Iron Horse Second Hand
New Location, Long History

by NOAH NELSON — CBN Feature Writer

Like many other business owners, Eddie Swisher, founder and owner of Iron Horse Second Hand here in Bend, has been offering hospitality and a personal touch to his service for over 35 years. Many of his customers greet him on a first-name basis, signaling the notion that buying gift certificates to use when the store reopened, “Swisher said.

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Eddie Swisher, founder and owner of Iron Horse Second Hand here in Bend, has been offering hospitality and a personal touch to his service for over 35 years. Many of his customers greet him on a first-name basis, signaling the notion that buying gift certificates to use when the store reopened, “Swisher said. “Many people reached out to us after we were well-received right from the start. “

The store became popular fast enough, and he settled into his new community quickly. While he was concerned about finding local merchandise, he said that connections naturally followed and stocking Iron Horse was never a problem.

Over the years, Swisher has learned some lessons about how to effectively run a successful second-hand store. Most notably, he said it is important to be able to adjust as trends and styles come and go. “I’ve learned the importance of remaining adaptable to account for changing tastes. Some of the furniture and other items that are popular today are different from the ones that were in demand 10, 20, or 30 years ago,” he said. “People’s tastes change and it has been very important to our business to learn to adapt.

Like many other business owners, Swisher was forced to adapt especially during the year 2020. While he said that 2020, “proved to be a challenging year,” he also recounted how the Bend community stepped up to support his business and others, “the support the community showed to local businesses like ours was just incredible. Many people reached out to buy gift certificates to use when the store reopened,” Swisher said.

Solar Power in Oregon
Trends, New Tech, Incentives

by NOAH NELSON — CBN Feature Writer

In just over a century, the idea of solar power has gone from science fiction to a very accessible reality. According to the Solar Energy Industries Association, in 2021, a new solar system was installed somewhere in the US every 60 seconds, and the value of the solar market that year totaled to $33 billion. As of 2022, there were over 231,000 people employed through the solar industry across the US. When looking at what percent of each state’s electricity comes from solar power, Oregon ranks middle of the pack at #21, with 1.7 percent of our power coming from solar. For comparison, California ranks #1 at 22.2 percent, while both North and South Dakota tie for last place with 0 percent.

Without a doubt, the solar industry is on the rise. This point is echoed by some of the local solar power providers here in Central Oregon. Paul Israel, president of Sunlight Solar, said that business has been steady with sales increasing every year, causing stable growth for his company. Mike Hewitt, vice president of E2 Solar, shared the same sentiment, stating that growth has been steady, while Wes Watts and Savana Watts, the co-owning, co-founding team behind Tiny Watts, said that the last two years have been their best ever.

With an industry growing like this one, it only

Newport Ave Landscaping
Talks Humble Beginnings, Big Future

by NOAH NELSON — CBN Feature Writer

Said Swisher, “When I first began his company, he didn’t know where it would take him, he just knew it was reliable, “I didn’t know what was going to happen in the future or how big things would grow, I was just focused on providing for my family,” he said. “Now, it’s grown to 90 employees and we are the largest landscaping company in Central Oregon.”

To explain the rapid and almost unexpected growth of the company, West stated that Central Oregon is a “unique market” where there is tons of demand for landscaping, but when he was starting the company, not
New construction industrial space in NE Bend
Complete October 2023

20269 Cooley Road, Bend
$4,425,000
-15,760 SF
-Two mezzanines
-21 parking spaces
-Divisible into 4 leasable spaces
-Designed for manufacturing or warehouses space

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**RECENT TRANSACTIONS**

Broker Dan Kemp, CCIM with Compass Commercial Real Estate Services represented the buyer, Hostetter Investing, LLC, in the acquisition of 2830 SW Ferry Street in Albany, OR. The buyer purchased the 16,600 SF industrial building on 1.12 acres for $1,425,000.

Compass Commercial Real Estate Services brokers Graham Dent, SIOR, Jay Lyons, CCIM, SIOR and Grant Schultz represented the seller, Svingen Living Trust, in the sale of 484 W Washington Avenue in Sisters. Compass Commercial Real Estate Services broker Bruce Churchill represented the buyer, Dave Helm. The 6,658 SF retail building on 0.29 acres sold for $1,150,000.

Brokers Russell Huntamer, CCIM and Eli Harrison with Compass Commercial Real Estate Services represented both the landlord, CVSC, LLC, and the tenant, Meltz.

**Council on Aging of Central Oregon Cuts the Ribbon on the New Senior Services Center**

After four years of renovations, the Council on Aging of Central Oregon will formally open the Senior Services Center alongside Bend Mayor Melanie Kabler, Deschutes County Commissioner Phil Chang, partners and members of the community. This is the first and only building in Central Oregon dedicated to providing a full suite of client-facing services that make it easier to age at home.

The Council on Aging acquired the building in 2018 and started renovations in 2019. The pandemic caused closures and delays, and further solidified the need for a dedicated service and community space for Central Oregon seniors, their loved ones and caregivers. The $3M renovation included replacing the electric and HVAC systems, new siding, windows and doors, updated community dining and gathering spaces, refurbished commercial
continued on Page 30

**Moving to Electronic Permitting System**

Beginning in April, Deschutes County Community Development will no longer accept paper plans for building and onsite (septic) permits. The department is transitioning to electronic submittals to streamline the permitting process. The transition to electronic submittals is expected to decrease permit review times by two weeks.

Residents can apply for building and onsite permits online through the State of Oregon’s ePermitting website at aca-oregon.accela.com/oregon.

Contact the Community Development Department at 541-388-6575 or visit deschutes.org/cd for additional information.

deschutes.org

**Sculpture Designs on View for Colorado & Columbia Roundabout**

**Design renderings of the proposed sculptures for the Colorado Avenue & Columbia Street roundabout will be on view through April 10.**

**The sculpture designs were on display for one week at the Larkspur Community Center, and are now on display at the downtown Deschutes Public Library.**

**Community members of all ages are invited to view and provide input on the five finalists’ works of art which have been mutually selected by the Art in Public Places (AIPP) board and a City of Bend representative. The sculpture selected will be included in the public art collection owned by the city of Bend.**

**The Colorado & Columbia roundabout opened in August 2021, and is a high traffic route providing direct access to the OSU-Cascades campus, Mt. Bachelor ski area, 1st Street (shops and restaurants), The Pavilion (Bend Park & Recreation District ice skating rink), and the Old Mill District. Approximately 15,000 cars pass through this area daily.**

“We are fortunate to have received an excellent lineup of artists for this call, each with a great deal of experience and with a wide variety of existing work that inspired their being selected for this project. Each artist’s enthusiasm for the project has been animated by their site visit and their time spent in the community, giving them a broader sense of place, and inspiration for their final design submission…we are eager to share these submissions with the community and welcome the public input,” said Cristy Lanfr, AIPP Board Member.

The finalists were selected from a call to artists that attracted over 90 submissions for the roundabout. The artists are: James Dinh from Cerritos, California; Chris Rench from Hood River, Oregon; Karen Yank from Albuquerque, New Mexico; Patrick Marold from Nederland, Colorado; and Saori Ide and Jonathan Russell of Berkeley, California. The sculpture selected for the roundabout is projected to be installed in late fall 2023 or spring 2024.

AIPP has created a page on its website offering the community the opportunity to contribute their public input online.

Continued on Page 30

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DESCHUTES COUNTY

◆ Deschutes County Community Development is initiating a process to create a new mule deer combining zone and a corresponding new code chapter to address uses in that zone. Three public information sessions will be held in April in Sisters, Bend, and Redmond.

For rural properties under 20 acres with an existing home, generally no changes are being considered.

The purpose of the project is to conserve important mule deer winter range habitat in Deschutes County; to protect an important environmental, social and economic element of the area; and to permit development compatible with the protection of the mule deer resource.

This project will rely on input from the public to help shape the amendments as they go through the legislative process — first, hearings before the Planning Commission beginning on April 13, and then a second set of hearings in front of the Board of County Commissioners.

Planning staff and Oregon Department of Fish and Wildlife will be holding three public information sessions prior to the first public hearing to explain the project and answer questions. Public information sessions will be held on:
- Thursday, April 6 - Barnes & Sawyer Rooms, Deschutes Service Center, Bend (virtual option available), 5:30pm
- Monday, April 10 - Redmond City Hall (Civic Room 208), 5:30pm

The Deschutes County Planning Commission will hold a public hearing on April 13, 2023 at 5:30pm. The hybrid public hearing will take place at the Deschutes Services Center, Barnes & Sawyer Rooms (first floor) at 1300 Wall Street in Bend. The County anticipates holding additional hearing dates after April 13, which will be determined at the initial hearing. Remote attendance information and meeting materials can be found at deschutes.org/meetings approximately one week prior to the hearing.

For more details, including maps of the proposed zone and proposed draft regulations, visit deschutes.org/muledeer.

About this project: The first phase of this project took place in 2020-2021, in which Deschutes County initiated the process of collecting updates to three of its Goal 5 wildlife inventories. Utilizing an Interagency Working Group (IWG) of wildlife biologists from state agencies as well as an independent wildlife biologist consultant, the IWG collected and vetted new biological data to define these new inventories.

◆ Deschutes County has earned the Government Finance Officers Association’s (GFOA) special Triple Crown Medallion for winning all three annual awards granted by the association in one year.

In December 2022, GFOA awarded a Certificate of Achievement for Excellence in Financial Reporting to Deschutes County for its annual comprehensive financial report for the fiscal year ended June 30, 2021. This was the 21st consecutive year that the County has received this prestigious award. To be awarded a Certificate of Achievement, the County’s fiscal report, and budget, must be an easily readable and efficiently organized annual comprehensive financial report.

In January 2023, GFOA announced that Deschutes County received the Award for Outstanding Achievement in Popular Annual Financial Reporting (PAFR Award) for its Popular Annual Financial Report for the fiscal year ended June 30, 2021. This was the third consecutive year the County has received this award.


SALEM

◆ Governor Tina Kotek declared a drought in Grant and Deschutes counties through Executive Order 23-08, and directed state agencies to coordinate and prioritize assistance to the region.

Both counties have portions of extreme drought (D3) and are experiencing well below average water year precipitation. Streamflow has also been well below average in both counties over the water year, with Deschutes at 78% and Grant at 44% of its average streamflow. Likewise, streamflow at their respective basins have been well below average, with Deschutes at 71% and John Day at 39%.

Reservoir conditions in the Deschutes Basin are approaching historic lows and soil moisture conditions across surface, root zone and shallow groundwater profiles are extremely dry. Above average snowpack conditions, 117% in Deschutes and 154% in John Day will provide limited relief to drought conditions in some parts of each county.

The drought declaration by Governor Kotek unlocks a number of drought-related emergency tools for water users, including assistance to local water users. Drought declarations also allow the Water Resources Department to expedite review processes and reduce fee schedules.

The Oregon Drought Readiness Council, a standing body composed of natural resource, public health, and emergency response agencies, received requests from the Grant County Court and Deschutes County Board of Commissioners in March requesting Governor’s drought declarations.

The council received input from Oregon’s Water Supply Availability Committee on regional water supply conditions and Council members have conferred on this matter. The Council recommended that the Governor declare drought in Grant and Deschutes Counties for the 2023 calendar year, pursuant to Oregon Revised Statutes (ORS) 536.740.

As state and local officials coordinate with federal partners, conditions will be closely monitored by the state’s natural resource and public safety agencies, including the Oregon Water Resources Department and the Oregon Department of Emergency Management.
The State of Thornburgh

Updates on Oregon’s Most Litigious Resort Development

by NOAH NELSON — CBN Feature Writer

On March 29, another application from the resort Thornburgh Resort, the more than 2,000 acre property north of Bend and adjacent to the Cline Butte, has made significant progress in its early stages of development. The luxury community expects to begin construction of the first cabins around the first of April, the Tribute Golf Course has been fully shaped and molded, and Lake Thornburgh is expected to be lined and filled early this summer.

The golf course, routed by Coore & Crenshaw, and built by Whitman, Axland, & Cutten, will emphasize native landscaping and will feature 1,000 year old juniper trees lining the edges. The paths providing access to the course are made with sand and crushed gravel that was already present on the property. The course is set to be seeded this summer; and is expected to be play-ready by the summer of 2024.

The developer, Kameron Delashmutt, said that Thornburgh is in negotiations with “the nation’s leading 5-star hoteliers” about the management of the resort’s lodging and resort operations. “We’re on our way to becoming the first 5-star property here in Oregon,” Delashmutt said.

With development underway, news of the resort has spread. The Thornburgh website received 95,000 visitors in the first two months, and Delashmutt said that the resort has begun to accept reservations on cabins and homestes; cabins which will be built as net-zero structures, utilizing a solar panel roof. “Reseans from Texas.”

While Delashmutt was approved to build 2,100 homes, he has recently been approved for a request to reduce that number to 1,900, and to decrease the number of houses required per hotel room. This request also decreased the number of hotel rooms from 475, down to 380.

In an effort to preserve the landscape and the views that come with it, each house will be built onto a natural slope and single-loaded streets. Not only does this preserve mountain views and property value, it also allows for significantly more space to be dedicated to preserving the natural landscape.

On March 29, another application from the resort to forgo the building of an entire golf course and to reduce the amount of area for lakes, parks and green space was approved. This will not only reduce water usage, but also increase space for natural landscaping and resource-sensitive landscaping.

However, not everyone is excited with this news. Since 2005, the resort development has become one of the litigious land use projects in Oregon’s history, with more than 50 appeals at various levels, up to the Oregon Supreme Court, in some cases. Central Oregon LandWatch, an environmental and land-use focused nonprofit organization, has cited a variety of environmental concerns; a major one being the resort’s proposed water use, in conjunction with Central Oregon’s worsening drought conditions.

The resort was recently approved for a request to decrease their allotted water usage from 2,129 AF to 1,460 AF, and said in a statement that, “The reduction in water usage reflects an ongoing commitment to resource efficiency. We have chosen to forego building one golf course, and reduced the amount and size of lakes and irrigated areas.”

Additionally, the resort announced a $400,000 pledge with the mission to protect and help restore the Crooked River Watershed. Further, Delashmutt claims that the resort is actually helping save water. “We purchased certificated water rights already in use and stopped pumping the water under those rights that water is presently left in the aquifer and river, reducing water usage in the Basin and increasing flows in the river.”

The amount of water any resort ultimately applies for is based on the total water usage at build out. According to Delashmutt, the resort is using less water than the amount being saved by purchasing and not using pre-existing water rights. In a statement from the resort, this excess mitigation will actually increase the amount of water in the Deschutes Basin by an estimate of 24,000 acre feet until build out, at which point the resort will have a net-zero water use, due to mitigating an acre-foot of water for every acre-foot that the resort actually consumes.

However, opponents to the development have remained vocal. A statement from LandWatch reads, “in recent years, it has become clear the resort lacks a permanent, long-term water supply for resort use, as required by the County Code. The resort did meet the requirement to demonstrate it had water available in 2008, but no longer does.” According to Delashmutt, “We have many different water rights permits and certificates. Another one, the Tree farm, is a fully certificated water right that has approval for use on the Thornburgh property right now.”

LandWatch states that, “the expiration of permit G-17036 (Thornburgh’s 2008 water permit) is a substantial change affecting the legal requirement that the resort must demonstrate it has a permanent water supply available.”

However, Thornburgh rejects this notion. In a public hearing held in October of 2022, an attorney representing the resort, Kenneth Katzaroff said, “this idea that Thornburgh has somehow lost its water right or that it is expired is simply not correct, by the facts or by the law. The law says you have to develop a water use or apply for an extension, and that is what Thornburgh has done. Under Oregon water law and the facts of this case, that water right is not expired. This issue has been addressed for years now, and what is being asserted otherwise is simply not true.”

This statement was followed up by the attorney sharing the news of how Thornburgh transferred 200 acre feet of water to farmers in the North Unit Irrigation District. Developer Delashmutt later added in an email that, “Continued on Page 31”
CBN Staff Report

On a muggy July day in 1984, David Rosell was helping his dad sealcoat their driveway when a neighbor asked if he would be willing to seal his. Rosell was 15 years old, and with great enthusiasm, I showed her the brochure of the brand-new black Honda Prelude I was planning to finance,” Rosell said.

First, she said, “Oh David, you’ll surely have the nicest car among all your friends.”

Then she pulled out a chart explaining what an IRA was and the financial impact it could have on my life.

The illustration showed that if Rosell invested $2,000, the maximum IRA contribution at the time, between the ages of 19 and 27, assuming the account compounded at 10 percent per year, he would be a millionaire by age 65, even if he never placed additional contributions into the account after the age of 27.

This is when Rosell truly learned to appreciate what Albert Einstein reportedly considered the world’s eighth wonder: the compound interest formula.

“My grandma taught me the difference between working for money and having money work for me,” said Rosell. “I never did buy that car. Instead, I started my IRA, a decision that would change my life.”

By the time I sold the company at age 30, we were sealing 1,200 driveways a summer and had expanded into power washing decks and siding in order to take advantage of the rainy days when we could not seal coat. “Rather than look at the winter months as a detriment, when mother nature forced us to shut down operations due to cold temperatures, I looked to this as an opportunity,” said Rosell.

During the decade he ran his seal coating business, he managed to spend a month in 65 different countries around the world. He knew his next calling was to help people discover the lessons he had learned from his grandmother and share the knowledge he had acquired from watching his retirement accounts grow. By then he had figured out that people do not need to do anything extraordinary to build wealth for their retirement years. They just need to do some ordinary things (like saving a portion of every paycheck) extraordinarily well (saving a portion of every paycheck).

In 2000, Rosell began Rosell Wealth Management in Bend with the focus of guiding successful people who are at or near retirement. Over the years Rosell has written several successful books including Failure Is Not an Option- Creating Certainty in The Uncertainty of Retirement and Keep Climbing — A Millennium’s Guide to Financial Planning. His books combine his two passions: guiding people with their finances with his international travel adventures. “I enjoy taking topics that are mundane and making them fun. When people understand the impact of their choices, they tend to make better choices. When it comes to finances, most of the choices people make are mundane and making them fun. When people understand the impact of their choices, they tend to make better choices.”

When people ask for his advice, he considers the world’s eighth wonder: the compound interest formula.

“If life insurance is really interesting because just like a home, a car or a boat, it’s a capital asset that has value and can be sold. Most people would rather watch paint dry than learn the ins and outs of how life insurance works. Rosell sees that as an opportunity, so much so that he recently co-authored a third book called In the Know — Turning Your Unneeded Life Insurance Policy into Serious Cash.

“Life insurance is really interesting because just like a home, a car or a boat, it’s a capital asset that has value and can be sold. Almost nobody realizes this,” Rosell said.

His goal is to educate people about the options they have when facing decisions about what to do with their life insurance policies.

Rosell said, “up until the last few years, I thought there were only three options people had when they no longer wanted or needed their life insurance policies. There are actually four and the fourth option, called a ‘life settlement,’ can be a game changer for those who qualify.”

Rosell acknowledges that people might initially have resistance to the concept of life settlements.

“People tell me they’ve seen these late-night commercials on life settlements. ‘That’s not what we’re doing here. We’re educating people that are going to walk away with nothing or a small cash value on a powerful option that can be life-changing.’

In the Know offers guidance on:

• When it makes sense to keep a life insurance policy and when it’s time to let it go.
• Four options people have when they no longer want or need their policies.
• How selling an existing life insurance policy can potentially make a huge impact on how you live the rest of your life.

The book shares real-life case studies that will blow your mind. It’s part of Rosell’s strategy to turn topics that can be boring, into topics people are excited about.

Rosell is the first Oregonian licensed in the state of Oregon to transact life settlements.

“Life insurance can be a lifeline. There’s nothing better than knowing that you can protect your loved ones even after you’re gone. If we’re lucky, however, we outlive the need for the powerful impact that life insurance can have. If that’s your story — or your client’s — this book is for you,” Rosell said.

“People do not need to do anything extraordinary to become financially independent,” Rosell said. “They just need to do some ordinary things extraordinarily well.”

RosellWealthManagement.com

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

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David Rosell Releases His Third Financial Book

Sealcoating Driveways to Sealing His Client’s Success in Retirement

In the Know — Turning Your Unneeded Life Insurance Policy into Serious Cash

DAVID ROSELL WITH HIS DRIVEWAY SEALING FLEET, 1997

IN THE KNOW

Turning Your Unneeded Life Insurance Policy
into Serious Cash

DAVID ROSELL WITH HIS DRIVEWAY SEALING FLEET, 1997

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.
Few words strike fear into people like news of a bank failure, especially the failure of very prominent banks like Silicon Valley Bank (SVB) and Signature Bank. It’s especially scary for small business owners. The cash to pay employees, vendors, landlords and lenders is on deposit in a bank or credit union — frequently a relatively small local financial institution. News of a bank failure is like a punch to an entrepreneurial gut. Fear-filled imagination can run wild. Some people panic…which is the worst response.

We’re not used to hearing much about bank failures. Bank collapses were rare in the early 2000s. From 2001 to 2007, the U.S. saw an average of just 3.57 bank failures per year. Then 465 banks failed during the Great Recession. From 2015 to 2020, the U.S. saw an average of fewer than five bank failures per year. No banks failed in 2021 and 2022. Suddenly, we just saw the second and third-largest bank failures in American history.

In the aftermath, you may be asking, “How do I know if my financial institution is solid, and my money will be safe in the months ahead?” Don’t speculate and don’t panic. Instead, ask quality questions and get useful information.

I asked three wise business leaders to suggest useful questions. One of my clients is a seasoned Silicon Valley CEO untouched by the SVB failure. His company proactively reviews and fine-tunes its business practices to assure redundancy, scalability, and stability. Key questions he asks to minimize risk include:

- Do we have any potential single points of failure in our business systems or processes?
- What is the impact if one of those systems malfunctions?
- Is the risk of that failure worth investing in a redundant system or process?
- Do we have a process in place that requires us to regularly review these questions and seek out needed improvements?

Local banking leader Coby Horton, U.S. Bank senior vice president, offered these banking considerations:

- Have your banker explain your current FDIC coverage. It’s not as straightforward as one might think, and you’re probably covered more than you might fear.
- How diversified is your bank’s client mix, income stream and mix of funding? The more diversification, the less likely it will be impacted significantly should anything catastrophic happen to any one area.
- Ask your banker to compare your bank to its peers, in terms of overall debt rating and Liquidity Coverage Ratio. You can check out your bank or credit union’s financial condition online at ncua.gov or fdic.gov.

Kevin Cole, CEO of MidOregon Credit Union offered some thoughts relevant to small business owners:

- Business owners: understand you can have more than $250,000 of FDIC insured funds at a single institution. For example, if your business is a corporation or LLC, it’s insured separately from your personal funds (subject to some restrictions). Husband and wife owners of an S-corporation may be able to insure up to $750,000 at one institution.
- Understand the difference between huge national banks and community financial institutions. Any perceived safety with the giants must be weighed against the lack of responsiveness, service and support you may need to grow your business.
- Community Financial Institutions (CFI) are critical to local economic development. Your local bank or credit union likely invests the funds you deposit back into the community. A thriving business climate needs both community banks and credit unions, since they make most of the loans that small businesses need to start and grow. The vast majority of CFIs are well managed and would never assume the type of risks SVB took.

Business owners should take responsibility to proactively minimize risks and avoid meltdown events. Ask good questions. Get good answers from trusted financial leaders. Settle your nerves. Focus on building your business.

Michael Sipe is a local mergers and acquisitions advisor and business consultant. CrossPointeCapital.com • 10xGroups.com

“Bank Failure” — Two Very Scary Words
How to Tell if Your Bank is Safe

by MICHAEL SIFE, President — CrossPointe Capital

PHOTO COURTESY OF CROSSPOINTE CAPITAL
Employers might be asking whether this decision even applies to them. The NLRB should only be controlling workplaces with unions, right? Wrong. The NLRA is governed by the National Labor Relations Act (NLRA), a law that has broad jurisdiction reaching many private employers, including non-union businesses, businesses in states with “right to work” laws, nonprofits and more. While there are specific tests for different industries to assess whether an employer falls under the NLRA’s jurisdiction, it is safe to assume that the NLRA has jurisdiction over the majority of private-sector businesses. A few exceptions include, but are not limited to, federal, state and local governments, airlines and railroads.

Non-disclosure and non-disparagement provisions are commonly included in separation and settlement agreements between employers and employees. Non-disclosure refers to a provision that limits an employer’s right to disclose information about their employment, while non-disparagement refers to limitations on an employer’s ability to make assignments or evaluations about the employer. Employers prefer to include them in agreements to ensure they have a clean break with employees.

The NLRA’s decision in McLaren Macomb restricts employers from both offering and entering into agreements with “employees” that restrict their Section 7 rights. This refers to Section 7 of the NLRA, which states, “Employees shall have the right to self-organization, to form, join or assist labor organizations, to bargain collectively … and to engage in other concerted activities for the purpose of collective bargaining.” Since its inception, the NLRA has interpreted and expanded the scope of Section 7 rights.

Importantly, in McLaren Macomb, the NLRB emphasizes that Section 7 rights include “filing unfair labor practice charges with the [NLRB], assisting other employees in doing so or assisting the Board’s investigative process[,]” The NLRB noted that an employer being able to discuss terms and conditions of employment with coworkers “lies at the heart of protected Section 7 activity.” Terms and conditions of employment readily refer to information such as employee compensation, workplace policies, employer conduct, the terms of a separation agreement and other information related to the workplace. Therefore, the NLRB held that Section 7 protects “employees who engage in communications with a wide range of third parties” when the communication is related to the terms and conditions of employment. The NLRB then noted that employee statements may be “so disloyal, reckless or maliciously untrue” that they lose the NLRA’s protection.

That left many employers with more questions than answers as they go to rework their policies and standard agreements. The NLRA states that the non-disclosure and non-disparagement terms at issue in McLaren Macomb were unlawful, therefore implying that terms with narrower restrictions may be permissible. Unfortunately, the decision provides no guidance on what standards the NLRB will apply to determine whether non-disclosure or non-disparagement provisions are permissible. The decision instead makes it sound like any restriction on an employer’s ability to make statements about the terms and conditions of their employment will be unlawful unless the statement is defamatory. However, it should be noted that McLaren Macomb does not restrict an employee’s ability to demand that an employee maintain the confidentiality of trade secrets or proprietary information.

The NLRA’s General Counsel issued a memorandum providing guidance on its interpretation of the McLaren Macomb decision on March 22, 2023. The guidance offers some key information for employers, however, it is only guidance and does not carry the weight of the law. It also ultimately fails to clarify exactly what makes non-disclosure or non-disparagement provision “overbroad.” The General Counsel noted that a disclaimer in an agreement clarifying that Section 7 rights are not restricted will guarantee that non-disclosure and non-disparagement provisions are lawful. Unfortunately for employers, the General Counsel believes that agreements entered into before the decision was issued that contain overbroad non-disclosure and non-disparagement provisions are unlawful and may put employers at risk of facing unfair labor practice charges.

For now, employers need to assess their risk tolerance in putting together these types of agreements. Considering that Oregon and Washington also have laws that limit employers’ abilities to enter into non-disclosure and non-disparagement agreements with employees, employers have many laws to consider and should check in with their counsel before presenting these agreements to employees.

Nick Ball is an attorney at Barran Liebman LLP, where he focuses his practice on employment law advice and litigation. For questions, contact him at 503-276-2150 or nbball@barran.com.
Successful Hiring in Five Steps

by COURTNEY MARSHALL — G.A. Rogers

In December 2022 there were 11 million job openings nationally and only six million unemployed persons. Given our small size, companies in Bend are feeling the Sansdermic worse than many other, larger cities. The struggle to hire people is expected to continue for over a decade. It’s not a hopeless situation, though! If you follow these steps, hiring will be easier, you’ll see an increase in applicants, and at the end of the day, you’ll have a leg up on hiring.

First! Recognize that hiring someone is not easy. Be prepared to give time and energy to this process — be better at hiring than your competition! Remember the benefits of hiring: having someone new on your team can take weight off of everyone’s shoulders, can make you more profit, allows for expansion and a whole slew of other benefits. So, take a deep breath, and prepare to do the work.

Do these things and it WILL be easier.

• **Put energy and time into writing the job description.** The caliber of applicant you receive is directly tied to the caliber of your job description. A good job description will make someone excited to do the work, and also excited to work for you or your company specifically. Think beyond the day-to-day tasks. What is unique about this position when compared to other companies in your industry with the same job title? What will success look like in six months? How will it be measured? If you’ve had someone successful in this position before, what made them successful? What type of personality would fit into this role, and be good on your team? Does this person need to do repetitive tasks? Or is it a lot of creative problem-solving? What is the specific problem they need to solve? Work those items into the job description to really paint a clear picture.

• **Respond to applications quickly.** We’re in an employee’s market and will be for the foreseeable future. If someone actively applied to your job then they are actively applying elsewhere. Showing enthusiasm helps, being proactive helps, being communicative helps. Set aside a specific amount of time every day to go through applications, and respond with either no thanks or yes let’s have a conversation (err on the side of yes). Move the process along! The only way to hire someone is to interview people. I’ll say it a second time; if someone actively applies to your job posting, they are actively applying to your competitor’s job posting too.

• **Set up a calendar link.** Don’t waste time and energy on a back-and-forth trying to coordinate schedules. Best option: set up a calendar link! Calendly is a simple and popular service and will save you so much time and energy. Note all upcoming vacations for everyone that is involved in the process as well. Surprise delays are not fun and ruin the interview process if not handled well.

• **Have an interview plan.** Set candidates up for success; communicate what the interview process will be, and what to expect. Treat an interview like a meeting with your existing staff; if you want a candidate to have something prepared, ask them to prepare it. Ask questions that actually tell you what you need to know to make a decision. Prepare specific questions for each candidate, but try to keep them similar to avoid bias. Be transparent during the interview process, don’t sugarcoat anything — it’s better to lose a candidate during interviews than six months into the job. Go into each meeting knowing what the plan will be moving forward. Always end an interview with what the next step will be.

• **Make an offer that someone will say yes to.** To do this you have to talk to the candidate about what they want, and I don’t mean just salary. Do they care about medical benefits, 401k (match?), time off, flexibility, security, growth? All of these things can be part of an offer. It’s hard to have this conversation because no one wants to feel taken advantage of, but this is the first of many meaningful conversations you’re going to have with your new employee. Set up the relationship on the right foot. Ask them what’s important to them. If you start showing an interest in an employee’s life/needs right from the start they will want to say yes to your offer.

Hiring can be fun! It’s exciting for everyone involved. Go into the process with that mindset, and the tools above and you will be successful.

Courtney Marshall has been in Bend for six years. Her professional experience includes work domestically and internationally and now she specializes in recruiting exclusively for central Oregon companies. She’s helped dozens of companies hire people, including 15 senior-level contributors in 2022.

grogers.com/bend

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Our Mission: Consistently provide client experiences focused on what they value most.

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We’re So Much More Than Medical...

As a non-profit 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.

Mosaic Community Health
Quality Care For All | Atención de Calidad para Todos
MosaicCH.org

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Mosaic Community Health
Quality Care For All | Atención de Calidad para Todos
MosaicCH.org

541-383-3005
## Environmental Services

### Environmental/Ecological Services (Listed Alphabetically)

<table>
<thead>
<tr>
<th>Company / Address</th>
<th>Phone</th>
<th>Fax</th>
<th>WebSite/Email</th>
<th>Contact</th>
<th>Staff</th>
<th>CO Year Est.</th>
<th>Services</th>
</tr>
</thead>
<tbody>
<tr>
<td>Bend-Reddich Habitat For Humanity</td>
<td>503-324-7459</td>
<td>N/A</td>
<td><a href="http://www.bendreddichhabitat.org">www.bendreddichhabitat.org</a></td>
<td>Reba Cooper Eagle</td>
<td>28</td>
<td>1998</td>
<td>Bend-Reddich Habitat’s habitat strength, stability &amp; self-sufficiency through affordable homeownership for families in need to build in Bend &amp; Redmond. We are dedicated to changing lives by helping people recognize and develop their abilities to improve their communities through affordable housing. Since 1998 Bend-Reddich Habitat has built 17 homes repaired 14 homes providing more than 140 domiciled a safe, secure &amp; healthy homes. The Bend-Reddich is owner improvement rental center that accepts &amp; sells a wide variety of building materials, appliances &amp; home furnishings. All proceeds from the Benton &amp; Redmond Habitat stores.</td>
</tr>
<tr>
<td>E2 Solar, Inc.</td>
<td>503-588-1105</td>
<td>N/A</td>
<td><a href="http://www.e2solar.com">www.e2solar.com</a></td>
<td>Kelli Hueston</td>
<td>9</td>
<td>2005</td>
<td>Installing custom-designed solar electric systems, reliable &amp; affordable energy solution for homes &amp; businesses.</td>
</tr>
<tr>
<td>Friends of the Metolius 100 Box 128</td>
<td>N/A</td>
<td>N/A</td>
<td><a href="mailto:friends@metolius.org">friends@metolius.org</a></td>
<td>N/A</td>
<td>0</td>
<td>1990</td>
<td>Dedicated to the protection &amp; preservation of the Metolius Basin, with its unique aquatic species, forest of wildlife, diversity of &amp; optical values, for future generations. Works with deactivating federal, state &amp; county agencies &amp; oral history, forestry, of some quality management issues &amp; more. Focus on ecological &amp; natural ecosystems, as well as wildlife.</td>
</tr>
<tr>
<td>Spercher Group</td>
<td>503-576-5760</td>
<td>N/A</td>
<td><a href="http://www.sprechergroup.com">www.sprechergroup.com</a></td>
<td>Terry Sprecher</td>
<td>1</td>
<td>2008</td>
<td>Environmental site assessment &amp; remediation, site due diligence, &amp; environmental monitoring services.</td>
</tr>
<tr>
<td>Sustainable Energy, Inc.</td>
<td>503-322-9101</td>
<td>N/A</td>
<td><a href="http://www.sustainableoregon.com">www.sustainableoregon.com</a></td>
<td>Karl Leason</td>
<td>16</td>
<td>1988</td>
<td>Full-service, turnkey solar design &amp; installation of grid-connected power systems for homes &amp; businesses throughout Oregon. Provides battery storage solutions, EV chargers &amp; solar pre-wire services.</td>
</tr>
<tr>
<td>The Environmental Corner Llc</td>
<td>503-383-6438</td>
<td>N/A</td>
<td><a href="http://www.ecoreview.com">www.ecoreview.com</a></td>
<td>Sam Frey</td>
<td>10</td>
<td>1999</td>
<td>Reduces &amp; monitors ecological criteria such as water quality, provides educational &amp; interpretive services, &amp; monitors ecological &amp; natural ecosystems, &amp; many other services.</td>
</tr>
<tr>
<td>West Coast Eco Block, LLC</td>
<td>503-365-7088</td>
<td>N/A</td>
<td><a href="mailto:healthyliving@juno.com">healthyliving@juno.com</a></td>
<td>Michelle Rose</td>
<td>1</td>
<td>2007</td>
<td>AEC has been used internationally the world for 80+ years, made of natural products, energy efficient, cost effective, low carbon, sound absorbing &amp; made in Bend, OR. AEC is a green building material.</td>
</tr>
<tr>
<td>Zempi Solar</td>
<td>503-728-0514</td>
<td>N/A</td>
<td>wastewater.com</td>
<td>Cindy Zempi</td>
<td>6</td>
<td>1990</td>
<td>Zempi Solar provides 12 volt solar charging systems for off grid, RV, marine, agriculture &amp; other applications. Offer a variety of portable &amp; hard-anchored solar kits made right here in Bend, OR USA.</td>
</tr>
</tbody>
</table>

CVN 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.
Shasta Power is a Bend-based, utility-scale solar power developer that is funded through private placement investor opportunities. Shasta Power was founded as an LLC in March of last year by founders John Copyak, Boris Feldman and Max Roe; respectively, they operate Shasta Power as real estate manager, development manager and strategic manager, along with Ansley Dunning, the project site analyst. The founders have all worked in fields related to solar power for 15 years, and bring a wealth of knowledge and experience to the table.

Shasta Power operates through the Summit Power Fund; a private fund for accredited investors with a minimum buy-in of $50,000. To qualify as an accredited investor through a net worth test, an individual must either alone or with a spouse have a net worth of over $1 million.

As opposed to investing in stocks or index funds, one of the main draws for investors to Shasta Power is the connection the investor has to making and seeing an actual difference in the environment. The Summit Power Fund exists with the purpose of eliminating coal power and to help the country transition to renewable energy, and according to Copyak, he and his partners founded the fund because they wanted to make a difference, as well.

“If this only made me money, I’d probably do something else,” Copyak said. “We’re all here to make a difference. We’re very idealistic, that way.”

Shasta Power leases a property that they have determined has all the right factors and conditions for the project. Then, they establish an interconnection agreement with a utility company, Pacific Power, for example. Next, they begin surveying the land and completing any environmental, county or other studies that would be required before construction. Once the project is deemed viable, Shasta Power sells it to a larger solar development company that has the capital required to fully build out the project.

“In layman’s terms, we are essentially developing the site and laying the groundwork for larger developers with more capital to build on,” Copyak said.

Looking for an easy way to offer a welcome perk, or amenity, for your employees, tenants or customers? Consider on-site electric vehicle charging stations.

Pacific Power is offering significant rebates of up to $1,000 per port for installing EV charging stations at your business or multifamily property, as well as free on-site technical assistance to help you understand charging options and costs.

For more details and to apply, visit PacificPower.net/EV.
makes sense that burgeoning new technologies can emerge and change the entire face of the industry. However, technological advancement in this area has been much more steady, and gradual. For solar panels, this typically means that new panels coming out each year are more efficient by about a half of a percent, according to Israel. “The panels we have today are typically higher wattage and smaller in size,” Israel said.

However, Israel followed that statement by saying “a watt is a watt,” indicating that while older solar panels might not be as efficient as newer ones, they still work perfectly fine. He stated that unless a homeowner with older solar panels has a very small roof and they would like to maximize their solar power, then replacing older panels with newer ones is not very necessary.

“Whether that watt comes from two square feet or one square foot, you’re still getting the energy. Even the older solar panels are great, and there’s really no reason to take panels down unless you’re re-roofing or completely replacing them. For constrained roofs, these new systems can provide more watts for smaller surface area, but in most cases, why take something down that works fine?” Israel said.

A trend echoed across the industry is the increase in use of energy storage systems, or batteries, for residential solar systems. According to Hewitt, “The biggest change has to be energy storage,” he said. “For 20 or so years, having solar did not mean you had backup power. The grid-tied systems didn’t have that component. Now, new energy storage systems allow backup power.”

The desire to have backup power has also been seen by Israel, who said that many of his new residential projects include home energy storage systems. Even at Tiny Watts, a company that primarily focuses on solar power systems for adventure vans, RVs and other mobile projects, the desire to have a backup plan if your house loses power seems obvious.

“We have a client who lost power at their home for 20 hours, and they used their van with our solar power system to plug in, run their fridge, and keep their food from spoiling,” Savana said. “Energy storage is the big thing.”

Another trend that Israel mentioned is the somewhat new desire and capability for homeowners to have electric vehicle charging capabilities installed in their home solar systems. Even at Tiny Watts, a company that primarily focuses on solar power systems for adventure vans, RVs and other mobile projects, the desire to have a backup plan if your house loses power seems obvious.

“People projected that this would happen twenty years ago for a number of reasons. Now, we’re at the point where solar panels are efficient enough where customers can produce and cover their own travel expenses.”

Israel also said that many customers don’t seem to be motivated by the investment side of solar, and instead just want to get away from gas, “It’s been a bit of a social trend to get off of gas,” he said. “People aren’t really looking too much at the investment, they just want their fuel to come from their roof. A lot of people feel guilty going to the gas station, and solar is a fine replacement, when it comes to electric vehicles.”

Hewitt brought up electric vehicles as well, and said, “The biggest thing we’ll see in coming years is electric vehicle integration in the home. Solar power is now intertwined with energy storage and electric vehicles, and people seem to be really excited about it all combining.”

However, Hewitt also says this trifecta of solar power, energy storage and electric vehicle integration will likely stay on the luxury side of solar, for now. “Solar itself without energy storage has become much more accessible,” he said. “Start integrating energy storage and electric vehicles, and the cost goes up.”

Hewitt adds that we are on the trend towards more people having access to solar power. “18-20 years ago, most of the services were for the well off,” he said. “Now, not so much. We are closing the gap between solar haves and have nots.”

This is largely due to federal incentives, like the Federal Residential Solar Energy Credit.

“It’s basically a tax credit for solar energy investments on houses, and it applies to RVs and our camper vans because they Count as second residence,” Wes said. “Customers are investing in renewables, and they are able to get a federal energy tax credit at the end of the year for up to 30% of the total cost. That’s a pretty significant amount.”

Another incentive comes from the Oregon Department of Energy. According to GDOE, “Oregon homeowners can receive a rebate of up to $5,000 for a solar electric system and up to $2,500 for an energy storage system.”

This rebate is distributed differently for households of varying income levels, and whether or not the homeowner is eligible to receive an electric utility incentive. Low-income households can earn $1.80 per watt (DC) of installed capacity, up to 60% of the net cost or $5,000, whichever is less. The net cost is defined as, “the total of all eligible costs minus any incentive provided by an electric utility or by Energy Trust of Oregon.”

While solar power might still seem like a luxury to many people, the current trend in the industry is to make it more accessible.
As the world shifts to address Global Climate Change, here are a growing number of opportunities that range from conservation to transportation. This month we are focused on this topic, and I’ll highlight a number of the opportunities that are emerging in Central Oregon.

Solar

Solar power generation is not only the largest potential market, it is the one that is best addressed. However, what is being under addressed is both business and home energy storage and tracking technology. Energy storage is the bane of both solar and wind power because neither of these technologies work 24/7. Both will typically be shut down in the case of an outage. The problem is that solar and wind power storage technology is in short supply thanks to the ramp up of electric cars, and at the front end of a massive change that will make it both cheaper and better for this use. I’ve been waiting for my own household Tesla-based battery technology for two years, and I’m told others have been waiting even longer due to supply shortages. But energy storage is critical given that our aging grid is ever more vulnerable due to devastating weather events, equipment failures, sabotage (people have been shooting transformers) and building mistakes. Once this technology advances and supply shortages are mitigated, this will be a huge potential market for energy storage.

Solar panel tracking technology that allows the panels to adjust for the sun’s position can significantly increase energy yield. However, putting tracking on the roof is both unsightly and excessively expensive. Tracking panels on the ground are also unsightly and can make that land unusable for anything else. One interesting technology is the Smartflower. This is a standalone, attractive solution for tracking solar. The unit folds up during heavy weather or at night to protect the panels. It follows the sun for higher yield in a smaller footprint, and it has optional battery storage to handle power outages. Yet, to date, there is no installer for Central Oregon for this technology (otherwise I would have bought it), which means there’s an opportunity for a forward-looking solar company to step in with a better looking, safer-to-install (no working on roofs) solution that has an unusual amount of wow factor because it is arguably the coolest solar technology.

Wind

Wind power has a number of problems. One is that traditional windmills kill a lot of birds. Another is that you generally need prevailing winds of 10 mph or more, and until recently, large windmills couldn’t be recycled when their blades wear out. While there are some interesting small-form products that can be used on skyscrapers, few have been adopted, and Central Oregon has few buildings that could use them. There are newer designs coming that work at lower wind speeds and that don’t harm birds, but they are too new to assess reliability or recommend yet. So, for now, I don’t yet see wind as a real opportunity in Central Oregon.

Rainwater Reclamation

We remain under severe drought, so making use of the water we have has never been more important. In other regions of the world, aggressive use of recycled water and advanced rain capture and storage is far more common. While this hasn’t resulted in significant cost increases outside of agriculture yet, there is an emerging opportunity, particularly for new construction, to provide integrated water conservation technologies to both reuse (for landscaping) wastewater and for capture and use of rainwater to reduce run-off waste.

In addition, there are a number of technologies that can pull water out of the air, but humidity is relatively low in Central Oregon, making this technology less cost-effective than it would be in more humid areas. So, I don’t expect this technology is that useful yet.

The low hanging fruit is help for our farming community in terms of services that can replace wasteful irrigation methods with more efficient methods, as well as introducing advanced technologies for insect mitigation and fertilization that reduce the contamination of existing water supplies. Most of these technologies are presented separately here and not as a comprehensive solution, suggesting an opportunity for sustainable comprehensive agricultural solutions that improve irrigation efficiency and cost effectively reduce the amount of pollution that farms create.

Wrapping up:

Sustainability is important to all of us. We are dealing with unprecedented weather events that impact both quality of life and our finances. Services in Central Oregon that address these needs aren’t yet where they need to be, creating an opportunity for innovations that lead to new services that can help both homes and businesses become more sustainable, better able to stay in operation during outages, and better protect the remaining resources we have.
“Learn About Your Home Waters” Through the Upper Deschutes Watershed Speaker Series This Spring

provided by UPPER DESCHUTES WATERSHED COUNCIL

The Upper Deschutes Watershed Council (UDWC) and Central Oregon Community College’s (COCC) Community Education department are excited to be partnering to present “Learn About Your Home Waters,” an in-depth speaker series about the Upper Deschutes River watershed. We invite community members to join us and our natural resource partners this spring to learn about the Upper Deschutes River watershed and its history, water use, water conservation efforts and fish and wildlife.

The Upper Deschutes Watershed Speaker Series, which will begin on April 6 and take place on an every other Thursday format over five sessions, will be held from 5:30-7:30pm at the Central Oregon Community College in Bend and culminate with an all-day field tour in June. Classes will be held in person with a remote attendance option, the field trip will be held in person, and the cost to participate is $49. These informational sessions and the field tour will provide our participants the opportunity to learn about their home waters, connect with natural resource partners, and deepen their knowledge about the Upper Deschutes River.

“These presentations, led by local experts and natural resource managers, will offer a holistic understanding of our local watershed,” shared UDWC Executive Director Kris Knight. “It’s a great learning opportunity for citizens of Central Oregon, whether they are new to the area or have lived here for many years, to learn about their local rivers and streams, how they’re managed, and the value of these rivers and streams to fish and wildlife, water users, and outdoor enthusiasts.”

“COCC’s community education program is offering learning space, streaming technology, registration services, and promotional assistance,” shared Stephanie Goetsch, coordinator for community education. “Being part of sharing the Watershed Council’s important mission is an honor for the college.”

Registration for this unique learning opportunity will be open until March 23rd, 2023. For enrollment questions, contact Community Education at ceinfo@cocc.edu, or call 541-383-7270. For information on program content, contact Kris Knight at kknight@restorethedeschutes.org. In advance of college events, persons needing accommodation or transportation because of a physical or mobility disability should contact Caitlyn Gardner at 541-383-7237. For accommodation because of other disabilities, such as hearing impairment, contact disability services at 541-383-7583.

restorethedeschutes.org

DSWCD Announce First Plant Sale

The Deschutes Soil and Water Conservation District (DSWCD) have announced their first plant sale. Interested in incorporating native plants at your property while also supporting funds toward technical assistance for the community? Consider preordering from DSWCD’s first plant sale here!

Plants can be picked up at the Environmental Center’s Earth Day Fair on Saturday, April 22 from 11am-3pm in downtown Bend.

ekilcullen.dswcd@outlook.com • 541-923-4358 x3190
World MUSE is inspired by the enormous potential for individual and collective change. Our mission is to celebrate the work and amplify the voices of change makers while providing our community members with inspiration, tools and support to create positive change in their lives, in their communities and in our world.

World MUSE believes film is a powerful medium for highlighting social justice issues and amplifying the voices of those most directly impacted by them. We have partnered with Unlocked Films to produce a series of films that inspire reflection, education, and action.


“Reflection of Life carries you on a journey from the native perspective (which is rarely asked or showcased) throughout Oregon, Washington and Idaho lands (also South Dakota and Arizona) — diving deep into the canyons and pathways of water use and concerns with how it is impacting our survival and right to live in a healthy existence,” said Spring Alaska Schreiner, co-producer.

World MUSE has also partnered with COCC’s Native American College Prep Program, along with two Warm Springs filmmakers, to produce a short film featuring the voices of Indigenous Youth. This will be screened along with A Reflection of Life on April 20 at both The Tower Theater and Madras Performing Arts Center. A Conversation Series exploring some of the topics covered in the films will be held on April 21 at High Desert Music Hall in Redmond.

Tickets for the Film Premieres range from $5-$100; tickets for Conversation Series are free but must be reserved in advance to guarantee space. All tickets are available online at theworldmuse.org.

theworldmuse.org
Having that capital is very important, as some of the larger projects can cost upwards of $200 million to fully construct. At such a large investment for the bigger solar developers, Shasta Power offers a more streamlined and cheaper way to get projects started.

“On an average project, we might spend $2.5 million to lay groundwork, and we can end up selling that site for $10 million to a larger developer,” Copyak said. “The developer ends up saving two years and $15 million, which is made possible because we operate with a very small team compared to a big developer, with way less overhead and a significantly smaller cost.”

When a major solar developer wants to build a large-scale solar farm, they have two main options: attempt to find a property with good irradiance that is easy to connect to the power grid and has a scale of around 1,000 acres and go through all of the legal groundwork themselves, or, work with a greenfielding company like Shasta Power to purchase a property that is guaranteed to have all of the necessary factors. Plus, with Shasta Power, the developer can save money by skipping the cost of laying the groundwork, and they can speed up their total process by two or more years.

“That’s a tough combo to find,” Copyak said. “But one of our biggest values is finding that for the developers.”

This seems like a very sweet deal, and if the success of Shasta Power is any judge, then it can be safe to say that many developers feel the same way. Not only does Shasta Power save on time and stress, but by speeding up the process for developers, Copyak and his team are sticking to their mission to make more of our energy renewable.

“Oregon has a mandate that the state has to run on 100 percent emission-free energy by 2040,” Copyak said. “By speeding up the process for developers, we feel like we’re helping the state reach that goal.”

In the near future, it won’t be unlikely to see more companies like Shasta Power enter the utility-scale solar industry. However, for Shasta Power specifically, the future is filled with constant innovation, utilizing the latest tech and getting investors an annual 30 percent return over five years with very low risk.

Continued on Next Page

Researchers Develop Electrolyte Enabling High Efficiency of Safe, Sustainable Zinc Batteries

by STEVE LUNDEBERG — Oregon State University

Scientists led by an Oregon State University researcher have developed a new electrolyte that raises the efficiency of the zinc metal anode in zinc batteries to nearly 100 percent, a breakthrough on the way to an alternative to lithium-ion batteries for large-scale energy storage.

The research is part of an ongoing global quest for new battery chemistries able to store renewable solar and wind energy on the electric grid for use when the sun isn’t shining and the wind isn’t blowing.

Xiulei “David” Ji of the OSU College of Science and a collaboration that included HP Inc. and GROTTTHUSS INC., an Oregon State spinout company, reported their findings in Nature Sustainability.

“The breakthrough represents a significant advancement toward making zinc metal batteries more accessible to consumers,” Ji said. “These batteries are essential for the installation of additional solar and wind farms. In addition, they offer a secure and efficient solution for home energy storage, as well as energy storage modules for communities that are vulnerable to natural disasters.”

A battery stores electricity in the form of chemical energy and through reactions converts it to electrical energy. There are many different types of batteries, but most of them work the same basic way and contain the same basic components.

Every battery has two electrodes — the anode, from which electrons flow out into an external circuit, and the cathode, which acquires electrons from the external circuit — and the electrolyte, the chemical medium that separates the electrodes and allows the flow of ions between them.

Relying on a metal that’s safe and abundant, zinc-based batteries are energy dense and seen as a possible alternative for grid energy storage to widely used lithium-ion batteries, whose production relies on shrinking supplies of rare metals such as cobalt and nickel. Cobalt and nickel are also toxic and can contaminate ecosystems and water sources if they leach out of landfills.

Additionally, electrolytes in lithium-ion batteries are commonly dissolved in
Sustainable Zinc Batteries

Continued from previous page

flammable organic solvents that often decompose at high operation voltages. Other safety concerns include dendrites, which resemble tiny trees growing inside a battery. They can pierce the separator like thistles growing through cracks in a driveway, leading to unwanted and sometimes unsafe chemical reactions.

“Zinc metal batteries are one of the leading candidate technologies for large-scale energy storage,” Ji said. “Our new hybrid electrolyte uses water and an ordinary battery solvent, which is non-flammable, cost-effective and of low environmental impact. The electrolyte is made of a dissolved mixture of inexpensive chloride salts, with the primary one being zinc chloride.”

The cost of electricity delivered by a storage facility consisting of zinc batteries can only be competitive with fossil-fuel-produced electricity if the battery has a long cycle life of thousands of cycles, Ji said. To date, however, cycle life has been limited by the poor reversibility performance of the zinc anode.

During charging, Ji explains, zinc cations in the electrolyte gain electrons and get plated on the anode surface. During discharge, the plated anode gives up electrons for the workload by being dissolved into the electrolyte.

“This zinc plating and dissolution process is often woefully irreversible,” Ji said. “Namely, some electrons used in plating cannot be recouped during discharge. This is a problem in an area known as Coulombic efficiency.”

Coulombic efficiency, or CE, is a measure of how well electrons are transferred in batteries, the ratio of the total charge extracted from the battery to the charge put in over a full cycle. Lithium-ion batteries can have a CE in excess of 99.95 percent.

“The primary challenge with zinc batteries is that zinc reacts with water in the electrolyte to generate hydrogen gas in what is called a hydrogen evolution reaction,” Ji said. “This parasitic reaction causes a short cycle life and is also a potential safety hazard.”

The new electrolyte developed by Ji and collaborators including scientists at Massachusetts Institute of Technology, Penn State and the University of California, Riverside, enabled a CE of 99.95 percent.

“Also, it is worth noting that the efficiency we measured is under harsh conditions that do not mask any damage caused by the hydrogen evolution reaction,” Ji added. “The breakthrough reported here heralds the near-future commercialization of the zinc metal batteries for large-scale grid storage.”

OSU’s Kyriakos Stylianou also took part in this research, which was supported by the National Science Foundation and the U.S. Department of Energy.

oregonstate.edu

Ji credits OSU chemistry colleague Chong Fang for uncovering the electrolyte’s atomic structure by using femtosecond Raman spectroscopy and Alex Greaney at UC Riverside for determining the passivation mechanism.

“The Earth and its atmosphere are a constant showcase of extraordinary environmental patterns — from intricate snowflakes to symmetrical cloud formations. Join us as Dr. Rod Ray explains the phenomena of energy’s patterns in nature and see our ordered world with newfound appreciation.

The Nancy R. Chandler Lecture Series presents
Engaging conversations, ideas and lifelong discovery.

Rod Ray, Ph.D., P.E.
Former CEO of Bend Research, Consultant, Researcher

Tuesday, April 25, 6 p.m.
Wilde Hall, Coats Campus Center
CxCC Bend Campus, 2600 NW College Way

The Earth and its atmosphere are a constant showcase of extraordinary environmental patterns — from intricate snowflakes to symmetrical cloud formations. Join us as Dr. Rod Ray explains the phenomena of energy’s patterns in nature and see our ordered world with newfound appreciation.

Sponsored by:

In advance of College events, persons needing accommodation or transportation because of a physical or mobility disability should contact Disability Services at 541-383-7563. For accommodation because of other disability such as hearing/impairment, contact Disability Services at 541-383-7563.
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<thead>
<tr>
<th>Company / Address</th>
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<th>Staff</th>
<th>CO Year Est.</th>
<th>Services</th>
</tr>
</thead>
<tbody>
<tr>
<td>Beal Redwood Habitat For Humanity</td>
<td>541-532-6710</td>
<td>N/A</td>
<td><a href="http://www.bealredwoodhabitat.org">www.bealredwoodhabitat.org</a></td>
<td>Robert Cooper Eagle</td>
<td>28</td>
<td>1999</td>
<td>Beal Redwood Habitat builds enough, safely &amp; self-sufficient homes for families &amp; individuals in need of affordable housing in the central Oregon area and empowers people together to help make a difference in our communities through affordable housing. Since 1989, Beal Redwood Habitat has built 270 homes &amp; repaired 141 more, providing more than 1402 children &amp; adults a stable, secure &amp; affordable home. The Beal Redwood is a home improvement model center that accepts &amp; sells a wide variety of building materials, appliances &amp; home furnishings. All proceeds from the Beal Redwood Beal Redwood Habitat's mission.</td>
</tr>
<tr>
<td>Blackwater Environmental Building Products</td>
<td>541-372-0232</td>
<td>541-530-2250</td>
<td><a href="http://www.blackwaterenvironmental.com">www.blackwaterenvironmental.com</a></td>
<td>Jordan Stuart</td>
<td>2</td>
<td>2008</td>
<td>Specializing in sustainable building materials for the interior of a home such as wood, carpet, cork, flooring, bamboo, counter tops, paints, stoves &amp; more.</td>
</tr>
<tr>
<td>Oppo Foundation of Central Oregon - Bend</td>
<td>541-301-2084</td>
<td></td>
<td><a href="http://www.op%D0%BF%D0%BEfoundation.org">www.opпоfoundation.org</a></td>
<td>Susan Kamps</td>
<td>335</td>
<td>2015</td>
<td>Designated drop site for electronic waste recycling, Thistle store.</td>
</tr>
</tbody>
</table>

**SAFETY TIPS**

- If possible, keep products in original containers.
- If label is missing and you know the contents, add your own.
- Do not mix different products together.
- Make sure containers are not leaking and have secure lids. If leaking, place in a second leak-proof container.
- For transport, secure containers upright and store away from the driver, passengers and pets.
- Do not dump or drain any household hazardous waste into storm drains. Storm drains send runoff water either directly to the river or underground toward our drinking water supplies, typically without treatment. Remember, only rain in the storm drain!

Deschutes County Department of Solid Waste
61050 SE 27th Street, Bend, OR 97702
Phone: (541) 317-3163 Fax: (541) 317-3959
www.deschutes.solidwaste
To request this information in an alternate format, please call (541) 317-3163 or send email to solidwaste@deschutes.org

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With our on-site document destruction truck, we provide the security of knowing your information is completely destroyed and recycled.
Call us today at 541.382.2263.
Iron Horse currently specializes in iron decor; things like hardware, garden equipment and more. However, Swisher said that because styles come and go, he’s always had a wide variety of merchandise for customers to choose from.

Having been in Bend for so long, Iron Horse has become a staple shopping location for many locals, “We’ve seen many people who first came to the store as kids now bringing their own little ones in,” Swisher said. “It’s always fun to see familiar faces return and to see how they’ve grown over the years. We’ve enjoyed being a part of the Westside neighborhood and often have people swing by on their way to Drake Park or elsewhere downtown to say ‘hi’ and catch up.”

While Iron Horse has called Congress Street home for decades now, that building has been sold and its future is up in the air. Iron Horse will be consolidating this location with the other Bend location, located on First Street. “We’re happy to be (almost fully) consolidated into our new location and we hope to continue being a part of the community in the years ahead,” Swisher said.

By March 31, Swisher said that Iron Horse will be completely moved out of the Congress Street location, fully combining with the First Street location. Swisher said that longtime customers seem excited for the future of Iron Horse, and have embraced the new look and layout of the First Street Location.

Swisher said, “We’re on a first-name basis with a lot of people who over the years have become friends, not just customers. We’re looking forward to continuing these relationships from our First St. location.”

As of now, completing this transitional phase and fully moving both stores into one space is the main goal on Swisher’s mind. For the future, he’s hoping that the Bend community continues to see Iron Horse as the long-established, family friendly store that it has been for years. While some customers were concerned with the news of a location closing, it is safe to say that Iron Horse will remain a haven for antique collectors and treasure hunters for years to come.

632 NE First St., Bend • 541-382 5175
ironhorsebend.com
## Recycled Products & Services (Listed Alphabetically)

<table>
<thead>
<tr>
<th>Company / Address</th>
<th>Phone</th>
<th>Fax</th>
<th>WebSite/Email</th>
<th>Contact</th>
<th>Staff</th>
<th>CO Year Est.</th>
<th>Services</th>
</tr>
</thead>
<tbody>
<tr>
<td>Sustainable Steel</td>
<td>541-582-8473</td>
<td>541-382-3875</td>
<td><a href="http://www.sustainablesteel.com">www.sustainablesteel.com</a></td>
<td>Scott Drake</td>
<td>5</td>
<td>1971</td>
<td>Scrap metal recycling.</td>
</tr>
<tr>
<td>Susan Habitat for Humanity - Bend</td>
<td>541-549-3625</td>
<td>N/A</td>
<td><a href="http://www.susanhabitat.org">www.susanhabitat.org</a></td>
<td>Kris Powell</td>
<td>4</td>
<td>2007</td>
<td>Recycled furniture, appliances, construction materials &amp; more!</td>
</tr>
<tr>
<td>Susan Habitat for Humanity Thrift Store</td>
<td>541-549-1746</td>
<td>541-549-4075</td>
<td><a href="http://www.susanhabitat.org">www.susanhabitat.org</a></td>
<td>Rick Morley</td>
<td>5</td>
<td>2007</td>
<td>Used clothes, housewares, books, books &amp; more!</td>
</tr>
<tr>
<td>The Broomsmen</td>
<td>541-213-1131</td>
<td>N/A</td>
<td><a href="http://www.thebroomsmen.com">www.thebroomsmen.com</a></td>
<td>Philip Toohey</td>
<td>7</td>
<td>2015</td>
<td>Zero waste events, wedding services, event setup &amp; cleanup by appointment only. We work with your event team to ensure your waste &amp; recycling is managed in a sustainable manner, whether planning a small fundraiser or a large music festival.</td>
</tr>
</tbody>
</table>

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Fire season is quickly approaching, now is the time for Central Oregonians to plan to reduce their risk by creating defensible space and taking advantage of upcoming spring FireFree events. This spring, partners in Deschutes and Jefferson Counties will host FireFree days for local residents.

Now is the time to clean up your yards, create defensible spaces around homes and drop off that debris at FireFree collection sites FOR FREE in Deschutes and Jefferson counties. Please note the Knott landfill FireFree event will happen May 6-May 21. The transfer station events held at Negus, Northwest and Southwest will happen June 3-June 17.

**Knott Landfill**
Saturday, May 6-Sunday, May 21 | 7 Days/week, 7am-4:30pm

**Negus Transfer Station in Redmond**
Saturday, June 3-Saturday, June 17, | Monday-Saturday, 8am-4pm

**Northwest (Fryrear) Transfer Station near Sisters**
Saturday, June 3-Saturday, June 17 | Wednesday-Saturday, 8am-4pm

**Southwest Transfer Station near La Pine**
Saturday, June 3-Saturday, June 17 | Monday-Saturday, 8am-4pm

**Sunriver Compost Site in Sunriver**
Friday and Saturday, May 5-6 | 8am-5pm

**Box Canyon Transfer Site in Madras**
May 13-14 and May 20-21, | 8:30am-4:30pm each day

**FREQUENTLY ASKED QUESTIONS**

**What can I drop off?**
- Grass clippings, brush, pine needles, pinecones, weeds, trimmings and branches, stumps or trees (no larger than 12” in diameter).
- NOT Accepted: rocks, sod, dirt, lumber, metal, trash or plastics of any kind, including plastic bags.

**Where are the most vulnerable places for glowing embers to ignite my home?**
- Gutters and roof valleys filled with debris like pine needles and leaves. Clean them out. Despite a metal or asphalt shingle roof, the buildup of gutter debris provides necessary fuel for the glowing embers to ignite adjacent fascia boards or siding — most often made of wood.
- Shrubbery and weeds that provide a path of fuel for fire to reach your trees or home. Reduce shrubbery and other "ladder fuels" around your home to reduce the threat of ground fires igniting nearby trees, or your home.
- Flammable materials near a deck, patio or fence. Remove weeds, shrubs or any combustible materials from around, under or on top of your deck, patio or wood fence. This includes flammable toys, planters, construction materials, patio furniture and cushions along with even small piles of pine needles or leaves.
- Bark mulch, pine needles, ornamental junipers or flammable vegetation within five feet of your home. This can provide the perfect ember bed that provides necessary fuel for the glowing embers to ignite the adjacent siding — most often made of wood.
- Woodpiles near your home or other combustible vegetation. Move woodpiles at least 30 feet away from your home or other combustibles.

Visit the FireFree website at firefree.org for more information about how you can prepare your property for wildfire season.

firefree.org
<table>
<thead>
<tr>
<th>Company / Address</th>
<th>Phone</th>
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<th>Services</th>
</tr>
</thead>
<tbody>
<tr>
<td>Butch &amp; Troy Landscaping Inc., LCB 7158</td>
<td>541-977-8750</td>
<td>N/A</td>
<td><a href="mailto:info@bendlandscaping.com">info@bendlandscaping.com</a></td>
<td>Todd Bartz, Bartz Landscaping</td>
<td>2</td>
<td>1993</td>
<td>Snow &amp; ice management, building maintenance &amp; event services throughout Central Oregon.</td>
</tr>
<tr>
<td>Evergreen Plantscapes LLC, LCB 7256</td>
<td>541-382-5950</td>
<td>N/A</td>
<td><a href="mailto:info@evergreenplantscapes.com">info@evergreenplantscapes.com</a></td>
<td>Mike Hull</td>
<td>5</td>
<td>1993</td>
<td>Snow &amp; ice management, building maintenance &amp; event services throughout Central Oregon.</td>
</tr>
<tr>
<td>Landscape Elements, LLC, LCB 7588</td>
<td>541-382-5600</td>
<td>N/A</td>
<td><a href="mailto:info@landscapeelements.net">info@landscapeelements.net</a></td>
<td>Janice MacDonald</td>
<td>5</td>
<td>2001</td>
<td>Landscape design, installation &amp; maintenance.</td>
</tr>
<tr>
<td>Miller Landscape Services, LCB 354 CCB 153527</td>
<td>541-382-5950</td>
<td>N/A</td>
<td><a href="mailto:info@millerrlandscape.com">info@millerrlandscape.com</a></td>
<td>Mike Miller</td>
<td>5</td>
<td>1998</td>
<td>Landscape design, construction, irrigation services, sales of decorative rock, sand &amp; gravel, irrigation management, building maintenance &amp; event services throughout Central Oregon.</td>
</tr>
<tr>
<td>Witherick Landscape Design</td>
<td>541-382-5800</td>
<td>N/A</td>
<td><a href="mailto:info@withericklandscape.com">info@withericklandscape.com</a></td>
<td>Ed Witherick</td>
<td>5</td>
<td>1998</td>
<td>Landscape design, installation &amp; maintenance.</td>
</tr>
<tr>
<td>WindCreek Restoration</td>
<td>541-382-5800</td>
<td>N/A</td>
<td><a href="mailto:info@windcreekrestoration.com">info@windcreekrestoration.com</a></td>
<td>Ed Witherick</td>
<td>5</td>
<td>2000</td>
<td>Landscape design, construction, irrigation services, sales of decorative rock, sand &amp; gravel, irrigation management, building maintenance &amp; event services throughout Central Oregon.</td>
</tr>
</tbody>
</table>

| Landscape Architects (Listed Alphabetically) |

<table>
<thead>
<tr>
<th>Company / Address</th>
<th>Phone</th>
<th>Fax</th>
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<th>Contact</th>
<th>Staff</th>
<th>CO Year Est.</th>
<th>Services</th>
</tr>
</thead>
<tbody>
<tr>
<td>Botanical Developments</td>
<td>541-417-9058</td>
<td>541-417-9045</td>
<td><a href="mailto:info@botanical-developments.com">info@botanical-developments.com</a></td>
<td>R dalle Kelly</td>
<td>40</td>
<td>2003</td>
<td>Landscape architecture, construction, maintenance &amp; habitat restoration services for ecologically sound landscapes.</td>
</tr>
<tr>
<td>Duggan-Earth - Design to Nature</td>
<td>541-350-7000</td>
<td>N/A</td>
<td><a href="mailto:info@dugganearth.com">info@dugganearth.com</a></td>
<td>Elion Chisholm</td>
<td>1</td>
<td>2001</td>
<td>Landscape architecture, land use planning &amp; design of residential &amp; commercial, resort &amp; park properties.</td>
</tr>
<tr>
<td>Mako Landscape Architecture</td>
<td>541-389-7060</td>
<td>541-389-7070</td>
<td><a href="mailto:info@makolandscapearchitecture.com">info@makolandscapearchitecture.com</a></td>
<td>Todd Manton</td>
<td>10</td>
<td>1986</td>
<td>Landscape architecture, land use planning &amp; design of residential &amp; commercial, resort &amp; park properties.</td>
</tr>
<tr>
<td>Kenton Langenderfer Landscape Architecture</td>
<td>541-750-0100</td>
<td>N/A</td>
<td><a href="mailto:info@kentonlangenderfer.com">info@kentonlangenderfer.com</a></td>
<td>Kenton Langenderfer</td>
<td>5</td>
<td>2012</td>
<td>Landscaping architecture, planning, landscape architecture, portfolio management, construction engineering services.</td>
</tr>
<tr>
<td>Sear Landscape Architects</td>
<td>541-382-2000</td>
<td>N/A</td>
<td><a href="mailto:info@svoice.com">info@svoice.com</a></td>
<td>Mike Sudio, Brian Nierman</td>
<td>60</td>
<td>2014</td>
<td>Landscape architecture, design, master planning, landscape design, construction documentation.</td>
</tr>
</tbody>
</table>

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much supply. Especially with the growth Bend has seen in the last two decades, landscaping companies have seen steady business with new developments.

“We’ve had tons of wealthy clients, homeowners and developers, who have come to the region with the goal of developing a property. With steady growth around town, we saw company growth, as well,” West said.

In dealing with clients, West ensures that employees provide the highest level of customer service and industry expertise as possible, “My rule with employees is to answer your phone. Always,” he said. “I ask that they provide our quality product, have good communication, punctuality and customer service.”

To ensure he’s working with the most qualified people, West pays his employees about 20 percent more than the local industry average. protect the company, and my employees. If one area suffers, we can pivot.”

These plans to diversify are taking Newport Ave Landscaping into a bright future where West employs a much larger design department that can handle larger, more prestigious projects. West said this would not only open more doors professionally but also help the company internally by having a more diverse team of thinkers to evaluate projects from every possible angle.

“In the future, we want to build up our design department by adding more designers and landscape architects,” West said. “This would allow us to work on larger projects and it would help add legitimacy to the company.”

West plans on growing as big as possible, so long as he and his team keep providing top tier service and products, “I always tell my staff, ‘We’ll grow as fast as we can, as long as we keep providing our quality of product and service,’” he said. “If that is hindered, we’ll have to reevaluate and stay where we’re at.”

1020 Paiute Way #100, Bend • 541-617-8873
newportavelandscaping.com
<table>
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<tr>
<th>Company / Address</th>
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</tr>
</thead>
<tbody>
<tr>
<td>Rich’s Nursery &amp; Landscaping</td>
<td>541-977-5459</td>
<td>N/A</td>
<td><a href="http://www.richsnursery.com">www.richsnursery.com</a></td>
<td>Dave Laster, Steve Lemmon</td>
<td>2</td>
<td>2010</td>
<td>Landscape design, paving &amp; masonry, hardscaping assembly, estate project management, PERV of local considerations.</td>
</tr>
<tr>
<td>Complete Irrigation Services LLC</td>
<td>541-546-0536</td>
<td></td>
<td>wwwCOMPLETEirrigation.com</td>
<td>Tan Lawrence, Jim Owens</td>
<td>5</td>
<td>2010</td>
<td>Irrigation startups, repairs &amp; upgrades, annual inspections, hardscaping &amp; more.</td>
</tr>
<tr>
<td>Everlast Irrigation</td>
<td>541-362-1309</td>
<td>N/A</td>
<td><a href="http://www.everlastirrigation.com">www.everlastirrigation.com</a></td>
<td>Jerry Frazier</td>
<td>5</td>
<td>2011</td>
<td>Irrigation, landscape construction, landscape maintenance, hardscaping &amp; snow removal. LCB#96165</td>
</tr>
<tr>
<td>Landscape Elements, LLC, CCB #1726</td>
<td>541-541-3208</td>
<td>N/A</td>
<td><a href="http://www.landscapelifestyle.com">www.landscapelifestyle.com</a></td>
<td>Parker Doty</td>
<td>15</td>
<td>1999</td>
<td>Complete design &amp; build landscaping &amp; irrigation services.</td>
</tr>
<tr>
<td>Millah Landscaping Services LLC</td>
<td>541-548-1532</td>
<td></td>
<td><a href="http://www.millahlandscaping.com">www.millahlandscaping.com</a></td>
<td>Mike Bierlich</td>
<td>30</td>
<td>1988</td>
<td>Landscape maintenance, landscape construction, irrigation services, new &amp; seasonal services, maintenance services throughout Central Oregon. LCB#100331.</td>
</tr>
<tr>
<td>White Oak Landscaping &amp; Irrigation</td>
<td>541-621-9039</td>
<td>N/A</td>
<td><a href="http://www.whiteoaklandscaping.com">www.whiteoaklandscaping.com</a></td>
<td>Kenk Tarrant</td>
<td>7</td>
<td>2000</td>
<td>Native plant nursery, small &amp; wholesale plant sales, conservation planting, ecological restoration, educational services. LCB #100331.</td>
</tr>
</tbody>
</table>

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PREMIER FULL-SERVICE
LANDSCAPING COMPANY

OVER 75+ PROFESSIONAL TEAM

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A Creative Way to Enhance Your Retirement

A Real-Life Case Study

by DAVID ROSELL — Rosell Wealth Management

W
ouldn’t life be simple if everything was black-and-white, yes-or-no proposition? Of course, as we all know by now, that’s not the way things are. And frankly, all those shades of gray make things a lot more interesting. But competing interests also make our lives more challenging. Fortunately, when it comes to selling your life insurance policy, you don’t have to decide to either sell, sell, or hold, hold, hold. You can do both.

Shockingly, up to 90 percent of life insurance policies never pay a death benefit1. Instead, they expire, lapse, or are surrendered. Let’s discuss a relatively unknown option that could significantly benefit people who no longer want or need their policies. Just like you trade in an automobile or investment portfolio, life insurance is considered to be a capital asset — an asset that may have significant value.

Sometimes people still have a need for some of their insurance but not all of it. Consider this example of a hypothetical couple entering retirement who no longer have a need for life insurance. Let’s say that at age 55, the husband purchased a life insurance policy with a $2 million death benefit. Twenty years later at the age of 75, his children are grown up and financially successful. He has a granddaughter with a disability and his intentions are to leave a $500,000 bequest to her. Rather than sell, sell, sell or hold, hold, hold. You can do both.

Don’t you love that?

But why consider a hypothetical story when we can talk about real ones?

Making an informed decision

Over the years a significant number of my clients have relocated from Central Oregon to the warm, sunny weather of Arizona. Even my parents, who have permanently relocated to Scottsdale. It all makes sense this time of year when winter lingers into spring.

Glen and Marcia relocated to Tucson, Arizona, shortly after retiring. Glen had a successful 40-year career as an orthopedic surgeon in Chicago. His specialty was radiofrequency ablation (RFA), a procedure used to treat pain in one’s lower back. This relatively simple outpatient technique uses a needle electrode that sends electrical currents to the pinched nerves in one’s joints. The electrical currents create heat that damages the nerve so it can no longer send pain signals to the brain. Glen had always received great satisfaction witnessing his patients enter his office with debilitating discomfort and then leave pain-free just an hour later.

Their palm-tree-lined retirement community looks and functions like a resort. The couple enjoys playing pickleball on one of the tennis courts that was recently converted to meet the demand of this fast-growing sport, followed by a swim in one of the three pools. Most evenings are spent in their backyard with friends as they watch the sunset, a Manhattan in hand.

Most of the community’s residents, who largely hail from the Midwest as well as Canada (with a growing number from Central Oregon) return to their hometowns when the sweltering heat sets in each May. Glen and Marcia own one home and make the best of the hot summers. Sadly, this is not by choice as they lost their significant portion of their wealth after investing Glen’s entire $2 million policy. After learning that his life expectancy was prolonged and his blood pressure was elevated, Glen and Marcia declared bankruptcy. Even though they have not been able to maintain the lifestyle that they were accustomed to, their marriage has fortunately stayed strong.

Glen recently celebrated his 74th birthday. He had two different term insurance policies with a total death benefit of $5 million. The $3 million policy needed to be converted into a permanent policy if it were to remain in force. His second policy had a death benefit of $2 million; however, this policy was not convertible. When referred to our practice, Glen shared with us that he could no longer afford making the steep premium payments of $92,000 for the $3 million policy and $46,535 for the $2 million policy. After learning that his life expectancy was estimated to be between seven and nine years, we felt confident that we would receive multiple offers for his policies, which would potentially increase the value we could get for them.

We are fortunate to have access to Valmark’s Policy Management Company (PMC), which is unique to the insurance industry. We run each and every policy through this system, regardless of whether we are ensuring that a client’s life insurance policy is being managed properly or whether someone is considering a potential life settlement. This enables our team and our clients to make an informed decision they’re comfortable with.

The PMC monitors our client’s policies. This is imperative as even the simplest life insurance policies, which are customized for each individual client, are intricate and multi-faceted. Life insurance policies have many moving parts that include everything from structuring the policies to managing a client’s entire retirement plan and assets. A creative way to enhance one’s retirement is by considering options that could significantly benefit people who no longer want or need their policies.

Continued on Page 30

A Real-Life Case Study

Saturday, April 22, 2023, 7 pm – 10 pm
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Central Oregon Community College (COCC) has hired Cory Darling as director of campus safety and emergency management. Darling brings a 35-year career in Central Oregon law enforcement with a focus on training, crisis intervention, emergency preparedness and community partnerships to the role. Most recently, he served as the chief of the Sunriver Police Department from 2018 until his retirement in 2022.

Darling was born and raised in a small farming community in southern Idaho. He moved to Bend in 1984 and began his law enforcement career in 1988. He holds an Associate of Applied Science from COCC in apprentice ship in law enforcement, a bachelor of arts in criminal justice from American Military University, and is a graduate of the FBI National Academy Class 237. He served on the Central Oregon Emergency Response Team (SWAT) for 16 years and the Central Oregon Drug Enforcement Team (CODE) for five years. Darling is currently on the board of directors for KIDS Center, is the state vice president for the Oregon Police Benevolent Foundation and is a board member for the Oregon Association of Chiefs of Police.

Darling has held several positions as a law enforcement training instructor. He also holds past positions as president of the Oregon Tactical Officers Association (OTOA), vice president of the Oregon Narcotics Enforcement Association (ONEA), Central Oregon Police Chaplaincy board member, Oregon Association Chiefs of Police (OACP) liaison for the Oregon Terrorism Information Threat Analysis Network (TITAN) Fusion Center, chair of the Deschutes County Crisis Intervention (CIT) Steering Committee and National Alliance for the Mentally Ill (NAMI). Darling begins in his new role at COCC on Monday, April 3.

The Center Orthopedic & Neurosurgical Care announced the appointment of Dr. Ian McAlister as its new orthopedic trauma surgeon. McAlister brings a wealth of knowledge to The Center’s orthopedic team.

McAlister specializes in caring for patients that have sustained an injury to the musculoskeletal system, such as a fall or car accident, as well as performing hip and knee replacements. He spent five years in an orthopedic trauma residency at the renowned Mayo Clinic, followed by a one-year fellowship at R Adams Cowley Shock Trauma Center in Baltimore, Maryland. Dr. McAlister joins The Center after working for three years at Orthology at Ascension St. Vincent, working at a Level 1 trauma center in Indianapolis.

McAlister was inspired to pursue a career in medicine after sustaining a shoulder injury while playing football and receiving surgical treatment from Dr. Jacobson. After that experience, his desire to help people in the same way. After 20 years, not only has he achieved that, but he also has the privilege of practicing medicine in his hometown and helping our community, that he deeply cares for. He enjoys spending time with his family, playing golf and traveling.

Coldwell Banker Bain would like to congratulate David Gilmore on his multiple successes. Gilmore has achieved International Diamond Society status which places him in the Top 10% of nearly 100,000 Coldwell Banker agents/brokers worldwide. He is also celebrating 25 years of being a professional. Gilmore is uniquely positioned to serve clients in both Central Oregon and the Greater Palm Springs area.

Bend’s Taylor Northwest was recognized for having one of the best construction safety and health program in 2022 by the Associated General Contractors of America (AGC). The association, which oversees the prestigious AGC-WTQ Construction Safety Excellence Awards, an annual ranking of construction safety and health programs, noted that 47 other companies were also selected as winners for their commitment to safety and occupational health management and risk control.

Dan Fordice, the owner of Taylor Northwest, is a president of Fordice Construction Co. in Vicksburg, Mississippi, noted that there are multiple winners because the awards are distributed for several divisions and categories, based on the amount and type of work performed. He added that the AGC-WTQ Construction Safety Excellence Awards winners are selected by a panel of five independent safety and health professionals within the construction industry. Final judging for the awards program take place during the contractors’ association’s annual convention in Las Vegas, Nevada.

After working in the Early College world for the past 15 years, Suzanne Moore has launched her own Educational Consulting Company, MORE Educational Services, in Bend. Moore brings over 30 years of experience in education to the position. She has taught secondary math and science in Beaverton, Istanbul, Malaysia and India. After ten years teaching overseas, Moore and her family settled in Bend. While living in here, Moore earned her masters of education in special education and project management. In addition to earning her administration certification from Lewis and Clark and certification in College Consulting from UCLA. Over the past decade, while working in Central Oregon, Moore has realized her passion lies in assisting families with making the college search and application process stress-free and engaging. Students in high school are ideal candidates for Moore’s services.

Four Central Oregon community members have been appointed to serve on the Oregon State University - Cascades Advocacy and Advisory Board by Interim Vice President Andrew Ketsdever.

Amber Broadbent, senior director of the Oregon Outdoor Alliance from 2018 until his appointment at Bend Bioscience. Prior to joining Bend Bioscience, Broadbent worked in product and corporate development, as well as research and development, at Research-Capsul-Lonza. She earned a doctorate in engineering and a bachelor’s degree in chemical engineering from Montana State University.

Iman Nazeeri-Simmons, chief operating officer of St. Charles Health System in Bend. Prior to joining St. Charles, Nazeeri-Simmons served as chief operating officer of Zuckberg San Francisco General Hospital, where she had also served as chief quality officer. Nazeeri-Simmons grew up in Oregon and earned a master’s degree in health behavior and health education from the University of Michigan. Nazeeri-Simmons has taught in higher education for more than 17 years, most recently at the School of Public Health at University of California, Berkeley.

Mike Wallenfels, senior vice president of global sales for Helen of Troy’s home and outdoor division, where he oversees North America sales teams for Hydro Flask, OXO and Speery brands. Wallenfels earned a bachelor’s degree in management from Saint Joseph’s University. San Diego State University and has devoted a 30-year career to the outdoor industry and to advocacy in support of outdoor recreation issues. He has served as president of the board of the Outdoor Industry Association, where he currently serves on the advisory board of the OSU Center for the Outdoor Recreation Economy.

Wade Westhoff, who leads the Westhoff Group of Raymond James Financial Services in Bend. Westhoff served as chair of the OSU Alumni Association board of directors from 2019 to 2021. In 2021, he was awarded the Alumni Association’s “Scram” Graham Leadership Award. Westhoff earned a bachelor’s degree from OSU and is a three-generation alumnus.

OSU-Cascades’ Alumni Advisory Board is made up of community members who provide advice and support to the vice president of the campus.

Environmental Science Consultants (ESA) announced the additions of Aaron Killgore, Anna Kopitov and Jennifer Thomas to its Biological Resources and Natural Resource Management Team in the Pacific Northwest. Joining the region’s 150-plus employee-owned workers, they will work with department managers to conserve sensitive natural communities throughout Washington and Oregon, Killgore, Kopitov and Thomas bring years of experience with them due to their expertise in environmental planning, wildlife surveys and mitigation policy.

As senior principal biologist, Killgore will use his more than 15 years of experience as a wildlife biologist specializing in environmental planning and National Environmental Policy Act (NEPA) project management. With an emphasis on aviation, military and public lands projects, Killgore is well-versed in biological and cultural compliance, public outreach and federal business development. He also has experience in conducting wildlife surveys and preparing natural resource management plans. Killgore most recently served as senior environmental planner at Mead & Hunt.

Kopitov steps into the role of senior restoration biologist possessing more than 15 years of professional experience as a wildlife biologist, wetlands specialist, conservation biologist and regulatory compliance specialist. Her expertise includes technical research and studies, terrestrial and freshwater and marine aquatic field studies, habitat and plant community mapping and wetlands assessments. She has vast experience preparing regulatory compliance and permit applications in support of federal, state and other federal and state transactions. Kopitov joins ESA most recently from PND Engineers, where she was senior ecologist and regulatory specialist.

As a principal restoration biologist at ESA, Thomas is a mitigation policy expert with more than 30 years of experience. A pioneer of the discipline, she has worked on more wetland mitigation bank projects than any other individual in Washington State. Her experience includes leading an inter-agency team of ecologists to work with state and federal agencies and Tribal representatives to write King County’s Wetland Mitigation Banking Rules, the first in the state. Thomas also has developed monitoring and management protocols for bank sites on behalf of King County and for private sector clients. Thomas comes to ESA from Jacobs Engineers, where she served as senior scientist and project manager.

ESA’s integrated team of fisheries and wildlife biologists, wetland scientists, conservation planners and water quality specialists work with clients throughout
Oregon and Washington. They support important transportation and airport projects, conservation planning and restoration design largely focused on salmon recovery, as well as clients in the energy and water markets.

Following an in-depth evaluation of internal operations, financial management practices, risk management practices, governance standards and youth programming operations, Heart of Oregon Corps received accreditation from the Corps Center of Excellence, the national accrediting body for Service and Conservation Corps.

As defined by The Corps Network, the national association of Service and Conservation Corps, Corps are comprehensive youth development programs that provide young people (generally ages 16-25) the opportunity to serve in crews on important community and environmental projects. Corps members develop job and leadership skills and earn wages, a stipend, and/or an education award for their service. Accreditation is granted to Corps that demonstrate a high level of accountability to the communities in which they operate and the Corps members they enroll.

As an accredited Corps, Heart of Oregon Corps has proven its ability to provide safe, appropriate, meaningful experiences to the young people they engage in service projects. They have also proven their ability to provide high-quality project outcomes to their partners – including the U.S. Forest Service, the Bureau of Land Management, Oregon State Parks, Deschutes County Solid Waste, Bend Parks and Recreation, Sisters Habitat for Humanity and more — with whom they collaborate to develop service opportunities for Corps members.

The Corps Center of Excellence is administered by an advisory committee made up of retired and former Conservation Corps leaders, retired and former federal land management agency staff and other experts. During the accreditation process, an accreditation team comprised of persons with expertise in Youth and Conservation Corps operations review a Corps’ service project and Corps member outcomes, internal documents and financials. This team also conducts a multiple-day site visit at each Corps undergoing the accreditation process. Results of these reviews are presented to the Advisory Committee for discussion and approval. Accreditation lasts for five years with each Corps required to provide an annual update.

Bright Wood recently had 31 supervisors graduate from COCC’s Leadership Lab and they aren’t stopping there. Bright Wood is on track to have 15 more graduates of the program by the end of spring 2023.

Each session covered a skill set that all great leaders have: moving from peer to supervisor, accountability and delegation, coaching and feedback, working with difficult people, performance management and team building.

Got a Who’s Who? Send it to CBN@CascadeBusNews.com

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Healthy Communities

More Than Medical: Mosaic Community Health
Nonprofit Community Health Center Embraces Updated Name, Mission, Vision & Values

by BRIDGET McGINN, Communications Manager — Mosaic Community Health

Mosaic Community Health (formerly Mosaic Medical), a nonprofit community health center providing quality care for all in Bend, Redmond, Prineville and Madras, has refreshed their name to better align with the full scope of services they provide. Mosaic’s Board of Directors also announces the organization’s new mission, vision and values.

“In 2020 as we began to prepare to celebrate our 20th anniversary, we took the opportunity to reflect on who we have grown to become, and where we are headed,” said Rod Ray, chair of Mosaic’s Board of Directors. “As Central Oregon has grown, Mosaic has grown right along with it. In fact, we have completely outgrown the ‘medical’ part of our name.”

Originally established in Prineville in 2002 by community members with the intent to provide access to quality care for everyone — regardless of their social, economic or insurance status — Mosaic has now expanded to more than a dozen sites in Bend, Redmond, Madras and Prineville. The organization also operates a Mobile Clinic, which travels around the region serving the unhoused population.

Mosaic services today include not only medical care for all ages, but dental, behavioral health, pharmacy, nutrition, help accessing health insurance and other basic needs plus much more.

“After much research and discussion with our board, staff and community partners the decision was made to change our name to Mosaic Community Health,” said Megan Haase, FNP and Mosaic’s CEO. “As a nonprofit Community Health Center, we feel very aligned with this refreshed name. And we are so happy to keep the Mosaic part of our identity, which represents the diversity of our team and the people we serve.”

Dozens of internal discussions and surveys with staff members from every part of the organization took place during the brand refresh and crafting of the new mission, vision and values.

“Our dedicated volunteer board members — half of whom are patient representatives — spent nearly two years reviewing and finalizing our new mission, vision and values,” said Elaine Knobbs-Seasholtz, director of Strategy and Development for Mosaic. “After much thought and input we are so proud to share these foundational items with our community.”

MISSION
Our mission is to provide trusted quality care, with compassion and support for all.

VISION
Our vision is a healthy and thriving community for everyone.

VALUES
Inclusion
Everyone is welcome and we celebrate diversity; we work to end injustice so that everyone has opportunities to thrive.

Respect
We care about you; you are seen and heard; we seek to be worthy of your trust.

Openness
We are present and compassionate; we are curious, life-long learners to better serve you.

Collaboration
We build and invest in relationships; we create connections with each other, our patients, and our community partners.

Integrity
We are honest, accountable, and transparent; we live our values.

Advocacy
We are champions and change-makers; we are relentless in making our community a better place for everyone.

Transformation
We pursue excellence through innovation and courageous leadership.

The process of updating the organization’s name throughout all sites across the region will unfold over the course of the next year. The Mosaic website url has been updated to: MosaicCH.org. All previous links/urls will continue to work.

About Mosaic Community Health:
Mosaic Community Health is a nonprofit community health center that serves Central Oregonians from all walks of life. Through a network of more than a dozen clinics, we offer integrated health services that address each patient’s medical, dental, behavioral health, nutrition and medication needs. Our care is never influenced by how much money our patients make, what language they speak or the status of their insurance coverage. Mosaic Community Health provides quality care for all.

MosaicCH.org

Thank you, Partners in Care Volunteers

150 and counting!
Senior Services Center is a “one-stop” shop able to continue bringing the community this building, and we’re ecstatic to be and soup kitchen. Susan Rotella, Executive then transitioned into a community center into the first senior center in the city and administrative offices. The site opened serve underrepresented entrepreneurs Seed Fund for partnering with us on this success. I also want to thank the Portland and helping to eliminate barriers to their nationwide do not access traditional loans or fail shortly after. According to a Ewing Marion Kauffman Foundation report , at least 83 percent of all entrepreneurs many startups never make it to market — many startups never make it to market — even greater for overlooked entrepreneurs.
BUILDING PERMITS

**City of Bend**

- Commercial (Alteration) 10,506 sf. at 550 NW Frankline Ave. Ste:208, Bend 97703 OR Owner: Keystone Partners, Inc.
- Commercial Building and Renovation 541-550-2740 Permit # PRRE202206540

- Commercial (Alteration) 53 at 63455 N Hwy 97, Ste12, Bend 97703 OR Owner: CVSC, LLC
- Builder: Christiansen's Contracting Company (QC) 541-526-0195 Permit # PRRE202207821
- Commercial (Alteration) 1 at 2450 NE 4th St 97701 OR Owner: High Desert Industrial Park, LLC Permit # PRRE202206189
- Commercial (Alteration) 575 at 409 NW Franklin Ave. Ste:700 Bend 97703 OR Owner: Brooks Resources Corporation Permit # PRRE202300046
- Commercial (Alteration) 6,210 sf. at 2450 NE Mary Rose Pl. Ste:110, Bend 97701 OR Owner: Bend Surgical Partners, LLC Permit # PRRE202207831
- Commercial (Alteration) 53 at 2790 NW Crossing Dr. Ste:500 Bend 97703 OR Owner: NWX Buildings, LLC
- Builder: Mission Building and Renovation 541-550-2740 Permit # PRRE202206559
- Commercial (Alteration) 2,592 sf. at 410 SE 8th St. Redmond 97756 OR Owner: Kevin and Shari Crabtree 3067 SW Hemholtz Way, Redmond, OR 97756
- Commercial (Alteration) 2,318 sf. at 719 SE 3rd St. Bend 97702 OR Owner: JK Bend Taft, LLC Builder: Kelkline, LLC 541-312-4034 Permit # PRRE202206374
- Builder: Landon Construction, Inc. 541-948-2568 Permit # 711-22-001392
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- Commercial (Alteration) 1 at 2495 NE 4th St. Bend 97701 OR Owner: High Desert Industrial Park, LLC Permit # PRRE202206189
Beatriz Escobedo, who manages LCA’s Redmond office, cuts the ribbon.

Leslie Cano, advocacy coordinator, with Erika Olague, client services coordinator for LCA’s Bend office.

Hilda León, leadership coordinator at LCA, and Carmen Madrid, executive director of the Central Oregon Health Council.

Ruby Ruiz, LCA’s new client services coordinator in Prineville, enjoys the festivities with her eight-month-old son, Edwin.

Renee Gonzalez, LCA’s Youth Rising manager, joins Executive Director Brad Porterfield (on drums) and guitarist Miguel del Alonso to share music.

Admin. Lt. Jesse Petersen of the Redmond Police Department attends the grand opening with his family.