**Pie Sky’s the Limit as Bruno’s Rises Again**

**Bend Neighborhood Favorite Revived with Home-Cooked Pizza & Provisions**

*by SIMON MATHER — CBN Feature Writer*

A couple of local entrepreneurs are restoring a slice of history amid features of Bend’s midtown areas. Current launch of Bruno’s 6th Street Market. Central Oregon bar and restaurant industry veterans Eric Wellman and Trevor Kalberg are bringing back the old-school neighborhood store vibe with easygoing counter-service featuring fresh or take ‘n’ bake pizzas, salads, deli sandwiches and a range of provisions.

And it is something of a welcome revival, as many longer-term Bendites will fondly recall the location at the corner of Revere and Sixth Street as being the former home of Bruno’s Deli & U-Bake Pizza, which was run by Bruno and Jo Tosi from the late 1970’s until their retirement in 2016. They ushered in an era of bake-your-own pizzas and calzones to a neighborhood market setting, making it one of the first stores in Bend to provide such a product. The building was originally built in 1940, and even longer-term residents recall the locale as a popular convenience shop through the 1960’s, in an era when corner stores were more commonplace.

Following the Tosi’s tenure, renowned long-time baker and Culinary Institute of America trained chef Bill Kurzman took over the reins to create Midtown Market, which became known for its artisan baked sweet and savory goods as well as sandwiches. But when Kurzman himself decided to exit the business earlier this year, Wellman and Kalberg saw an opportunity to step in and take the business earlier this year, Wellman and Kalberg are bringing back the old-school neighborhood store vibe with easygoing counter-service featuring fresh or take ‘n’ bake pizzas, salads, deli sandwiches and a range of provisions.

For the Bend-Deschutes County Realty Board was originally organized on May 10, 1927 and was elected to membership by the National Association of REALTORS at their August 9, 1927 Board of Directors meeting," said COAR President Brent Landels. "At some time between their original application and 1930, the board was changed to the Bend-Redmond Realty Board. On December 15, 1939 the board applied to the National Association of REALTORS to become the Central Oregon Real Estate Board covering Bend, Redmond and Prineville.*

**The Central Oregon Real Estate Market**

**Local Experts Share Insights**

*by NOAH NELSON — CBN Feature Writer*

The Central Oregon real estate market is one that evolves very quickly. For homeowners, potential buyers, tenants, realtors and other people involved in the industry, it seems like there are constantly new updates, rules and legislation that affects their lives. Luckily for us, there are plenty of knowledgeable local individuals and organizations who make understanding this industry their job. One such association is the Central Oregon Association of REALTORS.

Also called COAR, this association of realtors is an organization that represents 2,373 realtors across the state. COAR is a recognized member of the greater national organization, the National Association of REALTORS.

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**Central Oregon Real Estate Spotlight — Pages 10-32**

**$100 Million+ Project Launched Overlooking Deschutes “The Ridge” to Feature Luxury Condos & Upscale Hotels Including Rooftop Bar**

*by SIMON MATHER — CBN Feature Writer*

A round has been broken on a spectacular site overlooking the Deschutes River in Bend which will feature luxury condominiums and, in the future, a 4-star and 5-star hotel, complete with a rooftop bar, as part of a 7.6-acre mixed-use development off Century Drive with an estimated price tag north of $100 million.

Ridgeland, Mississippi-based developers Wealth Hospitality Group plan to roll out the project in three stages, starting with The Ridge consisting of 37 high-end condos across five four-story buildings, boasting pristine views from the river canyon rim, while subsequent phases will feature two upscale hotel franchises and commercial space.

The condominium segment first floor will have around 11,500 rentable square feet of commercial space available for lease in four of five condo buildings.

The property is comprised of three tax lots, including the currently operating Pine Ridge Inn site, as part of an acquisition in 2018 (facilitated by locally-based commercial broker J.Walt Ramage of NAI Cascades) and the reimagining has been in the works for over three years after a protracted...
Tell us if you want full-on financial planning to manage every aspect of your financial life, or just a la carte financial advice about an inheritance, a divorce, a business sale, a retirement plan, or whatever. We’re happy to work either way. To get started, simply email stu@bendwealth.com.
Visit Central Oregon Awards $840,000 in Funding to 12 Tourism Projects through Central Oregon Future Fund

Visit Central Oregon announced that 12 recipients will be awarded a total of $840,000 in grant money as part of the Central Oregon Future Fund, a new grant program to support local projects that will benefit both residents and visitors. Visit Central Oregon selected the 12 recipients from 43 applications requesting more than $4 million in funding.

The recipients represent a wide range of projects—from a program to enhance outdoor recreation opportunities for people with disabilities to Tower Theatre sound improvements to a myriad of trail projects spread throughout Central Oregon. Each has at least one thing in common: every project awarded a Central Oregon Future Fund grant placed an emphasis on sustainable tourism in line with the Fund’s pillars of promoting accessible adventure, cultural tourism, and stewardship. The 43 applications included 13 access adventure projects, 22 cultural tourism projects, and eight stewardship projects.

“Each of these projects will provide a lasting benefit to the region and enhance the enjoyment of Central Oregon for those of us who live here, as well as those who visit,” said Julia Thiesen, CEO of Visit Central Oregon. “Our goal is to support programs that will help make Central Oregon a better place to live as well as a more attractive place to visit. And as each of these grant recipients prove, these interests do not necessarily have to compete with one another.”

The 2023 Central Oregon Future Fund grant winners include:

**Bend Parks and Recreation District, River Access Improvements**

Phase 3 ($100,000): Aimed at improving river access along a busy stretch of the Deschutes River, while also restoring habitat and ensuring sustainable water enjoyment for decades to come.

**Central Oregon Trail Alliance, Welcome to Central Oregon’s Trails ($60,000):**

Aimed at welcoming locals and visitors to Central Oregon trails, beyond the most popular near Bend, by improving signage and trip planning information.

**Deschutes Soil and Water Conservation District, Got Stars Central Oregon ($95,000):**

The Oregon Chapter of the International Dark-Sky Assoc., Deschutes Soil and Water Conservation District, and its eight Central Oregon partners, are collaborating on a community-wide initiative to showcase the importance and solutions related to dark skies and astro-tourism through outreach, education, and signage and lighting improvements.

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The goal of the program is to meet the Bend City Council’s goal to pro-
vide more diverse housing types throughout the city.
This pre-approved plan pro-
gram and even ADUs them-
selves are only one piece to
the housing puzzle.
The program will contin-
uously evolve over time, with
the goal to simplify process,
reduce time, reduce cost, in-
centivize community density and encourage housing pro-
duction at every level. After this
initial launch, the City will con-
inue expanding the program with
more options to come soon.
One design is currently available. To learn more about what is available and how the program works, visit the Pre-Approved ADU plan webpage at bendoregon.gov/government/de-
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pre-build-accessory-dwelling-units?-
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The City of Bend will host an in-
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Bayou Sewer Project construction.
The project team will share construc-
tion details and information regard-
ing the Pettigrew Road closure and
detour route.
A full closure of Pettigrew Road be-
tween Reed Market Road and Azalia
Avenue is required for construction.
The road closure is estimated to begin in
early April and continue through
fall 2023.
There will be no formal program at the
open house. Instead, there will be infor-
mation stations where visitors can speak
with project team members, ask ques-
tions about the project and understand
what to expect during construction.
Meeting date and time are as follows:
Date: Thursday, April 20, 2023
Time: 4:30-6:30pm
Location: First Missionary Baptist
Church, 21139 SE Reed Market Road
Can’t make it in person? The infor-
mation and exhibits from this meeting
will also be available on the project
website bendoregon.gov/pettigrew.
Neither the Pettigrew nor Bayou Sewer
Project is part of the Septic to Sewer
Conversion Program. The program al-
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Bend annually to complete a sewer
project in an area where properties are
currently served by private onsite
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SALEM
Housing Deschutes Families (HB
3440) passed the Oregon House unan-
imously yesterday. The bill allows
smaller counties, like Deschutes Coun-
ty, to use tax foreclosure receipts to
support youth and families experienc-
ing housing insecurity.
HB 3440 will now be considered in
the Oregon Senate.
The Oregon State Senate passed
Senate Bill 11 recently with bipar-
tisan support. This bill will expand
community access to government
meetings through new standards for
online access.

Under Senate Bill 11, when govern-
ment boards or commissions conduct
meetings via phone or other elec-
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those meetings and promptly put the
recordings on their website or anoth-
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Oregon Senate Democrats’ 2023 Ore-
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transparency and good governance.
Senate Bill 11 now moves to the House
of Representatives for consideration.
Recently the Oregon Senate voted
to strengthen ethics laws and further
separate public employees’ activities
from political affairs. Senate Bill 168
will explicitly prohibit public employees
from promoting, opposing, support-
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referendum, or recall petition while on
the job during working hours or while
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Protecting fair elections and holding
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The bill will now be referred to the
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BEND
A new program now streamlines
the process to build an Accessory
 Dwelling Unit, which aims to speed
up the review process and potentially
help property owners cut some costs.
The program, called the Pre-Ap-
proved Accessory Dwelling Unit Plans
program, allows property owners to
use a building plan that has already
passed Building Plan Review and
uses an ADU from scratch as pre-approved
the time and cost it takes to design
reviewing plans, as well as eliminates
the amount of time City staff spend
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on the same lot but separate from an
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An Accessory Dwelling Unit, also
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built either within an existing home or
on the same lot but separate from an
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Using a pre-approved plan reduces
the amount of time City staff spend
reviewing plans, as well as eliminates
the time and cost it takes to design
an ADU from scratch as pre-approved
plans from the City are free to use.
The crunch is here. We have been seeing headlines in the big media outlets like, “Amazon lays off 10,000” or “Meta has announced an additional cut of 10,000 workers on top of the 11,000 laid off in November.” Thankfully, we haven’t seen numbers that high locally, although we have seen smaller scale workforce reductions in Central Oregon. The uncertainty with regional banks, higher interest rates on top of inflated prices, and continued low labor force participation rates means everyone is on high alert. The crunch is being felt. That said, this is exactly where we can plant seeds that blossom into fruitful returns down the road. A few ways to adapt;

Dive into Complements:

One approach to expanding your business is by adding complementary services. The app store on your smart phone, for example, is a complement to the phone. A movie theater adding in child care services so parents can enjoy a quiet date night is another example. Basically, a complement is anything that adds to your core business and increases the value your customers get by working with you.

Look for Network Effects:

There are three main types of network effect, Direct, Indirect, and Platform. A direct network effect is what happens when more of your product or service benefits the other people - think about phones. One person having a phone isn’t useful. When everyone has a phone, it benefits everyone with a phone.

An indirect network effect is when you can increase the number of available complements as your client base grows, which creates new incentives for more clients. Video game consoles are great examples. The more Xboxes that are sold, the more incentive there is for game designers to make new games, which can further incentive people to buy an Xbox. It’s a virtuous cycle.

A platform is when you can connect both buyers and sellers in a single spot. Think about Lyft connecting riders and drivers. The more riders demanding rides, the more drivers will be attracted to offer rides. The more drivers that are available speeds up the time for a ride, lowers cost, and re-incentivizes customers to choose to use the platform.

Organize your Learning Curve:

A business that can learn and iterate faster than a competing business will be able to more consistently deliver value for their customers. How disparate teams are sharing what has been learned takes a very dedicated effort. Creating a shared Notion Database, “Company Learnings” slack channel or MS Teams page to organize what is working (and what is not) is a great way to ensure everyone is delivering at the highest level possible. Monthly reviews are worth their weight in gold.

Expanding outside of the area:

Lots of us have moved to Central Oregon from somewhere else. That doesn’t mean we have to forget where we came from - think about ways to use your network from previous geographies to expand the area your business serves. Check in with a Chamber of Commerce, former client, alumni association, former professor, friends of your parents, etc.

For a business to survive in Bend, with costs as high as they are, limited labor participation and a limited market size, revenue has to come from multiple places.

Scrappy, driven, creative businesses that find ways to shine in the hard times are the ones that last longest, produce the best returns and offer employees the best long-term possibilities. It’s time to hustle. Get after it.

It’s Time to Hustle. Get After It.

by QUINN HANSON, Bend’s Search Guy — G. A. Rogers

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ga-rogers.com/bend
are 7am-9pm seven days a week.

Wellman and co-owner Kalberg have both been familiar faces in Bend for over two decades, with native Oregonian Kalberg owning popular downtown haunt Sidelines Sports Bar and Grill, where the personable Wellman has been known as daytime bar manager for the last 16 years, following a stint running M&J Bar and Grill.

The two are friends as well as business partners. Kalberg has previous experience running pizza operations and as a resident of midtown himself, is well aware of the area’s growing popularity and appeal.

Wellman said, “Bruno’s is all about serving the neighborhood and bringing people in our community convenient products, so you don’t have to run across town. We also carry a wide selection of beer, wine, snacks, candy, pizzas, calzones, sandwiches, salads, breakfast items and more.

“We only use the best ingredients in our food and want to become known as dedicated to customer service. We believe in quality food at a fair price, stock a range of basic provisions and are open to suggestions about future products people would like to see us carry.

“This is a unique location, and we are excited to bring back the idea of the local market of convenience and corner store charm.”

Bruno's 6th Street Market offers a full deli, calzones, to-go drinks and multiple pizzas baked fresh in its kitchen’s oven, and as part of the philosophy of fully serving the local community, is open seven days a week from 7am to 9pm, including recently adding breakfast items as part of an extensive “grab and go” line-up.

Business has already been brisk, especially as the principals are well-known and respected in the community, as well as offering a quality product, and Wellman said they were looking forward to more foot traffic as the weather improves.

He added, “I think people are liking the community atmosphere of the market and we want to be a meaningful part of the community.

“This is a great neighborhood. We’re happy to be here, and the neighbors have been wonderful so far.”

Bruno’s 6th Street Market, 1709 NE Sixth St., Bend. Hours: 7am-9pm daily. brunosbend.com • 541-382-4641
People Management 101

by HEATHER WALL, Director Of Human Resources — Brightways Counseling Group

Imagine you’ve just accepted the role as People Manager to a team of ten employees. You are new to the company and not the first to manage this team…how should you begin? First, get to know the company, (the product and/or the services), inside and out. Learn what is expected of you as a leader and get to know your peers. This foundation of knowledge and support will help you in creating consistency and aligning your role with the company’s goals. As a new leader of a company, it is highly encouraged to connect with your fellow people manager peers to learn how they problem solve, delegate, escalate and more; create a productive community of your own as you take the reins and lead the team.

Second, build rapport and set expectations with your team. How you achieve this is by understanding the roles and goals of your team and by connecting with each of them 1:1. This initial and on-going connection between you and each employee should be used to define success, ask how you can support them in achieving that success, and to confirm how they like to receive communication, feedback and recognition. This initial connection will set the tone for how you will lead and support; but it also builds trust and respect with your team. You, (the people manager) are not there to be the answer to all problems or to be a friend to the team you are leading. Instead, you are there to be a respected (and respectful) leader in achieving the goals set by the organization.

Lastly, keep the first and the second recommendations on repeat. As a leader, you should always know what your mission is, you should always be consistent with how you lead, and you should always be a leader to your team. A leader is not just a manager who hires, fires, disciplines and approves time-off requests; a leader is a mentor, a coach, an offer of support and solution to others. A leader is not just a manager who hires, fires, disciplines and approves time-off requests; a leader is a mentor, a coach, an offer of support and solution to others. A leader is one who hires the right people to get the job done and separates their own ego and goals to instead elevate others in achieving the desired success.

Now to the boring HR stuff. Yes, the items above are the most important, but you do need to know the ins and outs of people management. As an HR professional, I recommend that you should review the employee file of each member on your team. This research will help you in confirming any individual accommodation requests, specials skills or knowledge that this employee has, areas of concerns (both performance and attendance) and any goals that are defined in their past performance reviews. If there are areas of concerns, you are not to be observing them more closely, but rather keeping an eye out for patterns of those concerns to become re-occurring; don’t use their files to find the solution to problems that may arise; be an administrative support to your team to offset those burdens so they may perform at the desired levels expected of them.

As a people leader, whether new to a team or a seasoned leader, adopt a growth mindset. Please don’t be stagnant in your leadership style. Just as you want your team to succeed and evolve/adapt; you too should be looking at ways in which you too can stretch your thinking to offer various ways in supporting and navigating solutions with your team members. Please don’t be a leader who is annoyed with your team when they fail; own those failures too and find ways to avoid failure again. When your team succeeds, praise each of them on how they contributed to that success, don’t take credit for it. Your job, “in my HR opinion,” is to elevate your team to further enhance their knowledge, skills and abilities in getting the job done and accomplishing a common goal.

Learn how to be a leader by reading, listening to and observing other leaders that you aspire to be like. A few books that I recommend for your leadership pleasure are: No Ego (by Cy Wakeman), The Five Dysfunctions of a Team (by Patrick Lencioni), The 21 Irrefutable Laws of Leadership (by John C. Maxwell), Impact Players and Multipliers (both by Liz Wiseman). There are many more, but these are a few of my personal favorites. I also recommend you becoming a member of SHRM (Society of Human Resource Management), regardless of if you are interested in HR or not; there are excellent resources and templates available to use and customize for your people management needs. It is important that you know the laws specific to people management, as well as best-practices and ideas for creating a balanced workplace where success and satisfaction are equally considered.

If you desire to achieve success through leadership, then look inwards, seek out and manage up! Heather Wall is the director of Human Resources at Brightways Counseling Group. She has 15 years in the HR profession, a master’s degree in management, SHRM-CP, certified strategic HR business partner, certified in strategic workforce planning and a certified human capital strategist. Residing in Central Oregon for the last two years, Wall has worked with several small to mid-size business throughout the state of Oregon, Washington and California as a business partner focusing on building HR infrastructure and balancing compliance and culture within the workplace. In addition to her HR work, Wall volunteers as a Court Appointed Special Advocate (CASA) in Deschutes County, serving as an advocate for children in foster care. She resides in Sisters with her husband and two sons. In her spare time, she enjoys doing puzzles, playing in the snow and water (depending on the season), exploring new restaurants and spending time with friends and family. Brightways Counseling Group • 7515 Falcon Crest Dr., Ste. 200, Redmond
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In North America, there are estimated to be more than 25,000 staffing and recruiting agencies, with nearly 50,000 offices in the U.S. alone. After the ups and downs the workforce experienced the past few years, businesses are looking for solutions for future growth, but with cost-cutting solutions. This is where staffing services excel.

However, when working with temporary employment agencies, it can be hard to understand the cost-benefit. In fact, one of the biggest complaints about using a staffing agency is the cost associated with it. Recently the American Staffing Association (ASA) did a case study explaining the breakdown in bill rates.

Outlining the common misconception that an agency pockets what the employer pays minus what the temporary worker makes, ASA shows that for a staffing agency to pay a worker the national average hourly rate of $17/hr., they will have to raise the bill rate by 51.5% to cover legally mandated labor costs, general and administrative expenses, while including the industry average of 3.3%. So, while the bill rate charged to a client would be $25.76/hr., the agency only takes in $0.85/hr. as a net profit.

With the costs of using a staffing agency explained, let’s look at the benefits they provide employers.

Maintaining a Passive Talent Pool

While businesses only recruit and seek talent when filling an open job position, staffing agencies are constantly connecting with professionals and building relationships with those who are either actively looking for a job or who are just open to test the waters of the market. However, creating a deep talent pool not only takes time and energy, but maintaining it can be just as difficult.

By teaming up with a staffing company, businesses can expand their talent reach exponentially, while staying focused on company operations.

Recruiting Workers for Direct Hire

When unemployment rates are low, it usually means we’re in a job-seekers’ market. This means employees may be open to seek opportunities outside their current positions. These individuals could be passive talent who wouldn’t normally apply for an open position but would be willing to speak with a recruiter if the job position was intriguing enough.

This is where staffing companies shine. By seeking out professionals who fit the culture and have the values and skills needed to excel in the open position, staffing agencies can find the right person and place them in a full-time position either through recruiting or accessing the pipeline of talent staffing agencies have at all times.

Allowing Businesses to Hire Through Evaluation

As companies adjust to the current job market, hiring managers likewise are adjusting their traditional views on which workers would be a good fit for open positions, looking past customary requirements. However, without checking off all the boxes, the question remains if the candidate has what it takes to excel in their position.

Staffing companies, like Express Employment Professionals, offer the opportunity to place a candidate through Evaluation Hire. During the evaluation period, the employee is able to prove to the company that they are the right match for the job, as well as see if the job is the right fit for their career goals. At the end of the evaluation period, the company can decide to hire or to move on to another candidate.

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

Understanding the Cost-Benefit of Staffing

by CHRIS PETTY, Franchise Manager — Express Employment Professionals of Central Oregon

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It’s not a trick question, just an example of the kind of challenging inquiry that your vendors, so they support you fully in your efforts to serve your customers? tech way might you be able to innovate in regard to your relationships with people want to buy. You are able to deliver them at a profit. Your people and processes work. Your company is not plunging into an economic abyss. You don’t have an excessive dependence on any one customer, employee, or vendor. There’s no raging litigation and no plume of caustic waste slowly eating its way from your plant toward the earth’s core. Now what? How do you optimize enterprise value? Only two things matter. Management guru Peter Drucker said it this way: “Because of the nature of business, it has just two functions and only two: Innovation and Marketing. Innovation and Marketing make money. Everything else is just a cost.” Only two things provide the leverage required to make a case in the marketplace that your business is worth a premium: Innovation and Marketing. The best businesses, the most profitable, the most valuable, the most sustainable, the most enduring businesses are all focused on Innovation and Marketing. These are the businesses that buyers crave and that they’re willing to pay top dollar for. We’re not talking about Fortune 500 companies, although this is true for them as well. At CrossPointe Capital, our focus is middle market companies with $1,000,000 to $50,000,000 annual revenues, like specialty manufacturers, industrial distributors, design firms, packaging firms, service businesses, sales companies and construction businesses. In other words, companies probably just like yours. Some people shy away from a discussion of innovation because they automatically assume innovation involves high technology. Not necessarily so. Technology may or may not be involved in the various aspects of innovating your business. Innovation is about consistently making your company better for the benefit of your customers and enhancing the value they receive from doing business with you. Innovation is about improving your business practices so that you set the standard in your industry. Innovation is driven by the quality of questions you ask. For example, explore this question: In what simple, low-tech way might you be able to innovate in regard to your relationships with your vendors, so they support you fully in your efforts to serve your customers? It’s not a trick question, just an example of the kind of challenging inquiry that leads to innovation and to the design of competitive business practices. There are three main reasons you must innovate your business:

1. **Customers and Prospects Demand It.** This one is obvious. Customers vote with their money. Given a choice, they will buy where they get the best value.
2. **Competition Necessitates It.** This one seems obvious and yet it’s not always so obvious, because there are three kinds of competition: Direct, Indirect and Technological.
   - **Direct Competitors.** These are the folks that compete against and that want your customers and prospects. 90% of all direct competitors are not much of a problem, assuming you don’t mess up too badly. However, 10% of your direct competitors are a potent threat. The problem is, you don’t always know which competitors are in the 10% you need to take seriously. Things change. Products change, vendors change, staff changes, management changes, motivations change, ownership changes, new relationships form and new tools are developed. So, you must innovate to stay ahead of your direct competitors.
   - **Indirect Competitors.** These are all the various demands and uses of money tugging at your customers and prospects and the alternative ways they have to solve a plethora of problems… besides spending money with you and on the products you offer. So, you must innovate to rise to a place where customers prioritize investing money with you.
   - **Technology.** This is the insidious and most dangerous form of competition. Technology changes the world at a blinding rate. Think about the products, services, businesses and industries that have been severely impacted or that no longer exist because of an advance in technology. Innovate or perish in the face of technological changes.
3. **Organizations Thrive on Innovation.** Innovation is energizing, focusing and fun. People love new things and thrive on learning, growth and new challenges. If you have people in your company that are not learning, growing and challenged, they are “dead” or dying. If people in parts of your company are stagnant, change resistant and low energy, whose fault is it? We say it’s the leader’s fault. In short, innovation is not optional. To maximize the value and salability of your company, you must innovate constantly in all areas of your business. As you do, your team will be inspired, and engaged, and your business will endure, prosper and grow in value.

**Michael Sipe is a local mergers and acquisitions advisor and business coach. CrossPointeCapital.com and 10xGroups.com**

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<td>541-303-5343</td>
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<td>John L. Scott - Bend</td>
<td>541-317-0125</td>
<td>541-317-1049</td>
<td><a href="#">website</a></td>
<td>Dan Heeter</td>
<td>5</td>
<td>1971</td>
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Sunriver Music Festival
Capital Gains Tax Strategies for Your Real Estate

by RON ROSS, CCIM, Broker — Compass Commercial Real Estate Services

Many of our clients own highly appreciated real estate assets. Capital gains taxation is often a huge disincentive for those who would otherwise prefer to dispose of those assets. The very simplified “back of the napkin” calculation of a capital gain is Sales Price net of certain closing costs - Adjusted Basis = Taxable Capital Gain.

Once the taxable gain is calculated, the tax due can be estimated. For Oregon taxpayers, an estimate of 28.35% of the Taxable Gain is often used. This would include the federal and state capital gains tax, depreciation recapture, and the ACA tax. Not only can this sum be daunting, but it usually pushes the balance of your other taxable income into higher brackets and causes the loss of certain deductions and other benefits, resulting in higher taxes still. And that’s not all. For those 65 and older the capital gain can cause a five-fold or more increase in your Medicare premiums. Ouch!!

What are your options?

1. Swap
2. Drop
3. Carry
4. Pay up

“Swap until you drop” is a whimsical reference to using a combination of the 1031 tax deferred exchange and the stepped-up basis provisions of the tax code. Swap refers to IRS Code 1031, which allows a taxpayer to defer capital gains with like-kind property exchange. This is a complicated process but is very commonly used. Compass Commercial, in conjunction with your professional tax advisors, can discuss the pros and cons and help an investor execute this tax deferral strategy.

Drop refers to the death of the taxpayer. Stepped up basis at the property’s value at the time of the taxpayer’s death, essentially eliminating the prior capital gains for the heirs, including the 1031 deferred gains that have accrued. “Swap until you drop” is a very effective strategy for managing capital gains taxes. There is political pressure from the current administration to eliminate the stepped-up basis and to severely restrict the 1031 exchange. Altering either or both could inflict massive damage to the real estate and capital markets.

Carry refers to the seller carrying the financing, or an installment sale. In that case, the proceeds are only taxable in the year received. A portion of the down payment and principal payments received over time are taxed at the capital gains rate. Depreciation recapture does need to be recognized in the year of the sale. Interest received is calculated at ordinary income rates. This spreads the tax hit over several years and can be more favorable than recognizing the entire gain in one year. Installment sales are a viable but undesired strategy.

Pay up. Swallow hard and pay the tax bill. The positive side of this is you can save or invest whatever is left any way you want, real estate or otherwise. This is often referred to as going “down and out” or completely divesting of that real estate asset. This is a basic discussion of capital gains taxation to provide a framework for planning. Typically, a taxpayer’s situation is more complicated with many other factors and circumstances at play. All taxpayers should consult with qualified and licensed tax professionals on all tax matters.
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| John L. Scott - Redmond
450 NW Vintage Way
| Knightbridge International Real Estate
301 SW Reed Rd., Ste. 917
Bend, OR 97702 | 541-312-2115 | N/A | www.knightbridgeire.com | Laura Patlos | 1 | 2020 | 26 |
| Koolhut Commercial Real Estate
5015 Pioneer Rd.
Bend, OR 97777 | 541-398-4745 | N/A | www.koolhut.com | Kodak Mallosian | 1 | 2017 | 5 |
| NAI Cascade - Bend
406 N 5th St., Ste. 1R
Bend, OR 97701 | 541-706-0710 | 541-346-5007 | www.naicascade.com | Bill Raggings, Jim Longenecker, Tony Stone | 1 | 2010 | 7 |
| NAI Cascade - Redmond
2115 SW Highland Ave.
Bend, OR 97702 | 541-706-0710 | 541-706-0700 | www.naicascade.com | Kent Steen | 1 | 2010 | 1 |
| Northwest Commercial Real Estate Services
50 SW 120th Ave.
Bend, OR 97702 | 541-548-2835 | 541-548-2846 | www.nwcrc.com | Dan Lee | 1 | 1999 | 1 |
| Northwest Properties & Investment Services, LLC
1750 NW stock Ave., PO Box 1699
Bend, OR 97701 | 541-241-5997 | N/A | info@npisv.com | Robert J. Krohn | 3 | 2015 | 1 |
| RE/MAX Key Properties
450 NW 34th St.
Bend, OR 97701 | 541-728-0135 | 541-280-563 | www.remaxkeyproperties.com | Walter Worthing, Ron Mantol, Tom Bards | 4 | 2016 | 40 |
| Realty-Pro LLC
450 NW 34th St.
Bend, OR 97701 | 541-480-5057 | 541-548-5639 | www.realtyprocomp.com | Sonya Gangstad | 2 | 2005 | 6 |
| Ridge Real Estate Sales & Property Management
1335 NW Will St., Ste. A
Bend, OR 97701 | 541-728-0995 | 541-728-0945 | www.ridgesales.com | Peggy Schlomig | 15 | 2012 | 21 |
| The Boothby Company
2500 NW Front Ave., Ste. 204
Bend, OR 97701 | 541-389-0660 | 541-389-0236 | info@boothby.com | Holly Molloy | 2 | 1984 | 2 |
| The Real Estate Group USA
2780 NW Travae Ave.
Bend, OR 97702 | 541-480-2220 | N/A | info@therealestategroupusa.com | Connie Thompson | 1 | 2003 | 1 |
| The Wildland Group
1750 NW Commercial Ave., Ste. 102
Bend, OR 97700 | 541-389-6000 | 541-312-2290 | www.thewildlandgroup.com | Scott M. Wildland | 1 | 2001 | 1 |
| Willow Creek Properties, Inc.
151 NE Galileo Ave., Ste. 3
Bend, OR 97703 | 541-362-687 | 541-388-5414 | info@willowcreekgroup.com | Peter McShan | 25 | 1985 | 2 |
| Wilson Gunter Group
3045 NW 3rd St., Ste. 100
Bend, OR 97703 | 541-475-2223 | 541-475-3682 | www.wilsonguntergroup.com | Rick Allen | 1 | 2006 | 1 |
| Woodburn Central Oregon Real Estate - Bend
4790 SW Hickory Way
Bend, OR 97702 | 541-389-0848 | N/A | www.woodburncentraloregon.com | Steve Blandman | 2 | 2005 | 5 |
| Woodburn Central Oregon Real Estate - Redmond
521 NW 6th St.
Bend, OR 97701 | 541-923-4665 | 541-923-6416 | www.woodburncentraloregon.com | Mike Goodson | 2 | 1990 | 1 |

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Central Oregon Real Estate

Commercial Transaction of the Year
A Story 17 Years in the Making

by KATY HAINES, Director of Operations — NAI Cascade Commercial Real Estate

A relationship that began more than 17 years ago with Walt Ramage’s very first transaction of his commercial real estate career, came full circle in April of 2022 with the off-market sale of Brookswood Meadow Plaza. Walt and co-broker, Jeff Reed were recently named in Central Oregon Association of Realtors’ Commercial Transaction of the Year award for their work in this transaction.

Walt met Scott and Kristy Lovejoy in late 2006. The entrepreneurial couple moved from the LA area back to Kristy’s hometown of Bend. Through mutual friends, Walt helped Kristy lease a small office space, Walt’s first commercial real estate transaction.

Walt maintained a close relationship with the pair so when he had an idea for a community center on the south end of town, he knew just who to talk to. “I pitched the deal to Scott on March 1st of 2007 on the Metolius arm of Lake Billy Chinook. It was the opening day of Bull Trout season.”

Scott took the bait. His family lived off Brookswood. The neighborhood was growing rapidly but with no services to speak of. The Lovejoys had a legacy of family-owned and operated grocery stores in Michigan since the late 1800s, so Scott introduced CE Lovejoy’s as the anchor tenant to the proposed center.

Walt, Kristy, Scott, and several other small investors closed on the land in July of 2007 and started moving ground in October. Brookswood Meadow Plaza opened in 2009 (ahead of time and under budget.) The 51,000 SF center was home to anchor tenant CE Lovejoy’s, Snap Fitness and Toddlers Preschool. When the real estate market halted in the recession, the Lovejoy’s absorbed Walt’s interest in the project.

“The plaza was something my late husband and I built with the intention of building, growing and selling,” seller Kristy Lovejoy said. In 2017, the family was dealt a devastating blow when Scott passed away. The Lovejoys, including Travis, Scott’s son, and Bev Timm, Kristy’s mother-in-law, owned and operated the center until the sale in 2022.

Another well-rooted Bend family was making moves across town. Jeff Reed referred Bob Bennett, daughter Katrina Petrescu and Kristina’s husband Rob Petrescu to a multi-tenant investment property at Ninth and Wilson which could also house their commercial property management business in 2013.

Over the next ten years, Jeff helped the family acquire several properties throughout Bend including industrial properties off Boyd Acres and in Prineville. In late 2021, Bob came to Jeff with a 1031 deadline and a large exchange to facilitate. Internally, Jeff and Walt put their heads together to come up with the best fit; Brookswood Meadow Plaza.

“When Walt came to me with this deal, it sounded like the buyer had similar character to my husband. I think that’s why Walt thought of me,” said Kristy. “The plaza is a community center, and it was imperative to me that the buyer viewed it that way and continued to operate it that way,” she added.

“We had put our heart and soul into it and the community down there,” said Bev. “We wanted to keep it locally owned and have the tenants treated the same way as we treat everyone. That made it a seamless transaction. They (the buyers) didn’t want anyone to even notice that it had changed hands so it means a lot to me that it will be managed the same way that we managed it.”

The transaction closed in April of 2022 though Bev and Kristy retained ownership and operation of Scott’s legacy, CE Lovejoy’s. Now, as tenants, they retain a close relationship with the new owner and other tenants in the plaza. “Rob (buyer) is a coach at Bend High School. My husband was born and raised here and coached at Bend until he retired,” said Bev who enjoys that connection to the buyer and the community.

“Scott would have loved the fact that Walt was the one that sold it,” Bev continued. “We loved him as a partner. He’s a great guy. For him to bring us the deal and be the person who sold this in the end was a Godsend.”

When asked what Walt brought to the transaction, Kristy, and Bev both replied emphatically, “EVERYTHING!” Bev praised Walt saying, “I don’t know that I’ve met someone in all my 65 years like Walt. He exemplifies everything that this world should be professionally and personally. Though I wasn’t an owner per se, he never treated me like anything other than that. He walked us through so much over the years.”

Kristy said, “He brought analytical data, financial consulting, and handholding” Through tears she added, “He brought kindness and thoughtfulness in the tone and demeanor of remembering who my husband was.”

“Walt and my husband had such a mutual respect for each other,” continued Kristy. “It felt like circling back to close the loop on something that was unfinished.”

Over the next ten years, Jeff helped the family acquire several properties

Central Oregon Association of Realtors
Commercial Transaction of the Year

Walt Ramage and Jeff Reed represented the seller of Brookswood Meadow Plaza and received the Commercial Transaction of the Year award for their work on this project.

“The work through analytical data, financial consulting and kindness in the tone and demeanor of remembering who my husband was.”

Kristy Lovejoy, Seller of Brookswood Meadow Plaza | Co-Owner of CE Lovejoy’s

The long-standing relationships between both buyer and seller and the brokers enabled this transaction to come to fruition and is a perfect example of NAI Cascade’s motto...

Relationships that Appreciate.

Read more in this issue.

In the Business of Relationships.

Walt Ramage
Broker
1-541-771-6260

Jeff Reed
1-541-330-7068

NAICascade
COMMERCIAL REAL ESTATE SERVICES, WORLDWIDE
1-541-706-0370 | naicascade.com | 243 SW Satellite House Ln. Bend, OR
Multifamily Report — Balancing Supply & Demand

by RON ROSS, CCIM, Broker — Compass Commercial Real Estate Services

Achieving supply and demand equilibrium is always challenging. Just ask any small business owner (think restaurants). In the housing market, it is an ongoing sequence of market cycles. Bend is experiencing a severe housing shortage. Population growth has exceeded the region’s capacity to produce housing for the last decade. Home prices and rents have skyrocketed.

However, it was only about 14 years ago that there was a glut of housing. Entire neighborhoods sat vacant. Home prices crashed. Rents plummeted. Apartment vacancies spiked. Builders and developers went broke and left town. Banks were trying to manage a growing inventory of foreclosed homes. How fast things can change, and how quickly we can forget.

No one wants to see that again. But how can we prevent the current acute shortage from being addressed? At least a partial solution is at hand in the multifamily sector of the housing market. Measuring and forecasting housing supply and demand is an inexact science at best, but let’s take a stab at it.

Bend has grown by just under 3% annually over the last decade. That is a strong rate of growth that has put a strain on housing, traffic, infrastructure and more. Some census experts are forecasting a modest slowing of this growth rate. A population influx of 2,000 to 3,000 per year would create demand for 400-500 new apartment units.

New multifamily developments have exceeded this number in the last few years. The vacancy rate is inching upward and rent growth last year was just 1.3%. Supply is catching up. There will likely be over 600 units coming online this year, and there are over 2,000 additional units in the pipeline that could be delivered by 2025. Even if Bend’s growth does not slow and there is a demand for 600 to 700 units per year, there will likely be a surplus of multifamily housing by 2025. CoStar is predicting that vacancy rates could hit double digits and rent growth will be flat or declining for the next few years. The new multifamily developments planned for both Bend and Redmond looks extremely robust for the foreseeable future.

Relief is On The Way!
This should result in a much better housing environment for apartment residents.

It is not necessarily good news for housing providers, but investors and developers understand the ups and downs of market cycles. They have enjoyed a long cycle of rising rents and property values and should be well positioned to withstand the inevitable changes that will come. Rising interest rates and cap rates, and a more difficult lending environment will be additional headwinds in the short term. In the bigger picture, multifamily ownership in Bend, Oregon will always be a winning investment over the long haul providing much needed housing for a growing and vibrant community.

Call us for all your multifamily buying or selling needs or if you want a deeper dive into our market statistics and tracking of the supply and demand equation.
compasscommercial.com

Capital Gains Tax
Continued from page 11

BEND RETAIL MARKET
by ELI HARRISON, Broker
Compass Commercial Real Estate Services

Compass Commercial surveyed over 4.63 million square feet of retail space across 266 buildings for the first quarter retail report of 2023. The market experienced another strong quarter to start off the year, with 8,739 SF of positive absorption, resulting in a slight drop in the city-wide vacancy rate from 2.67% in Q4 2022 to 2.60% in Q1 2023. There is now 120,300 SF of available retail space in Bend for lease.

LEASING: Leasing in the retail sector remained steady through the first quarter of 2023, with six of the seven submarkets showing positive absorption and an overall decrease in the market’s vacancy rate. The West Side was one of the few submarkets to experience negative absorption this quarter, which was accompanied by a corresponding bump in the West Side vacancy rate to 2.53%. The South Side submarket saw a decrease in retail vacancies from 8.32% to 8.02%, due to a new lease signed with Play It Again Sports at the Bend Factory Stores for 7,290 SF. The Bend Endurance Academy leased 13,000 SF of retail and restaurant space at 222 Reed Market Road, located at 1848 NW Wall Street. Fifty percent of this new project was preleased to Urban Waxx and 30 Minute Hirt. The remaining 3,016 SF of available retail and restaurant space bumped the Downtown vacancy rate from 0.00% to 0.68%.

SALES: In March of 2023, the 5,925 SF building at 903 NW Wall Street sold for $3,750,000 or $632.91/SF.

BEND INDUSTRIAL MARKET
by GRAHAM DENT, SIOR, Partner, Broker Compass Commercial Real Estate Services

Compass Commercial surveyed 318 Bend industrial buildings totaling 4.61 million square feet for the first quarter of 2023. The market experienced 17,274 SF of negative absorption in the quarter. At the end of Q1 2023, the overall vacancy rate stood at 8.00%, a slight increase from the 0.43% recorded in Q4 2022. There is now 37,039 SF of industrial space currently available in Bend.

LEASING: Leasing demand remained strong during the quarter, but lack of inventory limited the number of new transactions, particularly the larger tenants who focused on the blocks of space in surrounding markets such as Redmond.

RENTS: The average asking rate for Bend industrial space is $1.12/ SF/Mo. NNN. Premier industrial space is commanding rates between $1.25 and $1.35/ SF/Mo. NNN.

CONSTRUCTION: There is currently 50,000 SF to 70,000 SF of industrial space available in Redmond, and there is new, 42,276 SF space in Bend. As a result, the vacancy rate decreased from 1.32% in Q4 to 2.45% in Q1.

LEASING: Activity in the Redmond industrial market continues to show movement. The 42,276 SF currently available is largely due to the addition of the new Beacon Industrial Park, of which 20,968 SF was leased in Q1. We anticipate the remaining 18,200 SF will be absorbed over the next two quarters.

RENTS: The Redmond industrial market continues to be very strong with a slight increase at the top of the market. Average asking rates in the Redmond industrial market are between $0.85 and $1.25/SF/Mo. NNN depending on the condition of the space. Asking rates for new projects under construction will probably be between $0.95 and $1.25/SF/Mo. NNN.

CONSTRUCTION: There is currently 50,000 SF to 70,000 SF of industrial space in the pipeline for Q2 and Q3 2023. These industrial buildings are primarily located in southeast Redmond.

Positive Absorption = Space Leased  Negative Absorption = Space Vacated compasscommercial.com
Storm Clouds on the Horizon for Central Oregon’s Commercial Real Estate Markets

by BRUCE BARRETT, Broker — Windermere/Central Oregon Real Estate

Jamie Dimon, chief executive officer of JP Morgan, America’s largest bank by assets, identified emerging social and economic issues just one year ago.

His bank reported lower than expected earnings and set aside $1 billion to deal with predicted economic turmoil. He said, “Storm clouds are on the horizon. I cannot foresee any scenario where you are not going to have a lot of volatility going forward.” We can now identify the details of that prediction as they related to commercial real estate in Central Oregon.

Commercial real estate is generally one of the most reliable markets for investment but the industry follows downturns in the economy. The Counselors of Real Estate (CRE) have identified issues expected to impact all sectors of commercial real estate including:

- Inflation and Interest Rates
- Labor Shortages
- Regulatory Influences

Inflation and Interest Rates

For many years, the Fed’s mandate has been to maximize employment. In the last two years, after massive Federal government stimulus payments during COVID, the U.S. Federal Reserve switched to a singular focus on inflation. CRE says, “Tightened monetary policy will place upward pressure on cap rates and market volatility. Commercial real estate transaction volume will, however, likely remain vibrant for the next year. The threats to continued economic growth include error in Fed policy.” We might have recently seen the effect of Fed policy error causing the two largest bank failures since the last recession. Many banks report their commercial loan lending practices now include a stress test on new loans to perform at a projected 7.5 percent interest rate.

Labor Shortage Strain

According to Josh Lehner at the Oregon Office of Economic Analysis, “Population growth is vital to our economic trajectory as it allows local firms to grow and expand at a faster pace.” Unfortunately, Lehner’s December 2022 report indicates a slowdown and even a population loss in Oregon over the last two years. Lehner cites possible reasons for out-migration including COVID, housing affordability and the Work-At-Home dynamic. He raises the possible impact of political influences. He says, “...a lot has been made about the relative slowdown or losses in blue states with a corresponding increase in red states.”

Central Oregon, however, is still a highly desirable location with a growing population. The Tri-County region is in the top five in Oregon for in-migration. Central Oregon’s economy is made up primarily of small businesses that depend on availability of a diverse workforce that can bring a mix of skills, strengths and experiences.

Regulatory Influences

Temporary regulations in Oregon during COVID and additional changes made to housing regulations continue to make multifamily investments less attractive for many investors. They are reinvesting in other more favorable options such as industrial and storage buildings.

The Fed’s decision to manage inflation has created pressures through the Commercial Real Estate Industry. Even with the demand for more multifamily housing, U.S. apartment sales may end this year’s first quarter at the lowest level in more than a decade as higher interest rates slowed development. According to CoStar, “Apartment sales began slowing last year as the Federal Reserve pushed interest rates up to tame inflation. Some potential buyers haven’t been able to make the numbers work with interest rates that roughly doubled.”

Another issue affecting Commercial Real Estate demand is being debated in the State Legislature. The Enterprise Zone Program is one of Economic Development of Central Oregon’s (EDCO) few remaining incentives to attract new traded sector businesses.

Oregon Economic Development Association says, “Property tax exemptions and other tax abatements are among Oregon’s best tools for expanding investment in our local communities, particularly in economically distressed areas. These local incentives are especially critical in competing for investments. As Oregon does not offer grant or income tax incentives to the level seen in other states,”

Dr. Josh Lehner recently identifies critical decisions that are impacting Oregon’s businesses. Walmart has announced that it is closing its two last remaining stores in Portland, costing nearly 600 jobs. This follows a closure of other individual stores like BJ’s, Stanford’s, Starbucks, Fred Meyers and Cracker Barrel who have cited reasons that include labor shortages, crime and anti-business regulatory environments. Williamette Week’s Anthony Effinger wrote an article about the impact of political trends in Portland and Multnomah County. He says, “Portland residents are dodging stray bullets, losing catalytic converters to thieves and sidestepping tents. They open their tax bills. [Republicans and Democrats alike] are voting with their feet, getting... out of a city that once stole their hearts, driven away as taxes rise and quality of life declines. Multnomah County has lost residents for the past three years, according to Portland State University’s Population Research Center.”

Central Oregon business owners, investors and government and educational leaders can expect “storm clouds on the horizon” due to the impact of:

- Inflation & Interest Rates,
- Labor Shortages
- Regulatory Influences

Each sector will make decisions as the skies darken, but hopefully will learn from others’ experiences, and see clearer skies in the near future.

windermere.com

Ideal Retail or Professional Space in Madras MLS# 220149248

Commercial space in C2 zone. Ideal for professional office, retail, or other commercial uses. Next door to the SCP Hotel Redmond. City parking lot on 7th Street with rear access. Total space available is 2500 sq ft

"INVEST IN YOUR FUTURE"

Source: FREE Economic Data 2023

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Willamette Week’s Anthony Effinger
## Residential Real Estate Companies (Listed Alphabetically)

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Continued on Page 30
Following the sell-out of Mirror Rock and Elk Run homesites, Caldera Springs has launched its Everwild Homesite Collection—ideally located within the private Preservation neighborhood, bordered by the 220-acre Wildlife Forest Preserve. With six homesites already pending, now is the time to secure and design your dream vacation retreat or permanent residence.

Homesites from $499K.
Act now for limited-time buyer incentives

Contact Our Onsite Sales Team for More Information

541-593-3000 | sales@calderaspings.com | CalderaSprings.com
The Ridge
Continued from page 1

planning and approvals process. The Ridge, the $40 million condo first phase will be followed by construction of a 115-room 4-star Hyatt House hotel. Phase III will showcase the only 5-star hotel East of the Cascade Mountains - from the Autograph by Marriott consisting of 115 rooms, complete with rooftop bar. There will also be an event space at the rear overlooking the river.

The Autograph Collection is a group of independently owned and operated upper-scale to luxury hotels within the Marriott International portfolio, "iconic" and "distinct," a name frequently used to describe each outpost, which take pride in maintaining originality and delivering first-class amenities at every one of its over 270 independent hotels, located in the most desirable destinations across more than 45 countries and territories.

Site plan approvals for the overall seven-building, 250,000-square-foot mixed-use Bend Village Resort development overlooking the Deschutes River near Farewell Bend Park, include a Class A Variety and an alternative street design for the pedestrian-friendly environment.

The northern area of the site, fronting College Avenue, is currently developed with the Pine Ridge Inn, which will be demolished in phase III to make room for the Autograph brand hotel, with access from Mt. Bachelor Drive.

Bend is famously named for the journey of the Deschutes River as it changes direction on its northbound trajectory through Central Oregon, and it is at one of its most notable turning points — where the river turns a corner, creating a bend to the east — that the new community has been chosen to come to life.

Wealth Hospitality leaders, who are active in the hotel, multifamily and retirement community space nationwide, say The Ridge condominiums will be "a destination where one may immerse themselves in natural luxury; where a vibrant social atmosphere harmonizes with its natural surroundings; and where all who come here will be able to thrive." Subsequently, Hyatt House, Hyatt’s signature extended stay brand, will feature three-level parking, a pool and fitness facility, partial ground-floor retail and offer guests “comfortable accommodations, homestyle amenities and a welcoming atmosphere.”

Meanwhile, the Autograph collection brand promises adventurous travelers a hospitality experience that embraces the outdoors — connecting to nature and to the community of Bend under the motto, "Elevated Views. Elevated Service.

The project is being designed by PVF’s Architects and Interiors out of Atlanta, Georgia, while Bend-based Wolf Construction & Development has been selected as the general contractor. Other local involvement includes civil engineering by Hickman Williams Associates, structural engineering by Eclipse Engineering and landscape design by SZABO, all headquartered in Bend.

SZABO’s website highlights the development’s focus on a pedestrian experience by creating vibrant streetscapes, breakout plaza areas, sidewalks, fireplces, site furnishings and limiting vehicular circulation and on-street parking.

The Ridge's anchor hotels will also feature site restaurants, event spaces and outdoor amenities at the ground level.

The complex partially runs along Mount Bachelor Drive, with some frontage on Red Market Road near the Bill Healy Bridge. Buildings will range up to around 60 feet tall, with the hotels’ portion reaching five to six stories.

Wolf Construction Principal Scott Wolf, who estimated an approximate 16-month timeline for phase I of the project, said, "The condos have the advantage of being the first buildings within the project, so historically we are able to accommodate the units on a single level with which we will try to make the process as efficient as possible while keeping the residents as happy as possible."

"This kind of development also makes sense as Bend continues to grow as it can accommodate more units on a single property with which we help to avoid the sprawl associated with traditional expansion. This development will add value to the old town area of Bend, which is directly connected to nature and to the community of Bend under the motto, "Elevated Views. Elevated Service."

"We have already worked through a number of initial challenges including rephasing several times as conditions have fluctuated, and coordinating with the many other developers operating in the Bend area, which will also benefit adjacent property owners regarding potential future development."

"Erin Martin and Brian Ladd of the Land Group with Cascade Sotheby’s International, in Bend, are the listing agents for The Ridge condominiums in Bend. They are experts in Bend’s market with high barriers to entry."

"We are excited to officially get underway with Chico Patel being surrounded by the hospitality industry his entire life due to his father being a "hands-on" operator, he has become adept at constructing and operating profitable hotels that outperform the competition, with a wealth of knowledge and attention to detail that has driven hotel projects throughout the United States, including markets with high barriers to entry."

"Since entering the Central Oregon market, other Wealth Hospitality projects have included the new Homedz Suites Bend hotel off 27th Street and a Hampton Inn Redmond, where they are also working on a Holiday Inn Express & Suites."

Continued on Page 20

Residential Real Estate Companies (Listed Alphabetically)

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<td><a href="mailto:christy@christyrealty.com">christy@christyrealty.com</a></td>
<td>Nancy Popp</td>
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Financial Tips for Homeowners

Whether you’re new to Bend or you’re a Bend native who can handle a roundabout like a pro, local homeowners have made a unique financial commitment that requires some thoughtful financial planning. Here are a few suggestions which can help you create a smoother, more certain path to financial freedom.

Revisit your budget items, both large and small: Sure, you’ve examined the pros and cons of refinancing your five percent or more interest rate mortgage to a lower rate, right? No? If you haven’t, the low-interest-rate window may be closing very soon, so definitely evaluate whether it makes sense to do a refi. And have you also looked carefully at your homeowners insurance? It may be worth the time to speak with an agent and determine whether your substantially appreciated property which you’ve made improvements to has sufficient coverage.

Create an emergency fund: If you recently purchased your home, you may not yet have a good "feel" for what your utility bills and landscaping costs will be. Or whether the HVAC system making that unsettling rattle is going to make it through the summer. Consider setting aside $10,000 to $15,000 of extra cash or very safe, easily-accessible investments — especially for the first couple of years of ownership — to handle unexpected costs.

If you’ve already lived in your home for five years or more or did not obtain one on your recent purchase, get an inspection done. You’ve heard it before; your home is among your biggest investments. A home inspection every so often can head off costly, time-intensive repairs. Or, at the very least, is a great way to verify that your home is safe for you, your family and your guests. And addressing the issues that a home inspection sometimes uncovers will also keep your home ready for a potential quick sale in the future.

Look at getting a HELOC: A Home Equity Line of Credit is often free to apply for, and free to maintain. The bank uses some of the available value of your home as collateral in order to create a flexible source of cash, and the interest rate — should you choose to borrow from it — is typically much lower than other forms of consumer credit. That available cash can come in handy for emergencies, or paying for home improvements. With Bend’s appreciated property values, there is a good chance that you have enough equity in your home to create a HELOC. Keep in mind that it often takes a couple of months to get the HELOC created.

Update life insurance coverage: One of the basic purposes of life insurance is to provide cash for the surviving spouse/partner to pay off a debt in order to maintain their lifestyle. If you have a mortgage, consider obtaining a term life insurance policy to inexpensively meet some or all of that financial obligation. Look into Disability insurance: If you or your significant other became unable to work for an extended period of time, could you afford to stay in your home? If not, there’s a good chance you don’t have disability insurance, a cost-effective way of addressing a potential loss of income.

Invite in a realtor to your home: Before painting your home’s interior fuchsia, or adding built-in shelving in every nook and cranny, getting an expert’s opinion on whether those choices add or detract to your home’s value might be a good idea. Sure, make your house your own. But get a sense of how your “improvement” may impact your home’s salability in the future. No better person to ask than your friendly neighborhood realtor.

Financial fitness involves addressing potential risks before they become actual costs that take you off track on the path to financial freedom. And the financial risks to homeowners can be complex, so I hope you find these tips helpful. To learn more, contact me at stu@bendwealth.com.

THE DIFFERENCE IS THE EXPERTISE TO FIND EXACTLY WHAT YOU NEED. IS YOUR AGENT A REALTOR®?
### Residential Real Estate Companies (Listed Alphabetically)

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Harcourts The Garner Group Real Estate, a Bend real estate agency founded in 2001 and based in Bend, announces the grand opening of its new location at 444 SW Sixth Street in downtown Redmond. The 2,500-square-foot office has space for up to 15 agents.

The Garner Group was founded by longtime Central Oregon realtor Sandy Garner in 2001, who got her license in Redmond in 1979. The brokerage was officially incorporated in 2008, the same year it opened its original location in the Northwest Crossing neighborhood of Bend. The Garner Group joined the internationally acclaimed Harcourts franchise in 2014 and is now owned by Garner’s daughters Shelley Griffin and Erica Davis along with her niece, Sara La Faver.

“We recognize that Redmond is an important market in Central Oregon,” said Harcourts The Garner Group co-owner Erica Davis. “This community is lively and thriving—there’s a reason it’s called the hub. The spirit of thoughtful growth in Redmond is what drew us back to the place we grew up, and we are thrilled about doing business here.”

The new space was designed by Tekneek Architecture and completely remodeled by SunWest Builders. Historic Redmond images such as Robert’s Field, Sixth Street, Downtown Redmond, Deschutes County Fair, the Redmond Reindeer Ranch, Buckaroo Breakfast and Peterson Rock Garden line the walls, all sourced from Redmond Historical Society. Erica and Shelley have fond memories of stopping into Eriksen’s Stationary, which was in the very same building their business now occupies, to buy their mom’s Stevens Ness real estate forms and walking the rows of Hallmark cards as children.

“Pay your mortgage first’ was the age-old adage adopted early on in ‘The Garner Group,” said Sara La Faver, co-owner of Harcourts The Garner. “The family network that has made up the agency from the start prioritized building wealth and stability through home ownership. That same priority exists today in the belief that agents at The Garner Group are helping people not only have a deeply rooted sense of being home, but of financial stability for the long haul. Investing in Central Oregon real estate is near and dear to our hearts.”

Harcourts North America is made up of 1,300 agents in 45 offices, with The Garner Group ranking number one in per agent and total office sales volume production. Shelley Griffin is ranked the number one agent in residential sales for all of Harcourts North America. The Garner Group is currently ranked number eight internationally.

About the Garner Group:
Harcourts The Garner Group is a full-service real estate agency specializing in residential real estate in Central Oregon with offices in Bend and Redmond. The Garner Group is comprised of only full-time real estate agents guided by a leadership team with a combined 100+ years of experience who themselves consistently rank among the top agents in the country. While buying and selling real estate can be some of a person’s most important financial transactions, The Garner Group’s knowledge, connections and hard work have earned them clients for life, one home at a time. Founded in 2001, The Garner Group is known for its relentless pursuit of what is right, a focus on the wellness of their agents and a focus on giving back to their community.

About Harcourts:
Harcourts began their journey as a real estate company in New Zealand in 1888. Since then, the group has expanded to 840 offices in ten different countries around the world. Specializing in residential, commercial, and luxury real estate, as well as property management services, Harcourts is the fastest growing real estate company in the world. thegarnergroup.harcourtsna.com
Since their inception, COAR has gained significant territory; the organization now covers all of Baker, Crook, Deschutes, Grant, Harney, Jefferson, Union, Walla Walla, and Wheeler Counties, excluding the portion that lies within the boundaries of the Warm Springs Reservation.

In the early 1900s, mortgage and real estate fraud was rampant and many local boards throughout the country came together to form the National Association in 1906. They met and said, "We need to create a new system where the driving force to create an organized real estate industry as well as creating the ability for our organizations to exert a combined influence upon matters affecting real estate interests.

In the modern day, COAR provides buyers and real estate professionals with expert knowledge, advice and information, "First and foremost, we own and operate the Multiple Listing Service of Central Oregon," Landell said. Additionally, COAR offers a robust offering of educational programs for our members — offering more educational courses than any other real estate board in the state of Oregon.

Further, COAR encourages its members to get out and get involved in their respective communities. As a result, over 80 percent of COAR members regularly spend some of their free time volunteering for local nonprofits.

Landell also said that COAR has a government affairs program that operates on many different levels of government to advocate for their members, "we advocate to protect private property rights and the public’s ability to buy and sell their properties as they choose.

Looking at the Central Oregon real estate market, Landell said that we are poised for growth, prices at the Central Oregon level all has to offer. It seems we will continue to see an influx of new neighbors for the foreseeable future. The cities that are taking a proactive approach to growth, and providing a variety of housing types that allows the public to decide how they want to live their lives, will see the most growth.

Back in the city of Bend, and the end of 2022 and here in 2023 were the outcome of a few driving factors, primarily an unwinding of an unsustainable runup in prices during the pandemic and the Fed policy of increasing interest rates to drive down inflation," Ladd said. "While many factors affect housing prices, the primary factors are quite simply supply and demand. We have far too few homes in Bend for more affordable housing and demand is still far from being satiated."

However, Landell would argue that this insufficient supply has been artificially manufactured, "In Oregon, we have artificially restricted supply for 50 years.

When addressing the obstacles in place for building new homes, Landell mentioned our "antiquated" land use laws, "It's a common for it to take three years to go from neighborhood through the process. When I started selling homes in 1989, the process took about three months. The carrying costs for those delays have to get passed along to the homeowner for the builder/developers to stay in business. Additionally, there are very few layers of restrictions and guidelines that have removed any flexibility for developers to be able to creatively respond to market conditions.

Ladd echoed this sentiment, mentioning that any factor that slows inventory growth, such as, "State-driven land use laws, cost of developments and construction, etc... will limit available housing.

For Bendites looking for more affordable housing, both Ladd and Landell said that the City of Bend is working on many new initiatives that push for high-density, mixed use urban development, along with subsidizing new housing projects. While this can provide housing opportunities for many people, there is concern that these solutions are bearing people from the dream of homeownership.

For potential new homeowners and people looking to purchase property, Landell said, "having an industry expert on your team can help relieve the uncertainty and angst that everyone goes through. Buyers and sellers should not be afraid to interview more than one licensed broker to find the right fit for their personality and needs. Typically, a person's home is the largest investment they will make in their life. They deserve to have a great broker by their side.

Ladd added to this advice, urging new homebuyers to, "be patient, don't panic and don't just buy a home because it is competitive. Make sure you are not risking your financial future and don't be afraid to rent while you make a plan. The high interest rate environment is slowing sales and there are some buying opportunities this year we haven't seen in several years if you can afford the rates. As well, there are seasons of decreased buying activity like fall and winter and generally the best deals are found when no one else is looking."

On a final note, Ladd added that there has been a bit of hypocrisy in our local market. "Nobody likes high housing prices and we are all part of the problem," he said. "This is a demand issue and while Bend remains attractive, this problem will continue unless we speak up for smart and continued growth. Being fully anti-growth while wanting low housing prices is contradictory and we all need to acknowledge our own hypocrisy here. Getting involved, welcoming change and making your voice heard on how and where it can happen will make you a proactive part of the solution while preserving this amazing community and landscape."

CCB 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.
The recent collapse of Silicon Valley and Signature banks sent shockwaves through the financial sector, causing a ripple effect through the economy. While the situation has been challenging, there’s also been a silver lining in real estate:

Mortgage rates are down.

Below is a summary of the situation, as well as what it means for homebuyers, sellers and owners like you.

What’s Going On with Mortgage Rates

Historically, mortgage rates have followed the ten-year U.S. Treasury yield. A growing number of investors, concerned about instability in the banking sector, are now fleeing to the safety of these government-backed bonds. An increase in bond prices means lower yields — and lower mortgage rates.

But, this situation is rapidly evolving. On Wednesday, the U.S. Federal Reserve announced that it will hike its benchmark rate again as it continues its efforts to fight inflation, but this time by only a quarter percentage point. It also hinted that its series of rate hikes may be nearing an end.

Economists at the Mortgage Bankers Association (MBA) and National Association of Home Builders predict that this could put further downward pressure on mortgage rates.

“With this move from the Federal Reserve, MBA is holding to its forecast that mortgage rates are likely to trend down over the course of this year, which should provide support for the purchase market. The housing market was the first sector to slow as the result of tighter monetary policy and should be the first to benefit as policymakers slow — and ultimately stop — hiking rates,” said MBA SVP and Chief Economist Mike Fratantoni in a statement following the Fed’s announcement.

However, no one can predict with certainty how the market will react to the Fed’s policy moves — or how the banking crisis will play out and ultimately impact rates.

Bottomline: We could see some major volatility in mortgage rates in the coming months.

What All This Could Mean for You

BUYERS:
If you have considered buying a home, it’s important to be aware of the situation and to be prepared to lock in a low rate when the time is right. A lower mortgage rate could potentially save you hundreds of dollars on your monthly payment, so you can’t afford to miss out.

It’s also going to be crucial to work with knowledgeable real estate professionals (like us!) who are monitoring this situation closely as it continues to unfold. We can also refer you to a trusted mortgage professional, who can help you get pre-qualified for a home loan.

SELLERS:
A further dip in mortgage rates could bring more buyers to the market. These buyers may want to act quickly in case rates rise again.

If you’ve been on the fence about selling your home, now may be the perfect time. We can help you prep your home and get it listed quickly to take advantage of a possible increase in demand.

HOMEOWNERS:
Depending on the terms of your current mortgage, you could save a bundle by refinancing if rates fall significantly. Let us connect you with a mortgage professional to discuss your options.

What Steps You Should Take Now
You don’t want to miss out on this potential window of opportunity! Reply to this email or give us a call today to schedule a free consultation so you can be prepared.

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Warm Springs Project to Help Chronically Homeless

Permanent Supportive Housing Initiative Provides Path to Stability

by SIMON MATHER — CBN Feature Writer

The project will consist of ten, one-bed, 650-square-foot homes, aimed at singles or couples, and a duplex for a small family, flanking a communal central building, with the proposal being chosen from among a number considered for assistance from across the state. The community building also includes a kitchen, gathering area and room for storage.

Bend-based Wolf Construction and Development has been selected as the general contractor, while design is by 541 Architecture of Redmond.

Warms Springs Housing Authority is breaking ground on an innovative Permanent Supportive Housing (PSH) project that could prove a model for helping put chronically homeless people on a path to stability.

Under a program with Oregon Housing and Community Services (OHCS) — the state’s housing finance agency that provides funding and program support to create opportunities for quality, affordable housing for Oregonians of lower- and moderate-income — a community of small homes is being constructed on Tribal lands to offer a way forward for the most vulnerable community members.

The project will be part of ten, one-bed, 650-square-foot homes, aimed at singles or couples, and a duplex for a small family, flanking a communal central building, with the proposal being chosen from among a number considered for assistance from across the state. The community building also includes a kitchen, gathering area and room for storage.

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The SHI is a five-month PSH cohort where teams work to align their project with PSH best practices in design, development, and service delivery. The project teams receive targeted training, technical assistance, and project planning support through the Corporation for Supportive Housing (CSH). Since 2019, 27 teams have completed the institute and are developing PSH units throughout Oregon, including the Warm Springs Housing Authority.

As a result of the concentrated effort on PSH, last year Oregon was able to surpass its 2019-2023 Statewide Housing Plan goal of funding more than 1,250 PSH units more than a year in advance. This was made possible in part through the collaboration and learning of other state housing agencies across the nation who have also implemented permanent supportive housing programs.

“We are excited to get started on this project which is actually one of the first proposals to utilize state funding in this direction,” WSHA Executive Director Danielle Wood said. “It was part of the first cohort and was originally approved to move forward in 2020 but then the pandemic hit, so it has been a lot of work to get to this point of getting off the ground. Hopefully, this will provide a template for other communities in providing Permanent Supportive Housing targeting the chronically homeless, which have traditionally been the hardest to house.

“These units also have a covered back patio with a private backyard,” Wood continued. “Some residents may find it hard to adjust to sleeping indoors, so there are options in adapting too. This can be a transitional step, or community members can also choose to make it a permanent situation on the path towards stability.”

OHCS Director Andrea Bell said PSH was a proven model that serves individuals and families experiencing chronic homelessness. By providing on-site, individualized services, PSH stabilizes individuals addressing their needs holistically using a “housing-first” approach and in the long term, is shown to increase societal benefits while decreasing the cost of public services.

Maintaining stable housing helps those who without housing may not be as successful in utilizing services to achieve and maintain recovery, health and wellness.

“We do not accept homelessness as a fact of life,” Bell added. “To the people of Oregon struggling to get by: We see you and will continue working every moment for you. The progress of our state should be measured by how people are doing. Our collective humanity means that we are most effective when everyone is being served and has their basic needs met.”

“It is great to see this program take shape and the funding being provided to help municipalities come up with infrastructure to transition those in critical need to permanent housing,” Wolf Construction principal Scott Wolf

Continue on Next Page
Permanent Supportive Housing is a very big topic right now in every state and city; as we all know, homelessness is a crisis and growing problem and it is a big challenge to come up with solutions. I am a big advocate for PSH, and we come to the table with value engineering expertise and as a contractor committed to help deliver the project within required criteria. I believe in the need to address low-income housing and to be among the contractors who can help create beautiful well-built buildings in this area.

All PSH households receive supportive resident services to help build community and improve housing stability, and also receive intensive case management services.

The work to build more PSH developments in Oregon continues given the magnitude of Oregon’s housing needs. Currently, there are a number of PSH projects throughout the state participating in the OHCS Supportive Housing Institute.

Advocates say without low-barrier, supportive housing, there are almost no options for our most vulnerable community members to exit homelessness and this population is unlikely to exit homelessness without a sustainable, holistic, housing-first.

Moving forward, OHCS plans to continue to work alongside the community and partners to find innovative and equity-centered solutions to help families who are experiencing homelessness. For more information go to oregon.gov/ohcs.

About Warm Springs Housing Authority (WSHA)

WSHA is responsible for: Assisting and promoting affordable housing activities to develop, maintain and operate affordable housing in safe and healthy environments on the Reservation and in other Indian areas for occupancy by low-income Indian families; Ensuring better access to private mortgage markets for Indian tribes and their members and to promote self-sufficiency of Indian tribes and their members; Coordinating activities to provide housing for Indian tribes and their members with federal, state, and local activities to further economic and community development for Indian tribes and their members; Planning for and integrating infrastructure resources for Indian tribes with housing development for tribes; and promoting the development of private capital markets in Indian country and to allow such markets to operate and grow, thereby benefiting Indian communities.

About Oregon Housing and Community Services:

Oregon Housing and Community Services provides resources for Oregonians to reduce poverty and increase access to stable housing. The agency’s intentional focus on both housing and community services allows it to serve Oregonians holistically across the housing continuum, including preventing and ending homelessness, assisting with utilities, providing housing stability support, financing multifamily affordable housing, and encouraging homeownership.

warmsprings-nsn.gov/program/hud-and-tribal-housing
## Property Management (Listed Alphabetically)

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<td>Austin Property Management</td>
<td>541-322-5853</td>
<td>N/A</td>
<td><a href="mailto:info@apmg.com">info@apmg.com</a></td>
<td>Ann Thun</td>
<td>2</td>
<td>2008</td>
<td>Property management services for single family homes, multihomes, &amp; duplexes.</td>
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<td>Bend Cdhk Property Management Inc.</td>
<td>541-551-3641</td>
<td>N/A</td>
<td><a href="mailto:info@bendcdhk.com">info@bendcdhk.com</a></td>
<td>Richard Moore</td>
<td>25</td>
<td>1971</td>
<td>Full-service property management company handling multiple commercial properties in Bend, Redmond, Sisters, and Sunriver. Includes property management, leasing, accounting services, bookkeeping, and rental management.</td>
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<td>Cascade Vacations Rentals</td>
<td>541-593-0866</td>
<td>541-593-5041</td>
<td><a href="http://www.cascara@cascaravacations.com">www.cascara@cascaravacations.com</a></td>
<td>Stacy Wesson</td>
<td>20</td>
<td>1985</td>
<td>Sunriver vacation rentals, property mgmt. &amp; maintenance, security, housekeeping &amp; cleaning services.</td>
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Patrick Dailey, the owner/property manager of BendWorks LLC, discovered the beauty of Central Oregon through his adventurous son. “My son is a professional outdoorsman, avid hiker and avid hiker,” Dailey said. “After he graduated college in 2011, he hiked the big three trails in the US. He came across Bend on the Pacific Crest Trail and fell in love. In 2015, he said ‘Mom, dad, come visit us’ and we fell in love with the area, too.”

Dailey and his wife moved to Bend, but like many other families, faced difficulties during Covid. Dailey discovered the beauty of Central Oregon through his adventurous son. “After he graduated college in 2011, he hiked the big three trails in the US. He came across Bend on the Pacific Crest Trail and fell in love. In 2015, he said ‘Mom, dad, come visit us’ and we fell in love with the area, too.”

Dailey had an idea. He thought about his vacation home in Florida and thought about how it was frustrating to not be able to receive video or photography of portions of the house as a rental property. Dailey got inspired and got a property management license in Oregon. In December of 2020, BendWorks LLC was launched.

BendWorks LLC is a full-service property management agency that offers a level of management most competitors don’t: drone tech. BendWorks provides clients with in-person and recurring drone visits, monthly reconciliation reports and full service tenant lease and collections management. The best part? The drone portion is free of charge.

Dailey offers these services on commercial, residential and land management projects to help ensure that property owners have more security and peace of mind than ever. “Imagine you own a 20 acre property near Sisters,” Dailey said. “If you don’t live there year round, you might not be aware of some things happening on your property. With our drone services, we can send images and videos to the property owner to make sure people aren’t dumping trash, illegally camping or damaging the environment and landscaping.”

The thought process behind this business venture came from Dailey taking a look around Bend, and realizing that tons of the properties in town are primarily used as vacation rentals and therefore are empty for several months out of the year. He also decided to take his experience with aircraft and combine it with his other love, real estate investing.

Dailey has an idea. He thought about his vacation home in Florida and thought about how it was frustrating to not be able to receive video or photography of portions of the house as a rental property. Dailey got inspired and got a property management license in Oregon. In December of 2020, BendWorks LLC was launched.

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Dailey and his team can ensure that each client and their property are getting the personal treatment they deserve. An example of this treatment is a real life case where a hailstorm damaged the roof of Dailey’s house, and he was able to send in drone footage of the damage to the insurance company for a claim. With drone footage, homeowners can make claims like this one easier than ever.

For agricultural properties, drone tech can actually be very useful. Dailey said that in the future, he would like to offer more services to agricultural clients. “Drones these days can count the livestock and fly during night to watch for predators,” Dailey said. “If coyotes are a problem, we can fly missions to confirm what’s going on and assess the situation. There are tons of properties in Central Oregon who could benefit from this.”

Outside of property management for property owners, Dailey can offer his drone services to local brokers who don’t have the required certifications to manage drone flights; this would address an unfortunate trend seen in recent years with some brokers learning the hard way that you need a drone license from the Federal Aviation Administration for any non-recreational drone flights. Even then, there are several restrictions that must be followed, all put in place by the FAA.

As an experienced and licensed professional who’s been working under FAA regulations for decades, Dailey is a local expert who’s drone services can be utilized by brokers. “I can’t sell property, they can’t fly. These relationships can be good for everyone,” he said.

Dailey and his team can ensure that each client and their property are getting the personal treatment they deserve. An example of this treatment is a real life case where a hailstorm damaged the roof of Dailey’s house, and he was able to send in drone footage of the damage to the insurance company for a claim. With drone footage, homeowners can make claims like this one easier than ever.

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BendWorks LLC • 541-639-5026 • bwllcpm.com
### Title Companies (Listed Alphabetically)

<table>
<thead>
<tr>
<th>Company / Address</th>
<th>Phone</th>
<th>Fax</th>
<th>WebSite/Email</th>
<th>Contact</th>
<th>Staff</th>
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<tr>
<td>AmeriTitle - Bend Downtown 97701 NE Desert St., Ste. 104, Bend, OR 97701</td>
<td>541-389-9174</td>
<td>541-389-6789</td>
<td><a href="http://www.amerititle.com">www.amerititle.com</a></td>
<td>Dan Oxford</td>
<td>7</td>
<td>1929</td>
<td>Futura Title &amp; Escrow Corporation, Boise, ID</td>
</tr>
<tr>
<td>Johnstone Title 1720 SW 3rd Ave., Suite 101, Bend, OR 97701</td>
<td>541-345-4088</td>
<td>541-345-2173</td>
<td><a href="http://www.deschutescountytitle.com">www.deschutescountytitle.com</a></td>
<td>Diane Brinser</td>
<td>5</td>
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<tr>
<td>Deschutes County Title Company - Redmond 57100 Beaver Dr., Ste. 140, Redmond, OR 97756</td>
<td>541-523-1510</td>
<td>541-523-6427</td>
<td><a href="http://www.deschutescountytitle.com">www.deschutescountytitle.com</a></td>
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<tr>
<td>Deschutes County Title Company - Sunriver 2355 Pine St., Ste. 102, Sunriver, OR 97707</td>
<td>541-580-9180</td>
<td>N/A</td>
<td><a href="http://www.deschutescountytitle.com">www.deschutescountytitle.com</a></td>
<td>Nancy A. Haas</td>
<td>4</td>
<td>1987</td>
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<tr>
<td>Deschutes Title &amp; Escrow Company - Bend 250 NW Franklin Ave., Ste. 204, Bend, OR 97701</td>
<td>541-388-1382</td>
<td>541-408-9841</td>
<td>velocitypropertymanagement.com</td>
<td>Mikeell Kelleen</td>
<td>24</td>
<td>1985</td>
<td>Residential, commercial. Central Oregon.</td>
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<tr>
<td>Deschutes Title &amp; Escrow Company - Sisters 726 NW 6th St., Sisters, OR 97759</td>
<td>541-447-3181</td>
<td>541-447-1371</td>
<td><a href="http://www.deschutestitle.com">www.deschutestitle.com</a></td>
<td>Justin Homan</td>
<td>19</td>
<td>1985</td>
<td>Futura Title &amp; Escrow Corporation, Boise, ID</td>
</tr>
<tr>
<td>Deschutes Title &amp; Escrow Company - Prineville 1000 19th St., Suite 1, Prineville, OR 97754</td>
<td>541-430-5107</td>
<td>541-430-5319</td>
<td><a href="http://www.deschutestitle.com">www.deschutestitle.com</a></td>
<td>Jessica Yeampy</td>
<td>3</td>
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<td>Futura Title &amp; Escrow Co, Bend, OR.</td>
</tr>
<tr>
<td>Deschutes Title &amp; Escrow Company - Bend 361 SW Sixth St., Bend, OR 97702</td>
<td>541-475-8000</td>
<td>541-475-8001</td>
<td><a href="http://www.willowcanyonproperties.com">www.willowcanyonproperties.com</a></td>
<td>Jeffery Olds</td>
<td>19</td>
<td>1985</td>
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<tr>
<td>Deschutes Title &amp; Escrow Company - Redmond 250 NW Franklin Ave., Ste. 204, Bend, OR 97701</td>
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<th>Services</th>
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Core Area Plans Presented at What’s Brewing

by NOAH NELSON — CBN Feature Writer

The future of the entire Core Area is based on this concept: mixed-use zones and urban development. The purpose of this new direction for Bend is mixed, but one key reason is that urban sprawl will slowly make natural spaces less and less accessible. By building up instead of out, Central Oregon can maintain natural spaces and public lands while keeping them accessible to everyone.

Platt clarified that all development is following a list of guiding principles, which include prioritizing mixed-use areas where people can live, work, and play, walkability, removing barriers between East and West, maintaining affordability and incorporating low impact development principles and practices.

Odendahl continued and said, “This was basically a direction to the legislature for a legislative update.

Odendahl then mentioned House Bills 2001 and 5019, saying that they, “codify the executive order and create a structure for cities over 10,000 people to create their own housing strategies and growth maps, while holding them accountable for those development targets.”

In this legislative session, the Governor’s HPAC, or Housing Production Advisory Council, was established. This council of 25 experts from a variety of fields will help the state set a course for future housing development. This council plans to prioritize fair and affordable housing along with market rate development, along with plans to prioritize maintaining a healthy workforce and sustainable land use.

Allison Platt, the City of Bend’s Core Area project manager, then shared more future plans for the various districts. She shared a vision for the Core District that shows drastic development and revitalization. An image of the corner of 2nd Street and Greenwood was shared on the screen and compared to a conceptual rendering of what that corner could look like. While the current corner has old businesses with no residential space, the proposed “future” corner looks like something out of a new development in a major metropolitan area.

Continued from Page 3

RECENT TRANSACTIONS

Continued from Page 3

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## Mortgage Companies (Listed Alphabetically)

<table>
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<td>541-308-0140</td>
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<td><a href="http://www.chase.com">www.chase.com</a></td>
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<td>Donna Gilles</td>
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<tr>
<td>Chase</td>
<td>541-447-3821</td>
<td>541-447-3825</td>
<td><a href="http://www.chase.com">www.chase.com</a></td>
<td>Anne Hamers</td>
<td>Anne Hamers</td>
<td>1990</td>
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<tr>
<td>Chase</td>
<td>541-382-2866</td>
<td>541-382-2866</td>
<td><a href="http://www.chase.com">www.chase.com</a></td>
<td>Danielle Gill</td>
<td>Danielle Gill</td>
<td>2009</td>
<td>Purchase, refinance, equity, bridge, fixed &amp; variable.</td>
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<tr>
<td>Chase</td>
<td>541-386-5406</td>
<td>541-386-5700</td>
<td><a href="http://www.chase.com">www.chase.com</a></td>
<td>Mary Clarke</td>
<td>Mary Clarke</td>
<td>2009</td>
<td>Purchase, refinance, equity, bridge, fixed &amp; variable.</td>
</tr>
<tr>
<td>Farm Credit Services</td>
<td>541-504-5100</td>
<td>541-504-5101</td>
<td><a href="http://www.northwestfcs.com">www.northwestfcs.com</a></td>
<td>Ryan McNeely</td>
<td>Ryan McNeely</td>
<td>1955</td>
<td>Agricultural &amp; non-conforming loans, appraisal services.</td>
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<tr>
<td>Finance of America</td>
<td>N/A</td>
<td>N/A</td>
<td><a href="http://www.financeofamerica.com">www.financeofamerica.com</a></td>
<td>Donna Montgomery</td>
<td>Donna Montgomery</td>
<td>2014</td>
<td>Equity loans.</td>
</tr>
</tbody>
</table>

Continued on Page 20
Money doesn’t have a story, people do.

For 90 years OnPoint has empowered people with the financial tools and expertise to write their own stories. Perhaps that means growing the family business, or going to college, or buying a van and hitting the road. Whatever you want your story to be, together we’ll make it extraordinary.

People are the Point.

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<th>CO Year Est.</th>
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<td>First Interstate Bank</td>
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<td><a href="http://www.firstinterstatebank.com">www.firstinterstatebank.com</a></td>
<td>Paul Steenson</td>
<td>27</td>
<td>1977</td>
<td>Lot &amp; construction loans, special portfolio lending, jumbo, FHA, USDA, home improvement.</td>
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<tr>
<td>Sycip Mortgage</td>
<td>541-528-4880</td>
<td>541-318-5699</td>
<td><a href="http://www.sycipmortgage.com">www.sycipmortgage.com</a></td>
<td>Dave Woodard</td>
<td>2</td>
<td>2006</td>
<td>Commercial real estate loans, SBA lending, residential construction loans &amp; FHA.</td>
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<tr>
<td>Summit Funding NMLS ID# 1235411</td>
<td>541-381-0264</td>
<td>541-505-1874</td>
<td><a href="http://www.summitfunding.com/davenevans@mortgagelending.com">www.summitfunding.com/davenevans@mortgagelending.com</a></td>
<td>Sean Brennan</td>
<td>3</td>
<td>1994</td>
<td>Residential mortgage.</td>
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</table>

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**MidOregon Home Loans**

### Conventional Mortgages

### Investment Properties

### ADUs and Construction

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Jenny Vessey  
MLO 476824  
Dina Bliss  
MLO 1023889  
midoregon.com  
541-382-1795
The Basics of an Estate Plan
Five Steps You Can Take to Get Started

by ED WETTIG, CFP — Cornerstone Financial Planning Group

Estate planning is the process of designating who will receive your assets and take care of your responsibilities after you pass away or become incapacitated. Your estate plan is also a fluid process that should be updated as your personal and financial situations change, or at least be reviewed every few years. To help get your estate plan going, here are five steps you might consider:

1. Make a list of your possessions: You may think you don’t have enough to justify an estate plan. But once you think about it, you might be surprised by all the tangible and intangible assets you have. Your tangible assets may include properties, vehicles, and collectibles. Your intangible assets may include bank and retirement accounts, as well as other investments and life insurance policies.

2. Review your beneficiaries: Retirement plans and insurance products usually have beneficiary designations that you need to keep track of and update as needed. Those beneficiary designations can outweigh what’s in a will. Designate the percentage of account assets each beneficiary will receive, and make sure to name contingent beneficiaries. It’s also a wise idea to maintain a list of all of your beneficiaries along with the account and/or policy providers’ names and account numbers.

3. Establish your directives: A complete estate plan includes important legal directives. A will is a written document that becomes effective only after your death. A trust is active the day it is created, and a grantor can list the distribution of assets before his or her death. All wills must go through a legal process called probate. This process can be long and potentially contentious if family members contest the will. Trusts are not required to go through probate, and they cannot be contested.

4. Enlist the help of a professional: If your estate is small and your wishes are simple, an online or packaged will-writing program may be sufficient for your needs. If your estate is more complicated or you have any doubts about the process, consult an estate attorney and possibly a tax advisor.

5. Plan on adjustments: Revisit your estate plan when your personal and financial circumstances change. This may include a marriage or divorce, the birth of a child, loss of a loved one, getting a new job, or being terminated. Even if your circumstances don’t change, you should periodically revisit your estate plan as laws may have changed.

Get Your Beneficiaries In Order
An Integral Part of Estate Planning

Every day, people pass away leaving survivors without access to beneficiary information, or beneficiaries are not designated at all. This can lead to unnecessary delays, taxes, legal battles, and/or assets not transferring to your intended heirs. Your Beneficiary Summary Report will help you organize and consolidate your beneficiary information so you know that it is immediately accessible when the time comes.

SELLING YOUR BUSINESS?
Don’t let Uncle Sam become your #1 beneficiary!

How to Increase the Value & Marketability of Your Business

Take Advantage of Our Free Online Business Analysis
and Get an Assessment of the Marketability
of Your Business Based on Eight Key Value Drivers

As a mergers and acquisitions advisor for 31 years, I’ve evaluated over 5,000 companies and provided advisory services on hundreds of transactions worth about a half-billion dollars. I’ve learned what makes a business sellable, and how to position a business so you get the best deal when it’s time to sell. Eight key factors make that possible. To see how these factors influence the value of your business, call or send an email and request our free, confidential, no-obligation 10x Value Catalyst Assessment. Or simply go to the business growth link below.

Money & Investment
April 19, 2023 • Cascade Business News • 33
Kör Community Land Trust welcomes new Project Coordinator Ian Cullen. Cullen graduated from Oregon State University with a degree focused in community development. He immediately put his education to work in the community development department at Deschutes County. Here, he spent two years learning the ins and outs of the building process as a permit technician. Cullen is currently working to obtain his real estate license and holds a deep passion for sustainable housing and helping the community become homeowners. As a father to an eight-year-old, you will find them spending time outdoors in Central Oregon riding bikes and snowshoeing, as well as swimming paddle boarding or kayaking on the river during the summer.

Kör Community Land Trust also expanded its Real Estate Department to support its growing affordable housing pipeline. Congratulations to Gina Franzosa for being promoted from project manager to real estate director.

Central Oregon Community College (COCC) announced that students Adriana Altamirano of Bend, Claire Landon of Sisters, Nacho Ruiz of Madras and Oscar Tovar of Bend were selected to represent the college on the Oregon Community College Association’s (OCCA) 2023 All-Oregon Academic Team. Additionally, Tovar was chosen as a national Coca-Cola Academic Team Silver Scholar recipient by the Phi Theta Kappa Honor Society. The students will be honoured at the OCCA’s All-Oregon Academic Team luncheon event on Friday, April 21, at Chemeketa Community College in Salem, with Secretary of State Shemia Cullen providing the keynote address. To earn the team distinction, students must demonstrate academic excellence and intellectual rigor combined with leadership and service. A minimum 3.5 cumulative GPA and completion of at least 54 credits is required. Nominated by a faculty member, finalists undergo a review process by the college’s committee for academic excellence.

OCCA’s All-Oregon Academic Team is part of the All-State Community College Academic Team, a program that launched in 1994 in the states of Mississippi and Missouri. Today, 38 states host All-State Academic Team programs each year, focusing on two-year colleges and recognizing exceptional students. The OCCA sponsors the annual event, in partnership with the Phi Theta Kappa Honor Society, which awards some $37 million in scholarships nationally to community college students.

KPOV 88.9 FM, High Desert Community Radio, announces Chris Gossard as the executive director, and Kate Tiernan as the development director. Both Gossard and Tiernan are excited to bring together their career experience to the KPOV team.

Gossard and his wife moved to Bend in the summer of 2019 from Seattle. He has been volunteering at KPOV since last year and has his own show, Mixed Up!, on Friday nights at 6pm. Gossard came out of retirement to assume the executive director position. For most of his career, he worked for Aramark Corporation. After leaving Aramark, he became an accredited executive coach through the International Coaching Federation, with additional training from Gallup, and ran his own coaching practice for several years. Throughout his career, Gossard has been successful in building strong teams and developing managers who coach. He has always been focused on delivering what the customer wants and he intends to use his background to help build KPOV’s listener base and increase the station’s impact in Central Oregon.

Gossard has a background in non-profit radio, having volunteered at KEXP in Seattle for over 20 years. His nonprofit board experience includes serving on the board for Bike Works in Seattle and he is currently the Board President for Companion Animal Medical Project (CAMP) here in Bend.

Tiernan has an extensive background in development and executive management. As executive director for the Wyoming Symphony Orchestra and development director for the Nicolaysen Art Museum, she led the way to financially turn around both organizations and brought together teams to rebuild connections to the community.

She has established development departments and strategies to promote corporate, foundation, endowment and planned giving programs including the cultivation of new donors. Tiernan brings a strong and successful background as a green writer in several fields, including the arts (both performing and visual) and the health care field. Another strength she brings is creativity in producing unique and successful fund-raising events.

Tiernan moved to Bend six years ago and says she fell in love. She is an avid hiker and yoga enthusiast, loves animals and nature and continues to find ways to give back to the Bend Community.

Tovar, 19, is studying psychology and plans to become a clinical psychologist. The dean’s list student, with a 4.0 GPA, is a member of the Psi Beta Honor Society and president of the Psi Beta chapter at COCC. Tovar was recently named a 2023 Coca-Cola Academic Team Silver Scholar — one of just 50 in the country — by the Coca-Cola Scholars Foundation, a scholarship administered by the Phi Theta Kappa Honor Society. He is chair of the college’s diversity committee, serves on the LGBTQ+ Club, is director of finance for the Associated Students of COCC and serves as a student representative on the COCC student affairs committee. The avid reader also enjoys playing the piano.

Altamirano, 23, is a student in the massage therapy program and plans to make a career in restorative treatment alongside physical therapists and chiropractors, and potentially pursue a bachelor’s degree in exercise science or kinesiology. The full-time student is also working full time in the restaurant industry while maintaining a 4.0 GPA. The first in her family to attend college, Altamirano is an artist whose work has exhibited at local events and businesses. She also enjoys rock climbing and snowboarding.

Ruiz, 21, is an art student whose career goals are to work in New York City on Broadway as a prop master, technician or as a graphic designer. Ruiz works as an educational assistant at Madras High School and also assists with the high school’s theater department. The dean’s list student is a member of the Latinx Club and the student advisor for the Art & Design Club, who enjoys painting and traveling. Landon, 20, is earning her aviation professional pilot degree and plans to ultimately attain a bachelor’s degree in aviation with a goal of being an airline pilot. She hopes to eventually also earn helicopter, tailwheel and seaplane ratings. The dean’s list student enjoys hiking, reading, writing and volunteering to work with children at her church.

The All-Oregon Academic Team program is part of the All-State Community College Academic Team, a program that launched in 1994 in the states of Mississippi and Missouri. Today, 38 states host All-State Academic Team programs each year, focusing on two-year colleges and recognizing exceptional students. The OCCA sponsors the annual event, in partnership with the Phi Theta Kappa Honor Society, which awards some $37 million in scholarships nationally to community college students.

The full-Cascade Business News • April 19, 2023 — 34 —
VF Law announces that Andrew H. Stamp has joined the firm’s Land Use Practice in the firm’s Oregon office. Stamp brings more than 25 years of dedicated experience navigating Oregon’s complex land use planning program. He focuses on zoning and development law, exactions, transportation and access management, drainage and flood damage law and associated environmental and administrative law issues. He represents developers and landowners seeking a wide range of land use entitlements from local governments.

Stamp prioritizes developing meaningful relationships with clients and navigates each legal matter with strategic planning and innovative, detail-oriented thinking. His extensive experience provides sound strategies for clients seeking to develop their land. Additionally, Stamp values collaboration and communication with his team and positions himself as a mentor for young attorneys, providing advice and guidance throughout their training process to ensure they are confident in their practice.

Before his legal career, Stamp served six years as an officer in the United States Army. He earned his J.D., cum Laude, from Lewis and Clark University, with a Certificate in Environmental Law. He earned his bachelor of science degree in geology with departmental honors, from Tulane University.

Andrew H. Stamp

During the weekend of March 31-April 2, professional brewers and judges from as far away as El Salvador descended upon Central Oregon to judge over 2,500 entries submitted by Breweries of all sizes sent over 16,000 containers of their finest product for judging. More than 100 professional brewers and judges from the Best of Craft Beer Awards competition were in attendance, evaluating the entries in the 59 categories and subcategories. Judging took place during a three-day, five-session period by over 100 of the most qualified international judges. They awarded 165 gold, silver and bronze medals to far away as El Salvador descended upon Central Oregon to judge over 2,500 entries in the 2023 Best of Craft Beer Awards competition.

- 2023 Large-size Brewery of the Year was Widmer Brothers Brewing in Portland, Oregon
- 2023 Medium-size Brewery of the Year was Sunriver Brewing Co. in Sunriver
- 2023 Small-size Brewery of the Year was Humble Parlor in Philadelphia, Pennsylvania

Most-Entered Style Categories:
- American-Style India Pale Ale (159 entries)
- American-Style Pale Ale (91 entries)
- Porter’s & Brown Ales (81 entries)
- Hazy or Juicy India Pale Ale (136 entries)
- Red or Strong Beers (91 entries)
- North American Lagers (79 entries)

Most-Entered Subcategories:
- American-Style Pale Ale (91 entries)
- American-Style India Pale Ale (159 entries)
- American-Style Brown Ale (59 entries)
- American-Style Amber Ale (59 entries)
- American-Style Rye Beer (59 entries)
- American-Style Stout (75 entries)
- American-Style Saison (59 entries)
- Belgian-Style Pale Ale (59 entries)

Most-Enterred Subcategories:
- American-Style Pilsner (39 entries)
- American-Style Amber Ale (59 entries)
- American-Style Brown Ale (59 entries)
- American-Style Sour Ale (59 entries)
- American-Style Dubbel (59 entries)
- American-Style Belgian Blonde Ale (59 entries)
- American-Style Blanche (59 entries)
- Belgian-Style Sour Ale (59 entries)

Most-Enterred Subcategories:
- Belgian-Style Belgian Ale (59 entries)
- Belgian-Style Oatmeal Stout (59 entries)
- Belgian-Style Dubbel (59 entries)
- Belgian-Style Tripel (59 entries)
- Belgian-Style Port Ale (59 entries)
- Belgian-Style Brown Ale (59 entries)
- Belgian-Style White Beer (59 entries)
- Belgian-Style Lambic (59 entries)

Most-Enterred Subcategories:
- Belgian-Style Barley Wine (59 entries)
- Belgian-Style Oatmeal Stout (59 entries)
- Belgian-Style Dubbel (59 entries)
- Belgian-Style Tripel (59 entries)
- Belgian-Style Port Ale (59 entries)
- Belgian-Style Brown Ale (59 entries)
- Belgian-Style White Beer (59 entries)
- Belgian-Style Lambic (59 entries)

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- Belgian-Style Brown Ale (59 entries)
- Belgian-Style White Beer (59 entries)
- Belgian-Style Lambic (59 entries)

Nine new Court Appointed Special Advocate (CASA) volunteers were sworn in by Judge Bethany Flint in March and will now become the voice in the courtroom for local children in foster care.

CASA of Central Oregon recently launched an outreach and engagement campaign in the tri-county area to address the great and growing need for new CASA advocates.

At this time, 284 children are in foster care in Central Oregon. CASA aims to provide an advocate for every child in foster care throughout the region, but about 40 children have been on a waiting list and attempting to navigate the foster care system without an advocate.

The newly sworn in CASAs will help to ensure that every child will have a trusted adult on their side to listen to the child, get to know everyone in the child’s life and then advocate for the best interest of that child in court. For many abused children, their CASA volunteer will be the only constant adult presence in their lives.

Each newly sworn in volunteer participated in a 40-hour training to prepare for the role. Volunteers will now spend about 10 to 15 hours a month advocating for children until their case closes, with constant support from the team at CASA of Central Oregon.

Research shows that children with a CASA fare better during their time in foster care. Youth are also more likely to succeed in school, and have access to mental and physical health services when they have a CASA volunteer.

Additional volunteers are still needed to support youth within the overburdened foster care system. The next training for CASA volunteers begins May 1 in Redmond. Those interested in becoming a CASA are encouraged to fill out a volunteer application and register for the upcoming training by Monday, April 24.

Who’s Who

New hires, promotions, accolades, awards, retiring? Send us your

Who’s Who

Send a high resolution head shot and a short, 100- to 150-word writeup to CBN@CascadeBusNews.com to be seen in the next edition of Cascade Business News.
Rotator Cuff Injuries

by ABIGAIL MORSE — Elk Ridge Chiropractic & Wellness

Rotator cuff injuries can happen to anyone—even those higher chance of experiencing rotator cuff injuries. But that only means we need to be prepared to meet these instances with regular chiropractic and physical therapy care that we call “general maintenance,” or what healthcare providers call “preventative care.”

This will help us to stay healthy and mobile for when the inevitable injuries happen. These can take the form of motor vehicle accident injuries, hurting ourselves around the house, or simple lifting, pulling, stretching, sleeping, etc. in a way that causes pain or discomfort, and which, if left untreated, can get worse over time.

Rotator cuff injuries are one such injury that can happen quickly or gradually, and can result in limited mobility with a range of minimal to extreme pain—even leading to larger, more serious injuries later on.

At Elk Ridge, we’re here to help you stay on top of your health and treatment by giving you some helpful information centered on the rotator cuff, which we hope will help you stay knowledgeable and prepared later on.

What is a Rotator Cuff?
The rotator cuff is the collection of muscles and tendons that surround the shoulder joint. They help to secure the top of the upper arm bone firmly into the shoulder socket, which, in turn, lends the arm its mobility. Without the rotator cuff, we couldn’t manage the natural movements of everyday life.

Symptoms of Rotator Cuff Injuries

The Mayo Clinic tells us, “Rotator cuff injuries are common and increase with age. These injuries may occur earlier in people who have jobs that require repeatedly performing overhead motions, such as painters and carpenters.” In addition, people who are athletes have a higher chance of experiencing rotator cuff injuries. But rotator cuff injuries can happen to anyone—even those who are not systematically active.

What are some symptoms that we’ve hurt our rotator cuff? Sometimes, it’s not noticeable at first. But as the injury grows, it can be experienced in the form of a deep, aching pain in the shoulder; difficulty sleeping as a result of stiffness and discomfort; being unable to reach up over the head or behind the back; or a weakness in the arm that can lead to an inability to lift even the most basic of items. There are even some rotator cuff injuries that don’t cause pain at all.

Treatment for Rotator Cuff Injuries

The best way to stay on top of rotator cuff health is through regular visits to your chiropractor and/or physical therapist. They’ll be able to help assess the extent of your injury and recommend a personalized treatment plan to resolve the issue. This can range anywhere from periodic over-the-counter pain relievers and the occasional icing or heating, to a full-scale treatment plan equipped with exercises and various other treatments such as chiropractic adjustments, massage therapy, laser therapy and more.

For other instances where an injury has yet to take place, it’s still important to receive maintenance treatment, as it seeks to strengthen the rotator cuff for the natural movements of everyday life.

Sometimes, rotator cuff injuries can lead to more injuries. Medicine Plus tells us that the tissues in the rotator cuff can break down over time, resulting in tendinitis, bursitis or a partial or complete rotator cuff tear.

In tendinitis, the tendons [that make up the rotator cuff] become irritated and swollen from being pinched during shoulder movements,” Medicine Plus explains. Similarly with bursitis, “The bursa is a small, fluid-filled sac that pads the space between the rotator cuff and the bones of your shoulder. Bursitis happens when the muscle and bone rub the bursa too much. It swells with extra fluid, which causes pain.” Lastly, “Tears in a rotator cuff tendon can happen over time or suddenly from an injury, such as falling on an outstretched arm or lifting something heavy. A tear may go part way through a tendon (partial tear) or all the way through (full tear).” These injuries are far more painful and can result in up to a complete loss of mobility, if left untreated. In these cases, your doctor may recommend surgery as the best treatment option.

Book an Appointment Today

At Elk Ridge, we recommend setting up an initial consultation with one of our doctors to assess your problem or maintenance areas and determine your individual needs. Whether you’re in need treatment for a preexisting rotator cuff injury, or whether you want to be prepared with regular treatments that help to strengthen your body against future injuries, you can book your first appointment today with our friendly and knowledgeable staff.

Have questions about coverage? Ask our receptionist when booking your appointment if they can help you check to see what treatments are covered with your insurance. At Elk Ridge, we guarantee the best price available while making sure you get the most out of your healthcare benefits. Why? Because we believe that everyone should have the option to receive great, affordable care.

Sources: Mayo Clinic: mayoclinic.org/diseases-conditions/rotator-cuff-injury/symptoms-causes/syc-20350225

Medicine Plus: medlineplus.gov/rotatorcuffinjuries.html

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For their professional achievement in 2022, our congratulations goes to:

Michelle Mills
TOP INDIVIDUAL 2022
in Residential & Luxury Real Estate

Brian Meece
TOP INDIVIDUAL 2022
in Commercial Real Estate

NestBend
TOP TEAM 2022
in Residential, Luxury and Ranch & Land Real Estate

431 NW Franklin Avenue, Bend OR 541.728.0033
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Dr. Coby Hanes, an IFM certified Functional Medicine physician and chiropractor, has completed Dr. Dale Bredesen’s ReCODE 2.0 (Reversal of Cognitive Decline) Advanced Clinical training, and has become one of the first ReCODE 2.0 certified physicians in Oregon. Until now, treatment for Alzheimer’s disease has been completely unsuccessful, with over 400 failed clinical drug trials. However, a new study using precision medicine to identify and target the key drivers of Alzheimer’s has provided the first clinical trial success.

The successful results of the study “Precision Medicine Approach to Alzheimer’s Disease: Successful Pilot Project” were published in the Journal of Alzheimer’s Disease. The study participants were assessed and treated using Dr. Bredesen’s ReCODE 2.0 protocol. Eighty-four percent of the participants showed cognitive improvement in this first-of-its-kind study. An estimated 6.5 million Americans are living with Alzheimer’s today and one in three seniors dies with Alzheimer’s or another dementia. It kills more than breast cancer and prostate cancer combined. 1, 2

ReCODE 2.0, short for Reversal of Cognitive Decline, is an advanced clinical training program developed by Dr. Dale Bredesen, to prevent and reverse Alzheimer’s and cognitive decline. The training is designed to identify and target the root causes of cognitive decline, such as inflammation, insulin resistance, hormone imbalances, nutrient deficiencies and other factors.

Dr. Hanes notes that the protocol incorporates advanced laboratory testing and analysis to identify specific biomarkers and genetic factors which may contribute to cognitive decline, often long before any symptoms develop. The protocol also involves a thorough assessment of each patient’s cognitive function, health status, as well as their genetic, lifestyle and environmental factors that may affect brain function. Dr. Hanes reports that once we identify the imbalances or deficiencies, we provide personalized diet and lifestyle recommendations, nutrition, exercise, stress reduction and other modifications to help individuals achieve optimal brain health.

ReCODE 2.0 is an advanced approach to cognitive enhancement and requires a high level of expertise and training to implement effectively and is conducted under the guidance of a trained healthcare practitioner. Dr. Hanes specializes in the treatment of autoimmune disease, neurometabolic and musculoskeletal disorders. He is an IFM certified Functional Medicine physician and is certified in Botanical Medicine through the University of Colorado, School of Pharmacy. He also participated in Pharmacy From the Rain Forest an educational voyage, deep into the Amazon Rainforest of Peru, where he studied with two of the world’s leading scholars in botanical medicine James Duke, Ph.D., and the late Varro Tyler, Ph.D.

Dr. Hanes has completed many post-doctoral programs including; Mastering The Thyroid, an intensive on Mastering Brain Chemistry, and is involved in on-going education in the advancements of Functional Neurology, Functional Medicine and Cold Wave Laser treatment. Dr. Hanes is one of Oregon’s first physicians to be certified in Dr. Dale Bredesen’s ReCODE 2.0 protocol.

Dr. Bredesen’s bestselling book, The End Of Alzheimer’s, offers real hope to anyone looking to prevent and even reverse Alzheimer’s disease and cognitive decline. The book fundamentally changes how we understand cognitive decline, revealing that Alzheimer’s disease is not one condition, as it is currently treated, but there are at least six distinct subclasses of the condition.

Dr. Bredesen is an internationally recognized expert in neurodegenerative disease and cognitive decline. He has been studying Alzheimer’s for 40 years and has contributed over 220 scientific articles on the subject. His ReCODE 2.0 protocol has successfully reversed cognitive decline in patients with early Alzheimer’s disease. 3, 4 In one study, improved cognition was seen in 90 percent of patients with AD or its precursors. 5 A larger study titled Reversal of Cognitive Decline: 100 Patients — showed documented improvements in cognition and brain imaging. 6

References


Bredesen et al., Alzheimer’s Dis Parkinsonism 2018, 8:5 Journal of DOI: 10.4172/2161-0460.1000450

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Local Clinician Recognized as a ReCODE 2.0 Certified Physician by AHNP HEALTH

Dr. Coby L. Hanes, DC, IFMCP Joins Elite Group of ReCODE 2.0 Certified Physicians

Dr. Coby Hanes, a trained healthcare practitioner, requires a high level of expertise and training to implement effectively and is brain health.

stress reduction and other modifications to help individuals achieve optimal function, health status, as well as their genetic, lifestyle and environmental factors that may affect brain function. Dr. Hanes reports that once we identify the imbalances or deficiencies, we provide personalized diet and lifestyle recommendations, nutrition, exercise, stress reduction and other modifications to help individuals achieve optimal brain health.

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References


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We’re So Much More Than Medical...

As a nonprofit Community Health Center, for more than 20 years Mosaic has served Central Oregon. Our services go beyond medical care, and we are here for everyone — as reflected in our updated name: Mosaic Community Health.

MosaicCH.org
541-383-3005

Reversed... So Much More Than Medical...
Discover Your Forest, Skull Hollow Trail Head ($77,375):
Facility improvements to enhance a diverse mixed-use trail area and prevent further resource damage to the most visited trailhead in the Crooked River National Grassland.

High Desert Museum, Changing Exhibits Initiative ($50,000):
The Changing Exhibit Initiative brings new and exciting experiences to the museum, driving attendance, and supporting Central Oregon’s thriving arts and culture community.

Maupin Area Chamber Endowment, Deschutes River Athletic Complex ($60,000):
Enhancements to the Deschutes River Athletic Complex, upgrading its track and football field, performing arts stage and spectator facilities.

Oregon Adaptive Sports, Moving Mountains ($67,475):
Program will enhance opportunities for residents and visitors with disabilities and their families to access Central Oregon’s outdoor recreation opportunities.

Oregon Equestrian Trails, Sheep Springs Horse Camp Steel Corral Upgrade ($66,083):
Oregon Equestrian Trails will install steel corrals at Sheep Springs Horse Camp, providing safe and durable corrals critical for equine safety and visitor enjoyment.

Sisters Trails Alliance, Whychus Overlook Accessibility Enhancement Project ($37,152):
Modification of the existing masonry wall with two 10-foot viewing sections and refitting it with a cable-rail assembly to create a fully inclusive overlook at the Whychus Creek Overlook.

Sunriver Owners Association, Sunriver Pathway Wayfinding Signs ($74,148):
The project will add 25 new signs throughout Sunriver, providing enhanced wayfinding for residents and visitors.

Tower Theatre, Sound Mitigation Project ($49,140):
This project will fully complete comprehensive sound mitigation to improve, enhance, and clarify audio amplification in the historic Bend venue.

Warm Springs Community Action Team, Warm Springs Commissary ($100,000):
A collaborative project, this is aimed at creating a sustainable destination and business incubator supporting 40 aspiring or current small business owners in the Confederated Tribes of Warm Springs.

To be selected, winning applications had to be aligned with three program pillars: Stewardship, cultural tourism, and expanding access to outdoor adventure. In all, the Central Oregon Future Fund awarded $840,000 in grants in what is its inaugural year. The grants are entirely funded by revenue generated from the region’s transient room tax that is dedicated to tourism programs.

“The Central Oregon Future Fund is off to a great start and Visit Central Oregon will continue to support the region by reinvesting TRT dollars back into our communities and impacting them positively,” Theisen said. “Ultimately, Visit Central Oregon’s mission is to promote sustainable tourism and to ensure that the region remains a community we all enjoy.”

About Visit Central Oregon:
Visit Central Oregon is a 501c6 that serves as the regional destination marketing organization. We drive overnight visitation to the region to support a thriving tourism economy. We inspire travel to the region through an integrated marketing campaign that celebrates our unique culture, people, and landscapes. As the Regional Destination Management Organization (RDMO) appointed by the Oregon Tourism Commission, we manage the Regional Cooperative Tourism Program (RCTP) which is leveraged by the Deschutes County budget to optimize the economic impact from tourism to the region. We collaborate with industry partners towards a shared healthy vision of tourism for the region.

visitcentraloregon.com/Future-Fund
Building Permits

COMMERICAL PERMITS WEEK ENDING 3-31-23

City of Redmond

$40,000.00 - Commercial (Tenant Improvement) 1,600 sf. at 706 SW 12th St. Redmond 97756 OR Owner: Blackwell Development, LLC 20400 Rogers Rd. Bend, OR 97701

City of Bend

$250,000.00 - Commercial (Alteration) 27 sf at 1115 NE 3rd St. Bend 97701 OR Owner: Ray Kenney Credit Shelter Trust Builder: Midstate Builders, Inc. 541-389-5551 Permit # PRRE202209043

$214,000.00 - Commercial (Addition) 529 sf at 2495 NE 4th St. Bend 97701 OR Owner: High Desert Industrial Park, LLC Builder: Trailhead Design + Build, LLC 541-508-7003 Permit # PRAD202205129

$203,231.00 - Commercial (New) 1,644 sf at 515 SW Century Dr. Bend 97702 OR Owner: 515 Century, LLC Builder: Pence Construction 541-323-3393 Permit # PRNC202206185

$103,250.00 - Commercial (New) 16,509 sf at 210 SW Century Dr. Ste.150 Bend 97702 OR Owner: Forum Westside, LLC Permit # PRNC202206878

$44,722.00 - Commercial (Alteration) 4,059 sf at 916 NW Wall St. Ste. 120 Bend 97702 OR Owner: Sather Building, LLC Builder: Pence Construction, Inc. 541-323-3393 Permit # PRRE202206185

Deschutes County

$95,000.00 - Commercial (Tenant Improvement) at 18139 Cottonwood Rd. Sunriver 97707 OR Owner: Sunriver Christian Fellowship, Inc. 18160 Cottonwood Rd. #266 Sunriver, OR 97707

Klamath County

$30,000.00 - Commercial (New) at 55400 Hwy Bly 97722 OR Owner: USA Builder: Electric Tech Construction, Inc. 925-849-5324 Permit # 483-23-000766

Hood River County

$15,000.00 - Commercial (New) at 2405 Eastside County Hood River 97031 OR Owner: Hood River County School District 1011 Eugene, St. Hood River, OR 97031

HOUSING PERMITS WEEK ENDING 4-7-23

City of Bend

$2,400,000.00 - Commercial (Multi Family) 14,429 sf at 1140 SW Mt. Bachelor Dr. Bend 97702 OR Owner: BVC Bend, LLC Builder: Wolf Construction & Development, LLC 541-200-6954 Permit # PRNC20210156

$500,000.00 - Commercial (Alteration) 4,059 sf at 916 NW Wall St. Ste. 120 Bend 97703 OR Owner: Sather Building, LLC Builder: Breimik Construction, Inc. 503-688-1000 Permit # PRRE202206805

City of Redmond

$95,000.00 - Commercial (Tenant Improvement) at 1740 SE Ochoco Way Redmond 97756 OR Owner: City of Redmond 411 SW 9th St. Redmond, OR 97756 541-923-7710 Builder: Raymond Handling Concepts Corporation 503-408-1000 Permit # 711-23-000530
Altoona, Iowa and Forest City, N.C.—have located in Prineville; Fort Worth, Texas; the company announced construction of two data centers. These centers will cost over $1 billion in capital investment, creating 13 jobs supported in the economy. Facebook’s operations spending, there are also 5,000 jobs supported elsewhere in the economy. The study found that Facebook’s four data centers will make a significant contribution to the local economy. This is because of Facebook’s commitment to hiring and sourcing materials locally, for real estate sectors. The study also found that Facebook’s data centers will drive investment in schools and nonprofits.

Data Centers

From 2010 to 2016, these four data centers will make a significant contribution to the local economy. This is because of Facebook’s commitment to hiring and sourcing materials locally, for real estate sectors. The study also found that Facebook’s data centers will drive investment in schools and nonprofits.

Baby Steps, but a Big Step Forward

It is estimated that Facebook’s data centers will contribute nearly $6 billion in GDP, support nearly 20,000 jobs and pay $300 million in tax revenue to the state of Oregon.

As a result of this investment, local businesses will benefit from increased economic activity. This includes an increase in employment opportunities and the attraction of new businesses to the area. Additionally, the development of local infrastructure, such as roads and utilities, will also be supported by this investment.

Additionally, Facebook’s data centers will provide a boost to the local economy by attracting visitors and tourists. This is because of Facebook’s commitment to hiring and sourcing materials locally, for real estate sectors. The study also found that Facebook’s data centers will drive investment in schools and nonprofits.

Conclusion

Facebook’s investment in data centers in Oregon is a testament to the state’s commitment to innovation and economic growth. This投资 will have a positive impact on the local economy, providing opportunities for businesses and residents alike.

Central Oregon Home Builders

Don’t miss your opportunity to market directly to Central Oregon’s business community in our May 17 edition of Cascade Business News.

Along with providing a comprehensive list of Home Builders, Log Homes, Building Designers, Interior Designers and Fine Furniture, we will feature informative articles on the industry. Advertisers are encouraged to submit industry-related commentary.

Deadline for space & art is May 10 for this edition. Contact Jeff Martin at 541-388-5665 to reserve your ad space or email jeff@cascadebusnews.com.

Advertising materials are due May 10 for this issue.