting. She has covered many historical events live while anchoring for CNN, including the storming of the Branch Davidian compound in Waco Texas, the day that Nelson Mandela was released from prison, the arrest of OJ Simpson and the fall of the Soviet Union.



Cathy
Marshall



Cheyenne
Purrington

Following a highly competitive national recruitment, **Deschutes County** and partnering cities **Bend, La Pine, Redmond** and **Sisters** have hired **Cheyenne Purrington** as Central Oregon's first Houseless Strategies and Solutions director.

Purrington will lead the newly created Coordinated Houseless Response Office. The Office will streamline the work of dozens of local organizations serving our regional houseless population as well as enable a community-wide approach to addressing houselessness under a shared set of principles, priorities and strategies.

The County-Cities Coordinated Houseless Response Office has a Governing Board of Directors made up of one representative from the Board of County Commissioners and one representative from each city council.

Purrington recently served as the executive director of the Tahoe Coalition for the Homeless and has provided strategic consulting for numerous homeless-serving nonprofits and public agencies in California. She has nearly two decades of experience supporting diverse teams and collaborating with community stakeholders to address homelessness.

OnPoint Community Credit Union has hired attorney and finance law expert **Wendy Beth Oliver** to serve as senior vice president and chief legal officer. She joins the Executive Team of Oregon's largest credit union with more than 489,000 members and \$9.3 billion in assets.

As chief legal officer, Oliver leads OnPoint's legal strategy and team, aligns its legal and business goals and advises the credit union on corporate governance, contracts, compliance and regulatory issues. Oliver previously served as the credit union's vice president and general counsel, managing the credit union's legal compliance and corporate governance.

Oliver has more than 30 years of experience as a legal advisor in the financial services industry, providing outside counsel for a range of financial services companies, including banks, mortgage and small business firms and a fintech startup. Before joining OnPoint as chief legal officer, she held general counsel and chief compliance officer positions at Grit Financial Inc. and Aven, a California-based fintech startup.

Oliver received her bachelor of arts from the University of Chicago and her juris doctorate from Duke University School of Law. Oliver received her master's in public administration from the Ford School of Public Policy at the University of Michigan, where she was a Gramlich Fellow.

Oliver serves on the vestry of St. David of Wales Episcopal Church, volunteers at Brigid's Table to help prepare and serve dinners, and serves on the Oregon State Bar's Client Security Fund Committee. She lives in Clackamas County and is an avid gardener and adventurous traveler.



Wendy Beth
Oliver



Jon
Wilson

Central Oregon welcomes **Jon Wilson**, owner/operator of **Yellow Brew Bus**. Wilson was raised in Reno, Nevada and studied education at the University of Nevada, Reno. During his studies he worked as a bartender at local bars and breweries where he excelled at customer service and, seeing a need for safe and knowledgeable brewery transportation, started his company.

Wilson moved his business to Bend where his wife was born and raised. Yellow Brew Bus focuses on transportation centered around Central Oregon's breweries, distilleries, cideries and wineries.

Economic Development for Central Oregon (EDCO) announced the addition of three team members. **Kelly Michel**, **Nicole Mcnew** and **Bre Wilkins** bring a diverse set of economic development, marketing and program management skills that will be critical to growing EDCO's impact and mission. EDCO was supported by their partners at Mid Oregon Personnel in recruiting Michel for the director of membership development role, while Express Employment Professionals provided hiring and recruitment services for the director of marketing and communications and Redmond internship coordinator positions.

In the director of membership development role, Michel will actively develop EDCO's membership to expand the growing region's network of business leaders, members, partners and advisors. Michel brings over 12 years of nonprofit experience to her role, most recently overseeing fundraising and community engagement at St. Charles Health System where she built the corporate sponsorship program, grew events and launched patient and community advisory boards. Michel is a graduate of Leadership Bend class of 2018 and recently earned an MBA from Washington State University.

Mcnew joins the team as director of marketing and communications, and is focused on maintaining and growing EDCO's voice across the region while assisting with marketing and public relations efforts consistent with EDCO's mission of creating a vibrant and diversified regional economy in Central Oregon. Prior to moving to Central Oregon Mcnew was responsible for growing a community of entrepreneurs, healthcare businesses and technology leaders to address market needs in the healthcare industry. With a bachelor of communications from Adelphi University in New York and a master of business administration from Regis University in Denver, Mcnew brings experience in nonprofit marketing, startup ecosystems and industry innovation to give voice to the dynamic economic drivers in Central Oregon.

Wilkins works with the Youth CareerConnect program as the EDCO Redmond



Courtney
Roach

The Center Orthopedic & Neurosurgical Care & Research announces the most recent addition to their pediatric orthopedic team, **Courtney Roach**, PA-C. Roach began practicing as a physician assistant in 2019, pursuing a career in medicine in order to help people improve their lives. She is passionate about working with a dedicated team of experts to help her patients achieve their goals. Specializing in pediatric orthopedics, her priority is to make children and their families feel safe, informed and well taken care of throughout their patient experience.

Prior to moving to Bend, Roach worked as an orthopedic pediatric physician assistant at Legacy Medical Group in Portland, Oregon. She is a member of the American Academy of Physician Assistants (AAPA). She loves being outdoors and, particularly snowboarding, hiking, mountain biking, paddling, soccer and taking her Papillon, Pica, on all of her outdoor adventures.

The results of **Sunset Magazine's** prestigious 2022 Sunset Travel Awards were recently announced, and five Central Oregon businesses were among the winners chosen from more than 300 entries. Among them, **Imperial River Co.** and **Tumalo Creek Kayak & Canoe** won in the Best Outdoor Activities category, **Oasis Cabin Resort** and **SCP Redmond Hotel** won in the Best Basecamps category and **Brasada Ranch** won in the Rad Ranches category.

ReachAnother Foundation Reaches Across the Globe

to Save Thousands of Babies Born with Neural Tube Defects

by CHLOE HONAKER, Executive Administrator — ReachAnother Foundation

An Extraordinary Story

Most of us envision retirement as a time to slow down, relax, take up new hobbies, work on our golf game — not so for Dr. Marinus Koning, who has changed the lives of thousands of families in Ethiopia through his Bend-based organization, ReachAnother Foundation. The story of ReachAnother starts in 2009 when Marinus embarked on a medical mission to Ethiopia just after finishing a long and fulfilling 35-year career as a surgeon in Central Oregon. There, he noticed an alarming rate of preventable birth defects (spina bifida and hydrocephalus), a severe lack of medical capacity and little access to necessary surgical equipment.

With only one neurosurgeon to serve the entire 90+ million population of Ethiopia at the time, many children were put on long waiting lists for a surgery that would not arrive in time. Marinus invited his identical twin brother, Jan, who is also a retired surgeon, to join him in Ethiopia and ReachAnother Foundation (also affectionately known as the “NGO of the Twins,”) was founded to address the neural tube defect crisis in Ethiopia.

In the last 12 years, ReachAnother has provided funding for over 9,000 brain and spinal surgeries for children born with life threatening birth defects, helped train 60 neurosurgeons and donated over \$1 million of medical equipment and supplies.

A Worldwide Impact

Did you know that fortification of enriched wheat and other grains with folic acid in the United States in 1998, has prevented almost all cases of folic acid preventable spina bifida?

It’s astounding that a simple vitamin added to a staple food can prevent such a tragic birth defect safely and for so little cost.



CHILD WITH HYDRCEPHALUS



CHILD WITH HYDRCEPHALUS



RAF FOUNDER, DRS. MARINUS AND JAN KONING | PHOTOS COURTESY OF REACHANOTHER FOUNDATION

Studies have shown that over 30 percent of the women of reproductive age in Ethiopia are deficient in folate or folic acid. Given that these defects are largely preventable, ReachAnother set out to advocate for a long-term solution to this crisis and therefore save the lives of tens of thousands of Ethiopian babies. Today a solution is at our fingertips with the fortification of salt with folic acid. Once fortification is implemented, Ethiopia can be a trailblazer for salt fortification and ReachAnother can build from that experience and share it with other countries to amplify its impact.

Long Time Ethiopian Partner Appointed as First Country Director

ReachAnother is honored to announce that Ethiopian pioneer in combating the spina bifida crisis with food fortification, Yakob Ahmed, has taken on the role of in-country director. Yakob was until recently the Director General for Medical Services at the Ethiopian Ministry of Health and instrumental in the government’s strategies and policies in terms of health promotion, disease prevention and clinical services.

“I’m delighted that Yakob has decided to join the ReachAnother team and that he will coordinate our food fortification programs, as well as extend the capacity of our local pediatric neurosurgery centers of excellence and prioritize the surgical instrument recycling project,” said Koning.

Evening for Ethiopia Gala

If you would like to get involved and support ReachAnother, consider attending their annual Evening for Ethiopia Gala on Saturday, October 15 at UUFCO for an Ethiopian inspired dinner, live auction, marketplace, dessert dash and more. You can find information and buy your tickets at reachanother.org. *Evening for Ethiopia* is presented by The Ladd Group and Bend Ophthalmology. Their generous support contributes to creating a better world for all children.

reachanother.org

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REACHANOTHER FOUNDATION

Igniting Change - Reaching Further

An Evening for Ethiopia Gala

Proceeds help save the lives of babies born with spina bifida and hydrocephalus in Ethiopia.

Saturday, October 15, 2022

Unitarian Universalist Fellowship of Central Oregon

Info & Tickets at www.reachanother.org

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COMMERCIAL PERMITS WEEK ENDING 9-2-2022

City of Bend

\$125,000.00	-	Commercial (New) 1,256 sf. at 2748 NW Crossing Dr. Ste. 120 Bend 97703 OR Owner: NWX Buildings, LLC Builder: Sunwest Builders, Inc. 541-548-7341 Permit # PRRE202203513
\$20,000.00	-	Commercial (Addition) 36 sf. at 721 NE 3rd St. Bend 97701 OR Owner: Camp Fire Hotel, LLC Builder: Stilson Builders, Inc. 541-419-2556 Permit # PRRE202204231

Deschutes County

\$694,003.00	-	Commercial (New) 6,600 sf. at 64435 Strickler Ave. Bend 97701 OR Owner: Pine Cone Ventures, LLC PO Box 5276 Bend, OR 97708 Permit # 247-22-004470
\$694,003.00	-	Commercial (New) 6,600 sf. at 64435 Strickler Ave. Bend 97701 OR Owner: Pine Cone Ventures, LLC PO Box 5276 Bend, OR 97708 Permit # 247-22-004473
\$694,003.00	-	Commercial (New) 6,600 sf. at 64435 Strickler Ave. Bend 97701 OR Owner: Pine Cone Ventures, LLC PO Box 5276 Bend, OR 97708 Permit # 247-22-004474
\$694,003.00	-	Commercial (New) 6,019 sf. at 64435 Strickler Ave. Bend 97701 OR Owner: Pine Cone Ventures, LLC PO Box 5276 Bend, OR 97708 Permit # 247-22-004476
\$27,000.00	-	Commercial (New) 364 sf. at 63205 Gibson Air Rd. Bend 97701 OR Owner: Aero Facilities, LLC 62765 Powell Butte Hwy Bend, OR 97701 Permit # 247-22-004190

COMMERCIAL PERMITS WEEK ENDING 9-9-2022

City of Redmond

\$1,859,788.00	-	Commercial (Multi Family) 11,340 sf. at 3060 NW 7th St. Redmond 97756 OR Owner: VDV Properties, LLC16298 Skyline Dr. Bend, OR 97703 Builder: Christiansens Contracting Company, LLC 541-526-0195 Permit # 711-22-000804
\$150,000.00	-	Commercial (Alteration) at 340 NW 5th St. Redmond 97756 OR Owner: Redmond Commercial Group, LLC 600 SW Columbia St. #6100A Bend, OR 97702 Permit # 711-22-001824
\$15,000.00	-	Commercial (Alteration) 380 sf. at 916 SW 17th Redmond 97756 OR Owner: Highland Avenue Medical, LLC 61095 River Bluff Trl. Bend, OR 97702 Permit # 711-22-001932

City of Bend

\$125,000.00	-	Commercial (New) 1,256 sf. at 2748 NW Crossing Dr. Ste.120 Bend 97703 OR Owner: NWX Buildings, LLC Builder: Sunwest Builders, Inc. 541-548-7341 Permit # PRRE202203513
\$32,500.00	-	Commercial (New) 450 sf. at 233 SE 2nd St. Bend 97702 OR Owner: KAJ E Larsen Revocable Trust Permit # PRAD202204437

Bend Wealth Advisors

Continued from page 24

Given that such planning may not be your area of expertise, he says BWA aims to fulfil a role as an experienced advisor who has clients' financial well-being at heart and can help you put your best foot forward.

Describing himself as something of a "generalist" through gathering a broad array of skills during his professional career, Malakoff offers services including for:

- Families and Individuals — Planning that balances needs for today with goals for tomorrow, including college savings plans;
- Business Owners — Guidance on everything from 401(k) management to succession planning;
- Corporate Executives — Benefits planning and wealth strategies specific to each situation and needs;
- Retirees — Strategies for preserving assets and providing income for retirement;
- Women — Guidance specifically for the needs of women executives and entrepreneurs;
- Divorce Planning — Conversations to help move forward with your life.

He works with clients across 21 states and is ably assisted by Client Relationship Manager Awbrey Swanson and Client Associate Jessica Earls, who are both Bend natives.

Previously in her career, Swanson was a registered client service associate at Merrill Lynch, and a paraplanner and financial advisor at Ameriprise. She earned a bachelor's degree in English with a minor in political science from UCLA in 2013.

She said, "I first gained experience in the investment services field right out of college working as a receptionist and was intrigued by the idea of helping people achieve financial independence and accomplish their goals."

Earls has worked closely with clients in various customer service and hospitality industries throughout her career and prioritizes "communication, honesty, and attention to detail" for a positive working relationship, adding, "My desire is to ensure a high quality and trusting relationship with each client from day one."

Malakoff said, "Having operated remotely for a while, we recently set up shop on an excellent location off Colorado Avenue in Bend in a building I purchased, close to the Box Factory development. Both Awbrey and Jessica grew up in Bend and are fantastic additions to the team, and we have the room to grow and will be looking to expand as things move forward and bring on additional professionals."

During initial client meetings, he says it is important to not "put the cart before the horse" regarding aspirations and ascertaining what objectives are looking to be achieved,

A well-established discovery process for prospective clients that Malakoff developed more than 19 years ago begins by learning about the person and gathering relevant information about the current financial situation, including balance sheet and income.

He added, "While assembling financial documents is important, our success in delivering financial

strategies stems from digging deeper and arriving at an informed understanding of your financial objectives — whether that be helping children with college, trying to retire, or having an interest in investing in real estate etc., all while balancing risk tolerance — which is the intangible part of financial planning that comes from a quality conversation and years of experience.

"You have to understand all those factors before making recommendations and developing a strategy but there is no one way we work with our clients, because no single client's needs are exactly the same.

"Also, in visiting our office we have aimed to create an inviting environment, and rather than a formal feel it is more like a comfortable living room to facilitate good conversations and relationships."

With a background in institutional financing and as a corporate banker on Wall Street before 9/11, Malakoff said he wanted to switch gears and help retail clients looking for a more "approachable" direction.

Though using communication tools like Zoom effectively, he still makes a point of meeting physically with clients on a regular face-to-face basis, adding "That matters to me — at the end of the day it is really a people business.

"Part of the vision of Bend Wealth Advisors is to deliver something different through a multi-faceted approach, including facilitating a thoughtful conversation about your family's wealth, values, and future in terms of areas such as estate planning.

"We encourage people who want help with smart financial decisions and show how there are different resources to achieve various goals.

"There really is no substitute for experience and while being a board-certified Financial Planner as an advisor doesn't necessarily make you an expert, it is the gold standard and certainly gives a broad knowledge base on which to build upon and indicates level of seriousness about what you do for a living.

"Our approach is that we know you have choices when working with us and offer a free initial consult to explore whether we can help achieve your financial goals, especially when clients realize they need assistance with managing their portfolios, making smart, tax-efficient financial decisions, and being methodical year-after-year in taking the necessary steps to grow their wealth."

As a staunch community supporter, Malakoff has previously been a board member of the Princeton Elks Lodge, where he chaired their special children's committee, and took the helm for a stint as president of the Princeton Elks Charitable Trust.

He said Bend Wealth Advisors is dedicated to improving the community by being involved with several charitable organizations and since 2019 he has served on the board of Friends of the Children Central Oregon, a 501(c)(3) nonprofit that provides professional K-12 mentorship to at-risk youth in order to break the cycle of generational poverty, currently serving as the board chair.

Friends of the Children is the only national mentoring program in the country with paid, professional mentors (called Friends) who walk alongside youth for 12+ years — no matter what.

He said it was "exciting times" for the program after

it recently received a record-sized donation for major expansion in the form of \$1,400,000 contribution from billionaire philanthropist Mackenzie Scott as part of a \$44,000,000 gift to the Oregon-Based National Organization.

He added, "The timing is wonderful as we are starting on the five-year strategic plan, and it is a lot more fun with funding in place!

"This chapter started just before we moved here and it appealed to me as a mentorship program that produces fantastic results and massive outcomes, starting with kids in kindergarten.

"The Friends of the Children mission is something that matters profoundly to me. The unique model of purposeful, long-term commitment to disadvantaged youth produces tangible long-term benefits to society, such as lower incarceration rates, increased high-school graduation rates and successful transitions to adulthood, as quantified by a 2007 Harvard Business School study.

"Friends' methodical, long-term commitment precisely aligns with my values, and I love the idea of supporting the very kids who, without this long-term program, are least likely to escape the gravitational pull of poverty.

"While one of Bend Wealth Advisors' goals is to become the largest corporate contributor of Friends of the Children Central Oregon by 2025, I wanted our involvement to extend beyond financial support. That's why I joined the board, and — aside from recently being named board chair — serve on the executive and finance committees.

"I actively advocate for Friends of the Children Central Oregon and am committed to raising awareness of its mission and providing intelligent guidance to the organization."

About Bend Wealth Advisors

Bend Wealth Advisors clients represent a wide range of ages and occupations, each unique in their goals, needs and financial situations. Realizing that such distinct lives and circumstances require tailored strategies to precisely fit each, Bend Wealth Advisors offers personalized guidance, applying knowledge and insight to the specific issues and needs of each individual client in a manner aligned accordingly.

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About Raymond James

Since its founding in 1962, Raymond James has branched out to become one of the largest financial services firms in the United States. Its business units serve a variety of clients, from individuals and small business owners to municipalities and major corporations. Its stock is traded on the New York Stock Exchange (RJF) and through three broker/dealer subsidiaries, advisors currently support more than 2.8 million client accounts from offices across the US, Canada and overseas.

raymondjames.com/bendwealthadvisors

Securities offered through Raymond James Financial Services, Inc., member FINRA/SIPC. Investment advisory services are offered through Raymond James Financial Services Advisors, Inc. Bend Wealth Advisors is not a registered broker/dealer and is independent of Raymond James Financial Services.

COCC Madras

Continued from page 3

workforce needs. COCC plans to open the Madras campus expansion in the fall of 2024.

This expansion will help address three of the largest workforce and community needs in Central Oregon and the state as a whole: the need for well-trained early childhood educators, the shortage of health care workers and the shortage of affordable child care slots. To do so, the college will bring several of its most highly successful, existing programs to Madras, including early childhood education (offered in both English and Spanish), nursing, nursing assisting and medical assisting.

The new, state-of-the-art, environmentally responsible facility will feature classrooms, labs for health career and science programs, classrooms equipped with streaming technology for remote instruction, a community multipurpose room, a family literacy space, offices and a breakroom. The expanded campus will also serve as a workforce development center for future early childhood educators and as a child care center for the local community, offering up to 100 child care slots (for infants through pre-K) that will be operated by a licensed, third-party contractor. A request for proposals from architectural design firms is open through the end of September, and COCC will announce its final selection for the project's designer in October.

"COCC has met with business and

community leaders in Madras over the last few years and all of our partners have identified the lack of child care and the lack of both health care staff and child educators among the community's gravest needs," said Dr. Laurie Chesley, COCC's president. "This new college facility in Madras will help meet those needs for the long term, supporting local students, employers and their families." Central Oregon is a well-documented child care desert, with only one open child care slot for every three children in the region. Staffing shortages in child care and health care are also well documented, with demand from local employers in both industries exceeding the number of local graduates each year.

Thanks to broad community support, there are substantial matching funds to complete the COCC project. The Bean Foundation of Madras recently donated 26 acres of land valued at \$1.5 million, which will combine with the nonprofit's original donation of 23 acres for the existing COCC Madras campus. \$3 million in matched funding will be secured through private and local funding sources. The remaining \$5.9 million is expected to come through federal, state and other public resources.

Zak Boone, chief advancement officer and executive director of the COCC Foundation, noted local philanthropy's critical role in bringing higher education to the communities of Jefferson County. "For more than a decade, COCC has operated the Madras campus thanks to transformative gifts from the Bean Foundation and other donors," he said. "Now COCC is again able to expand our programs and strategic partnerships

because of their latest generosity. The Bean Foundation and their fellow benefactors continue to help COCC create essential educational and community spaces."

"The COCC Madras expansion is a great thing for our community," added Kelly Simmelink, Jefferson County Commissioner. "More opportunities to learn here at home mean greater ease and convenience for students, helping people stay within their community. I'm thankful for the land donation from the Bean Foundation, who has been such an incredible partner over the years, especially when it comes to supporting local youth and education for all ages."

The Bean Foundation's mission serves children, young adults and families in Jefferson County, noted George Neilson, longtime Bean Foundation board member. "From the founding gift of our benefactor, Mr. Al Bean, we have centered education among our top priorities," he said. "I appreciate COCC's ongoing and renewed investment in our community. Combined with the gifts of other donors, the Bean Foundation's latest land gift to COCC will assist in furthering educational opportunities for all cultures while creating high-quality, affordable child care for local families. This in turn strengthens education for all our constituents."

Programs on the expanded COCC Madras campus will remain community-centered and culturally responsive to meet the growing needs in Jefferson County and Madras as a whole. Madras is the most diverse community in Central Oregon. Additionally, 49 percent of existing COCC Madras students are

low-income and 51 percent are BILAPOC students — 19 percent of whom are Native American — and most students come from rural high schools. COCC's Madras campus expansion will not only address critical employer needs but also broaden participation in the workforce for underserved communities.

"A COCC Madras campus expansion is exciting and will impact local students and their families in several meaningful ways," said Jay Mathisen, superintendent of the 509J School District. "While they're still in high school, our students will have expanded opportunities to earn college credit, saving them money and time along their educational journey. After they graduate, they'll also have the incredible gift of higher education options available in their own rural community. Graduates and their families will have affordable college and career opportunities that won't require them to move away."

The Children's Learning Center will be the project's contracted child care provider, operating a program for infants through preschool-age children with five classrooms. The High Desert Education Service District's Early Intervention initiative will utilize the space for preschool programming focused on children with special needs, as well as for an office space for their staff. "Since 2011, local community partnerships have been central to the success of the COCC Madras campus," said COCC board chair Bruce Abernethy. "We will continue to prioritize these critical collaborations in the design and use of the new facility in Madras."

cocc.edu

Viaggio

Continued from page 3

industry at esteemed establishments such as The Restaurant at Meadowood, a Michelin 3-Star restaurant in Napa Valley, James Beard Award Winning Frasca Food + Wine in Boulder, Colorado, and

most recently as General Manager of Bos Taurus here in Bend.

Born in New Orleans and raised in Georgia, Benjamin has a relaxed and approachable perspective towards wine. Despite his level of experience, he shares his expertise without an ounce of pretension.

'Viaggio,' an Italian word translating to 'Journey' in English, expresses the journey of the wine-making process and

everyone's personal exploration of wine.

About Viaggio Wine Merchant:

Bend's newest wine shop and wine bar. An upscale yet approachable gathering place for wine education, inspiration and exploration. We offer a wide selection of Advanced Sommelier hand-picked wines from around the world, including natural and artisanal wines, small-production wines,

domestic and globally sourced wines, and high-end collectibles. Located in a beautiful new space in the Westside Yard, we offer wines by the glass, by the bottle, cellar consultation, a wine club and small bites. With an extremely knowledgeable and friendly staff, we look forward to exploring the world of wine with you!

viaggiowine.com

Shevlin Crossing

Continued from page 3

U.S., one of the country's leading financial services companies and part of the Royal Bank of Canada (RBC). The first of two state-of-the-art office buildings in Shevlin Crossing, located in the award-winning neighborhood of NorthWest Crossing, is under construction and slated to be complete in spring of 2023.

"One theme with this project is 'where history and progress meet,'" said Romy Mortensen, VP of Sales and Marketing of Brooks Resources. "This theme is reflected

in the progressive design of the buildings, where we've employed a mass timber design as a nod to our timber heritage, and have also integrated all the latest building features and modern amenities. We are so pleased to welcome RBC Wealth Management to this space when it is complete."

For more than a century, RBC Wealth Management has provided trusted advice and wealth management solutions to individuals, families and institutions. A leader in financial services, the firm offers a broad range of resources and depth of expertise to help clients build, preserve, enjoy and share their wealth.

"We've outgrown our current office in Bend, and we spent a long time

looking for a larger and more updated space to accommodate our growth," said Pam Carty, director of RBC Wealth Management's Bend branch. "We are thrilled to have found the perfect space at Shevlin Crossing."

Shevlin Crossing is being built sustainably and features highly efficient HVAC systems, renewable building materials and includes air filters used by LEED-certified projects for the best indoor air quality. The design, created by the architectural team at TVA Architects, creates a flowing, open interior with roll up doors and large windows to capture the natural light from Central Oregon's sunshine.

This month, the building's cross-laminated, mass timber panels (CLT), created by specialty construction company Swinerton, will be put into place. This will

be only the second project in the region to employ this sustainable construction technique, in addition to the Oregon State University Cascades Edward J Ray Hall, which was also constructed by Swinerton. The CLT panels are made out of renewable wood in a manner that sequesters carbon, and does not require the burning of fossil fuels during production.

Shevlin Crossing is located at the intersection of NW Crossing Drive and NW Shevlin Park Road, and is currently available for pre-leasing through Compass Commercial Real Estate Services. The current building is 19,055 square feet, and a second building will follow, with timing based on market demand that will consist of another 26,000 square feet.

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RECENT TRANSACTIONS

Continued from Page 3

Brokers **Jay Lyons, SIOR, CCIM, Russell Huntamer, CCIM, Grant Schultz, and Eli Harrison** with **Compass Commercial Real Estate Services** represented the landlord, **TREA Bend, LLC**, in the lease of a 12,000 SF industrial suite located at 62980 Boyd Acres Road in Bend.

Compass Commercial Real Estate Services brokers **Terry O'Neil, CCIM** and **Luke Ross** represented the tenant, **Boardroom Climbing**, in the lease of a 4,450 SF retail suite located at 222 SE Reed Market Road in Bend.

Compass Commercial Real Estate Services brokers **Peter May, CCIM, Russell Huntamer, CCIM** and **Eli Harrison** represented the landlord, **G Group, LLC**, in the lease of an 800 SF retail suite located at 1288 SW Simpson Avenue in Bend. **Compass Commercial** brokers **Jay Lyons, SIOR, CCIM** and **Grant Schultz** represented the tenant, **State Farm Insurance**.

Brokers **Peter May, CCIM** and **Luke Ross** with **Compass Commercial Real Estate Services** represented the landlord, **Shep East, LLC**, in the lease of a 1,925 SF industrial suite located at 1320 SE Armour Road in Bend. **Compass Commercial** brokers **Jay Lyons, SIOR, CCIM** and **Grant Schultz** represented the tenant, **Sixt Restaurants**.

Town & Country

Idaho First Bank

Open House

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Zak Sundsten, Steve Ferber, Bonny Dirksen, Nick Zachariasen and Misty Gaylor.
Photo by Nyquist Creative.



Nick Zachariasen, Steve Ferber and Stephen Redman.



Joseph Janes , Chris Piercy and Jeff Shopfer.



Belinda Adler and Zak Sundsten.



Melissa Schug and Nick Zachariasen.



Vicki Russell.



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