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Hossick vs. Miao

Library Board Race Raises Questions of Representation

by NOAH NELSON — CBN Feature Writer



Marisa Hossick



Ray Miao

For what might be the first time in recent memory, the May Deschutes Public Library Board election has garnered widespread attention all across Deschutes County. Incumbent Ray Miao, who was first elected to the board in 1998, is campaigning to defend his position against Marissa Hossick. Both are running to represent District 4, which includes parts of Southeast and East Bend.

Contention between the two primarily stems from the passing of Bond Measure 9-139, which, “bonds to renovate, upgrade, construct and equip library facilities,” in the following ways; “Provide a new central library, provide a new Redmond library expected to significantly increase square footage; and repair, modernize and upgrade Sisters, Sunriver, La Pine, Downtown Bend and East Bend libraries.”

According to Ann Malkin, a current member of the library board who is running unopposed for reelection, this plan is the culmination of “eight years of hard work that involved tons of public comments and conversations with our community, as well as working with nationally-known library facility planners.”

Malkin, who supports Hossick in her campaign, is confident that this facility is what the community wants and needs, “this has been a robust effort, and after years of trying, we are finally close to giving this community what they deserve,” she said. “We looked at many other routes, but determined that this one best serves the public, and provides people access to the library services that we most want to provide.”

Those services include flexible community space, children’s discovery and learning programs, community events, a greater depth and diversity of literature, plenty of access to computers and internet-capable devices, an automated book/material processing system and more, all housed within a massive, 100,000-square-foot facility. For reference, Bend’s Downtown community library sits at 38,855 square feet, which would make this new central library the largest we’ve ever seen in Deschutes County, by far.

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Intentional Mountain Luxury Design Black Butte Ranch Unveils New Lodge

by NOAH NELSON — CBN Feature Writer



RENDERING | COURTESY OF BLACK BUTTE RANCH

Black Butte Ranch, the 1,800 acre destination resort that offers family-friendly experiences, luxury amenities and some of the best views in Central Oregon, was opened in 1970 and has offered mountain luxury style to guests since then. The resort has unveiled their newest amenity: the new \$20 million lodge.

The original lodge was built in 1972, and was well loved, especially by members of the community who had grown up with the lodge, or watched their children grow up in the lodge. “It gave us all some wonderful memories, and maybe that love of the original is one of the reasons it took

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Central Oregon Financial Institutions Spotlight — Pages 13-23

New Bend Project Adds Mediterranean Flavor Great Greek Grill Latest Addition to Emerging “Reed South” Mixed-Use Hub

by SIMON MATHER — CBN Feature Writer



REED SOUTH MIXED-USE HUB | PHOTO BY CASCADE BUSINESS NEWS

A taste of the Mediterranean is the latest addition to an eclectic mix of tenants joining a new mixed-use development emerging on Bend’s southeast side.

The Great Greek Mediterranean Grill, ranked as a top new and emerging franchise by Entrepreneur magazine in 2022,

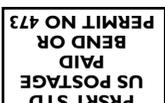
is set to launch its first Oregon location this summer at Reed South, which is nearing shell construction completion on a 3.4-acre site at the bustling intersection of 27th Street and Reed Market Road.

The Great Greek will join a diverse mix of users at the

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The NOW Massage is Coming to Oregon

The NOW Massage, a wellness brand transforming the therapeutic massage space, announced plans today for its first Oregon locations in Bend and Portland. The NOW Massage boutiques will be located in Portland's Pearl District (903 NW Davis Street) and Hawthorne neighborhood (4510 SE Hawthorne Blvd), with an additional boutique coming to Bend (210 SW Century Drive). All locations are expected to open this summer.

"We are excited to open in Oregon and continue The NOW's national expansion by bringing our singular aesthetic and

elevated massage experience to the area," said Gara Post, co-founder and chief creative officer of The NOW Massage, headquartered in Los Angeles.

The NOW has reimagined the approachable luxury of a neighborhood spa with high quality massages and custom enhancements that offer relaxation and healing. The boutique's clean, modern design incorporates natural materials and is heightened by the scent of

Continued on Page 30 ▶

Trailblazing Change

Central Oregon Trail Alliance enhances Bend's mountain bike trails for adaptive riders.

Central Oregon Trail Alliance (COTA) announces an upcoming project to increase mountain bike trail accessibility for riders of adaptive mountain bikes in Bend. In collaboration with key leaders in accessible recreation, COTA aims to enhance the riding experience for athletes with disabilities by providing better documentation to promote accessible riding opportunities in the region.

From May 1-14, 2023, a team of adaptive mountain bikers will assess 100 miles of trails near Bend, including the trail experience, trailhead facilities, and accessibility barriers. The project will

also include a community day on May 6 at LOGE Camp Bend, where anyone in the community can meet the team while learning more about accessibility and celebrating the Central Oregon mountain biking community.

COTA's trail assessment is managed by Empowering Access, which is owned by Ashley Schahfer, who leads disability equity and inclusion consulting in the built environment. The on the ground team will be led by Quinn Brett and Joe Stone of Dovetail Trails. Their combined expertise will ensure that the project provides tangible data, recommendations, and

Continued on Page 30 ▶

RECENT TRANSACTIONS

Compass Commercial Real Estate Services brokers **Bruce Churchill, Jay Lyons, SIOR, CCIM** and **Grant Schultz, CCIM** represented **Effectual, Inc.**, in the sublease of a 4,607 SF office suite located at 2738 NW Potts Road in Bend. Churchill also represented the tenant, **Puffin Coolers**.

Avelo Airlines Continues Central Oregon Expansion with New Exclusive Nonstop Service to California Wine Country

Introductory One-Way Fares Between RDM & Sonoma County Start at \$34

Avelo Airlines announced today it is expanding service at Central Oregon's Redmond Municipal Airport (RDM) with new nonstop service to Sonoma / Santa Rosa, California. Avelo will be the only airline offering nonstop flights between Central Oregon and California Wine Country's Charles M. Schulz-Sonoma County Airport (STS).

Avelo's nonstop service between RDM and Sonoma County will begin on June 23 and operate twice weekly on Mondays and Fridays utilizing Boeing Next-Generation 737 aircraft. Introductory one-way fares will start at \$34* and Customers can make reservations at AveloAir.com.

Avelo Airlines Chairman and CEO Andrew Levy said, "We're growing again

at RDM! We are excited to announce more service from Central Oregon with this new nonstop route to Sonoma County. Our Central Oregon Customers know that Avelo is the most convenient and affordable way to get to Los Angeles and Palm Springs, now flying to California Wine Country is easier than ever - whether for vacation, a weekend getaway, or reconnecting with family and friends."

RDM Airport Committee Chair Sean Neary said, "This is an exciting time for travelers to and from Central Oregon. Adding another new nonstop destination further demonstrates the draw of

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Hossick vs. Miao

Continued from page 1

According to Malkin, “the people voted, it got approved and we assembled a team of contractors, builders, architects, and everyone else we needed to pull off a multi-faceted building project like this one. The designs we’ve gotten back are great, and the public will be very excited about these new facilities.”

Candidate Hossick is in clear support of this facility as the plans stand now. As a mother of two kids who moved back to Bend because she specifically wanted to raise her family here, she is excited to take her kids to explore the new facility, and hopes other families feel the same.

“I love learning about what makes a community tick in a healthy way, what kind of architecture brings people together, and I like to be involved with what is going on with my family,” Hossick said. “We want to do what’s best for the culture of the area because it is my family’s future as well.”

Despite the contention and obvious frustration that the board members have with each other, both candidates Hossick and Miao seem to agree more than people might expect. Both candidates agree that creating small, neighborhood libraries is a costly and ineffective idea. While it has been shared that this was Miao’s proposal, he shared in an interview that he has never supported this idea, and he is in support of community libraries, using the East Bend and Downtown libraries as examples.

Both candidates also agree that library staff have been taking an unfair amount of flak from the public, due to this contentious race and the strong feelings on either side.

In addition, both candidates agree that the will of the voters cannot be overturned. Despite claims that he is attempting to overturn the bond measure, Miao stated that he fully acknowledges the legally-binding nature of the bond, and claims that his plan falls within the language of the bond, partially because the bond, he claims, was written using vague language.

Interestingly enough, both candidates claim to be very concerned about losing the trust of the voters. Hossick argues that her opposition’s position might lose the trust of the majority who voted for the new central library, while Miao argues that his opposition’s position might lose the trust of voters in communities like Redmond, La Pine and South Bend.

So what is Miao’s plan, if it is not to subvert the vote and create small and ineffective neighborhood libraries? Simply put, he argues that the board should “pump the brakes” and do more research to find a plan that everyone can agree on.

“In the same election cycle (as Bond Measure 9-139), four other Oregon libraries

came up with financial measures, and all won by about 20 percent or more, the smallest majority being 18 percent and the largest being 27. We won by 4 percent, and that raised a red flag,” said Miao. “A win is a win and we will do this because we are required to. But, when we analyzed the vote later on, we found that Redmond defeated the measure by 8 percent. District 3, which represents South Bend all the way down to La Pine, defeated the measure by 10 percent. My zone only passed it by 0.8 percent.”

While he acknowledges that the majority of Deschutes County voted in favor of the bond and that it cannot be reversed, his main argument lies in taking time to understand why certain communities, especially those outside of Bend, might not support the bond, “we have twenty years to make this right, so we have time,” he said. “We should use that time to understand why these communities are not in favor of the decision.”

Miao argues that we should look to the success of the East Bend library. Opened in 2011, this community library has helped take pressure off of the Downtown library by decreasing foot traffic and providing library services to a historically underserved part of our community. Miao argues that the new Central Library should be paused temporarily and scaled back. He said that the new facility can meet the requirements that are stated in the bond measure while taking up less than half of the proposed space; saving money for other potential future projects, such as community libraries like the East Bend library.

Miao’s argument lies in being patient. He claims that the bond measure is vague in its wording (nowhere does it state how big the Central Library must be) and because it passed by a margin that he considers to be too slim, he said it won’t hurt the community to take some time and understand why communities like Redmond and La Pine are, by and large, not in support of the bond measure.

The benefits of the proposed new Central Library, if it is built at 100,000 square feet, cannot be denied. A facility of this size and scope will undoubtedly help spread library services to the community and help prepare Bend for future growth. However, the question on many voters’ minds seems to be a question of equity in access.

It is perfectly reasonable to say that the bond passed, and therefore the majority of the voters want the new, massive central library. It is also reasonable to point out that voters from small communities outside of Bend are much less supportive of this idea, and that their opinions can be taken into consideration.

After all, how ethical is it to ask those communities like Redmond and La Pine to raise their taxes for a project that the majority of them did not approve of? On the other hand, how ethical is it to raise this question after a majority of Deschutes County voted to approve the plan?

These questions and more are being confronted in this May race between Marisa Hossick and Ray Miao.

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Hiring in a Tight Labor Market

Think Capability over Experience

by **COURTNEY MARSHALL, Recruiter — G.A. Rogers & Associates**

In 2021 The State of Oregon Employment Department reported that there were 222 people employed as bank tellers in central Oregon. Their average hourly income was \$18. That's almost 250 people in our area who are primed for office positions and making less than the average administrative assistant or accounting clerk in central Oregon (\$22/hr). In my last article I mentioned the Sansdem — we have less people in the workforce now than we ever have. That means that companies need to reevaluate how they qualify new candidates. Hiring based on capability over experience is a necessity in this tight labor market.



Hiring based on capability takes more upfront effort, but can ultimately add a huge amount of value to an organization. When you hire for capability, you can often get a 'discount' on new employees, inject different thoughts into your organization, and tap into a unique network for future recruiting. Let's use banks and credit unions as one example of an untapped recruiting ground.

Whether we're talking about tellers, bankers, loan officers, or branch management, people working in banks have experience performing in an office setting. Don't discount the basics! These people know how to show up for work, on time, every day. They work with a variety of software and hardware. Most people working in financial institutions have to juggle the needs of keeping an office running, with the relentless stream of people looking for banking assistance. They maintain compliance, provide customer service, often have sales goals, track data, handle cash, schedule appointments, take continuing education courses to keep certifications up to date, and many other day-to-day tasks. Essentially these people know how to work consistently within guidelines. What does your company need? Take a longer look at your companies open job descriptions; are you looking for a title or are you looking for a set of skills? Chances are you can find that set of skills in someone who doesn't already have the title you're searching for.

Recruiting for capability is not as straightforward as recruiting for experience. It does take more work out of the gate, but the rewards are worth the effort! It's also worth the effort to write a new list of skills your ideal candidate would have. Think more about what the person does on the day to day and less about what their place in the business is. This can help you pair down to the basics, and find people in other roles that are doing the same things. Once you find out what other jobs require the same skills then you can start building your network in that area as well. Don't forget the power of networking in terms of recruiting. Talk to everyone. Talk to your banker when you go to the bank, attend networking events, ask your

current employees for referrals. Active recruiting is always more effective than passively waiting for someone to apply to your job postings, but your company might not have the resources. In that case take a few extra minutes and post a well written job description under multiple titles. If you want to attract more candidates with the capability to do the role, make it obvious that you're open to a variety of backgrounds in your job description. Do some market research. Be transparent with your pay. It's probably more than what these people are making already!

If you do some thinking and decide that recruiting out of a bank or credit union makes sense for your business, there will be some challenges to overcome. Banks are very dependable. Your company will need to present as well established as most people in banking are risk adverse.

Banks have clear expectations and paths for growth. Be prepared to either hire someone for a step-up role or have a clearly defined path for growth. If what you recruiting for is a lateral move, be prepared to talk about the added benefits of working for your company. Banks are very rigid and ultimately, they are just another retail setting. Things that will probably appeal to someone coming out of a bank or credit union will be, more flexibility, remote or hybrid work, less customer interaction, or more specific work.

With less people available to fill the same number of jobs it's important to remain open minded when it comes to hiring. Hiring for capability over experience will widen your applicant pool, and help diversify your company. People coming out of banks and credit unions have great skills that can be an asset in any number of other roles. They know how to be somewhere every day and get things done consistently. It takes more upfront work to recruit for capability, and the best way to start is by narrowing in on what industries overlap the skillsets you need, and then actively growing a network in those communities. Whether hiring for capability or experience your company has to have something that a current employer doesn't.

Hiring can be fun! It's exciting for everyone involved. Go into the process with that mindset 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 many local companies hire people, including 15 senior level contributors in 2022.

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Dustin Riley Events

Fostering Community & Positivity

by NOAH NELSON — CBN Feature Writer

Dustin Riley Events is an event planning agency owned and operated by none other than Dustin Riley. A true one man team, Riley plays a wide range of roles, including emcee, DJ, entertainer, event planner, producer and more. Whatever is required to get an event up and running, Riley can most likely make it happen.

“It’s a lot of hats, but I think I really enjoy the variety,” Riley said. “I quite often get hired out to do more than one thing and to provide a range of services.”

Riley got his start with event planning back when he was the general manager of Silver Moon Brewing. “Part of my growth as the GM went from just writing schedules and manning the bar, to growing the business and growing the experience that we were trying to provide our customers,” he said. “Eventually, that led to doing more and more events, and I basically played the role of event manager.”

In the early stages, Riley found himself acting as general manager while also planning each event and hosting each event himself. While he is grateful for the experience, this led to working way more hours than he wanted to, so Riley took his experience and left Silver Moon to focus on events full time. Dustin Riley events was founded the week after his resignation from the general manager position, utilizing all of the connections he had made during his time at Silver Moon.

So what can someone expect from a Dustin Riley event? According to Riley, “a contagiously high level of energy, positivity, and a genuine vibe of real community,” he said. “We lead the event differently from what you might expect otherwise. Take something like our trivia or bingo events, which are seemingly normal, and I’m gonna turn it into an experience that is new for everyone.”

Take bingo, for example. Riley and a group of friends attended another bingo night in town while he was still the GM at Silver Moon, and while he said the event itself was “so-so,” he said he had an amazing time because of the people he was with, “we were high energy, rowdy, and just made it a great night. It sold me on the idea.”



DUSTIN RILEY | PHOTOS COURTESY OF DUSTIN RILEY

This showed Riley that you can take seemingly mundane activities and make them something special with the right amount of flair, energy, and arguably most importantly, genuine human connection.

“I decided to bring bingo to Silver Moon, but I wanted to make it my style of an event. Shake it up, make it an experience, or even a journey,” he said.

To this day, Riley’s creation, Not’cho Grandma’s Bingo, is still a very popular event in town that never fails to fill a room. You can still catch him hosting the event every Sunday.

Riley creates events that he wants to see come to life, “I have ideas that I want to bring to our community, and I have creative ways to express myself and create a unique experience for anyone attending an event.”

Whether Riley is brought on during the early stages of planning to lend his expert party planning eye, or to the late stages to act as the cherry-on-top emcee of an already well-planned event, his iconic style and energy is always felt.

However, Riley’s mission is greater than just bringing fun, high energy events to Central Oregon. Through each event he throws, Riley makes sure that he is helping the world become a better place, by fostering community and acceptance.

Riley is unabashedly himself; the 6’4 man is easy to spot from across a room, especially with his signature rainbow hair, rainbow eyelashes and sparkling nails. In each event, Riley leads the room by simply being himself and providing a confident example for other people to “come as they are” and be their true selves.

“I wear what I want to wear, dance how I want to dance and sing how I want to sing,” he said. “But it’s all in the spirit of kindness, generosity and love. My intention is to create a space where people feel safe and celebrated, so that they can walk into the event as their authentic selves.”

Riley recalls a story, from pre-COVID times, when at Not’cho Grandma’s Bingo; before the start of the third round, he offered from the stage to give a hug to anyone who wants one or is in need of one. “If you needed a hug, I would come off the stage and give you a hug. I would crawl under tables and pop up next to people. It would sometimes take 10 or 15 minutes just to work the room, but it was always worth it to give someone that acknowledgement, as if to say ‘I see you, you are valued.’”

This anecdote perfectly encapsulates Dustin Riley as a business and as a human. Dustin Riley Events will soon rebrand into the Youni Movement. Pronounced “You and I,” Riley plans on making the name-change to bring more kindness into the world, and to bring awareness to the idea that this cannot be done alone.

“It is more purposeful to be a part of something larger than yourself,” he said. “That’s what the movement is all about. To change the world on your own is probably impossible, but I do believe that you and I can change the world.”

Looking to the future, Riley’s dream is to offer his services for free, and to be supported by sponsors and individual donors who believe in his movement, “I’m a huge believer in community, and I believe that through community, we can create spaces in this world where everyone feels safe, supported and celebrated while expressing their true, authentic selves.”

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Pay Transparency

Current Trends & Best Practices for Compliance

by **ALYSHA PHELPS, Attorney** & **BECKY ZUSCHLAG, Law Clerk** — Barran Liebman LLP

Pay transparency laws are increasing in prevalence around the country. These laws are intended to promote fairness and reduce pay disparities based on gender, race, and other factors. Currently, nine states and localities have implemented pay transparency laws, including Oregon's neighbors to the north and south: Washington and California. Although Oregon does not have its own pay transparency law as of the drafting of this article, Oregon employers with operations, employees, or jobs advertised (think remote positions) in any of the states with pay transparency laws, should be aware of their requirements.



Alysha Phelps



Becky Zuschlag

Washington

Effective January 1, 2023, Washington State's Equal Pay and Opportunities Act (EPOA) requires employers with 15 or more employees to proactively disclose in job postings:

- The wage scale or salary range for the job; and
- A general description of all of the benefits and other compensation to be offered to the hired applicant.

Importantly, the employee threshold includes employees who do not have a physical presence in Washington, so long as the employer has one or more Washington-based employees. Further, the EPOA's definition of "job posting" is broad and includes "any solicitation intended to recruit job applicants for a specific available position, including recruitment done directly by an employer or indirectly through a third party, and includes any postings done electronically, or with a printed hard copy, that includes qualifications for desired applicants."

The Washington State Department of Labor and Industries (L&I) recently issued guidance on the EPOA's pay transparency requirements, which clarified that all employers, including private, public, unionized, and non-unionized employers, doing business in Washington State are required to comply with the EPOA. Conversely, L&I's guidance explains that employers are not required to disclose wage and salary information for jobs that are to be performed entirely outside of Washington, even if the job posting reaches applicants who could fill the position as a Washington-based employee.

Aggrieved employees may file a complaint with L&I or file a lawsuit if they believe a violation of the EPOA has occurred. Available remedies may include actual damages, double statutory damages (or \$5,000, whichever is greater), interest of one percent per month, and payment of attorneys' fees and costs. L&I may also assess civil penalties ranging from \$500 for a first violation to \$1,000 or ten percent of damages for a repeat violation.

California

California's expanded pay transparency law also became effective on January

1, 2023, which requires California employers with 15 or more employees to:

- Disclose the pay scale that the employer reasonably expects to pay for the job in any job posting, including those advertised by third parties.
- Disclose, upon request by an employee, the pay scale of an employee's current position. (Note, this requirement applies to employers of any size).
- Retain employment records, including job titles and wage history, for each employee throughout their employment and for at least three years after termination.

The employee threshold is met when an employer reaches 15 employees at any point in a given pay period, and at least one employee is located in California. All employees are included in the employee count for purposes of California's pay equity law, including employees based out-of-state. The California Labor Commissioner issued guidance explaining that a job's pay scale must be included in the job posting if the position *could* be filled by a California resident.

The consequences for failing to comply with California's pay transparency law may be substantial. For example, if an employer fails to comply with the records retention requirement, a rebuttable presumption is created in favor of the employee bringing a pay transparency claim. Additionally, complaints filed with the California Department of Industrial Relations (CDIR) may result in civil penalties ranging from \$100 to \$10,000 per violation.

Other States & Localities

Seven other states have implemented pay transparency laws: Colorado, Maryland, New Jersey, New York, New York City, Nevada, and Rhode Island.

While pay transparency laws vary by state or city, many mirror California's requirement that a wage range must be included in a job posting for any position that could be filled by an individual in the respective state or city.

Compliance

Employers with operations or employees in multiple states, and employers that advertise jobs that could be filled by individuals in other states, should prepare sound compliance strategies to ensure they are complying with respective pay transparency laws. Specifically, employers should consider taking the following steps:

- Review compensation structures for each position, ensuring that they all have wage scales or salary ranges clearly listed;

Continued on Page 31 ►



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REED SOUTH MIXED-USE HUB | PHOTO BY CASCADE BUSINESS NEWS

Reed South Mixed-Use Hub

Continued from page 1

complex of five buildings primed to become a key commercial hub at the high traffic corner off Reed Market & 27th, anchored by a new Cascade Lakes Brewery location and locally owned convenience store/gas station: Corner Market Expressway & Deli.

Created from recipes enjoyed around family tables throughout the Mediterranean for centuries, The Great Greek was founded by two third-generation restaurateurs with more than 30 years in the food and hospitality business.

Known for a modern take on authentically prepared dishes created from classic family recipes, the fast-casual restaurant concept recently opened its first California location, and the Bend launch is part of a move to grow its brand footprint in the Western U.S., with 13 new locations planned to open in five states throughout the region.

This surge in development is fueled by momentum from the brand's performance in 2022, which was the most successful year in its company history. "Last year was a banner year for our brand and positioned us for the tremendous growth we're already experiencing in this first quarter of 2023," said Bob Andersen, president of The Great Greek Mediterranean Grill. "This year, our focus remains on strategically

growing our nationwide footprint in key markets throughout the country and we're excited to bring The Great Greek Mediterranean Grill here and to more states in the West region."

New and developing locations in Arizona, California, Nevada, Oregon and Washington are part of a robust development pipeline that The Great Greek (thegreatgreekgrill.com) has generated, totaling 280 locations to be opened in the next several years. The brand plans to open 20+ restaurants in 2023 and has over 50 locations in active development to further expand its reach.

Meanwhile, the 5,000-square-foot two-story Cascade Lakes pub will be the brewery's third Central Oregon location — along with its original Redmond brewpub and successful Westside Bend spot off Century Drive — and will feature a rooftop bar with sweeping views of the Cascades and a grassy lawn.

One of Central Oregon's original craft breweries, founded in 1994, the Rhine Family became the owners of Cascade Lakes Brewery in 2018, and recently announced that it would become only the second brewery in Oregon to be entirely not-for-profit, with philanthropy extending to beneficiaries such as environmental stewardship, animal welfare and veteran/first responders support focused within Central Oregon.

Cascade Lakes General Manager Andrew Rhine said considering the increasing sizeable residential projects seeing investment in the fast-growing southeast quadrant of town, the new location would be looking to "fill a void" in the market.

The site also borders Urban Growth Boundary expansion areas, including the 382-acre future large-scale mixed-use development known as Stevens Ranch — sold by the State of Oregon to private developer Lands Bend Corp., which is planned to have 1,710 residential units and over 1.5 million square feet of commercial/industrial space.

Once the new location is open, Cascade Lakes estimates its number of employees will rise from around 80 to over 120. Its beer is currently distributed in six states, from Oregon and Washington to California, Idaho, Nevada and Montana.

Listing co-broker Bruce Churchill, of Compass Commercial Real Estate Services said another lease for Reed South has been confirmed with Breathe Deep Dental, while Letters of Intent have been signed with a drive-thru restaurant including rear patio, bake/coffee shop and stretch fitness franchise. Several remaining Class A spec flex/retail suites, together with some second-story office space, are available to lease in different possible configurations. "Reed South offers an excellent and rare opportunity for a wide spectrum of restaurants, retailers, medical, service retail and office users," Churchill commented. "Strategically located at the corner of Reed Market and 27th, it provides an exceptional location for tenants to capitalize on an underserved market in Bend, and we have seen strong interest in the project."

The mixed-use commercial venture is being developed and built by long-time Bend businessperson Kevin Spencer, who owns Empire Construction and Development. The five buildings are being built in complementary contemporary styles, spanning a combined 18,000 sq. ft. and are currently undergoing tenant improvements. Parking capacity is over 130 spaces.

Project Manager Connor Stephenson said, "We are attracting a good blend of tenants which we think will be well received by the community and people are seeing a clearer vision of how the finished product will look as building progresses."

For leasing information, contact Bruce Churchill, Russell Huntamer or Eli Harrison at Compass Commercial.

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Artificial Intelligence & Your Business

by MICHAEL SIPE, President — CrossPointe Capital

Artificial intelligence (AI) is one of the most exciting and transformative technologies of our time. From Siri to self-driving cars, AI is becoming ubiquitous in our lives. As a business owner, it's essential to understand the past, present, and future of AI as it has significantly impacted the way businesses operate. Here's some insight into the evolution of AI over the years and its impact on society, jobs, and businesses.



PHOTO | COURTESY OF CROSSPOINTE CAPITAL

A Brief History of AI — How We Got Here:

The concept of AI dates back to the 1950s when computer scientists began working on creating machines that could mimic human intelligence. The first AI program was designed to play chess in the 1950s. Since then, it has come a long way, with developments that include machine learning, natural language processing, and more to create intelligent machines. The breakthrough in AI came in 2012 with the development of deep neural networks, which has allowed machines to "learn" from vast amounts of data.

What Is AI and How Does It Work Today:

AI refers to the simulation of human intelligence in machines that are programmed to think and act like humans. It employs several techniques, including machine learning, natural language processing, and robotics. Today, AI has numerous applications such as personal digital assistants, self-driving cars, fraud detection, and even robots that can perform complex surgeries. AI works by analyzing data, identifying patterns, and making informed decisions based on that data.

Emerging Technologies in AI — What's Next: AI is continuously evolving and has the potential to revolutionize our world further. The future of AI looks incredibly promising, with new and emerging technologies like quantum computing, blockchain, and the Internet of Things (IoT). Quantum computing has the potential to solve problems that traditional computers can't, while blockchain technology can enhance AI security by creating tamper-proof data. As AI continues to evolve, we can expect to see more innovative technologies that are powered by intelligent machines.

Real World Applications of AI and Machine Learning: AI and machine learning are already being used in various real-world applications. AI has applications in healthcare, finance, manufacturing, transportation, and many others. For example, in healthcare, AI is being used to develop disease diagnosis tools, machines that can monitor vital signs, and robots that can perform surgeries. In transportation, self-driving cars are already in development, and machine learning algorithms are used to optimize traffic and transportation systems.

Challenges and Opportunities for the Future of AI: There are challenges and opportunities that come with the continued development of AI. One of the primary challenges is the fear of job loss due to automation. The flip side of this for business owners is that AI offers opportunities for workforce efficiencies. While AI will inevitably change the workforce, it will also create new job opportunities in programming, data analysis, and software development. Another challenge is the ethical considerations of AI, which include intellectual property protection, privacy concerns, transparency, and bias in decision-making. Addressing these challenges is essential to ensure that AI is developed ethically.

The Impact of Artificial Intelligence on Society, Jobs and Businesses:

AI has already had a significant impact on businesses, society, and jobs. For example, AI has changed the way businesses operate by increasing efficiency, reducing costs, and enhancing customer experiences. It has also impacted jobs, with automation potentially leading to job losses in certain industries. However, automation will also create new and different job opportunities. AI has also benefited society by enhancing healthcare, improving transportation, and creating more sustainable cities.

Like it or not, AI is here to stay. It will become rapidly more pervasive. AI is already changing the face of commerce and business operations as we have historically known them. AI is rapidly evolving (that's its main design characteristic) and it is transforming our world, especially in terms of its applicability for supporting repetitive, relatively predictable transactions and tasks. It's essential for us as business owners to familiarize ourselves (quickly) with AI and its potential to impact our businesses. While there are challenges that come with the development of AI, the opportunities it presents are enormous. Our job as entrepreneurs is to navigate the challenges and seize the opportunities. Both will come fast and escalate. As we look to the future, it's crucial to remember that while AI can complement human intelligence and abilities, it cannot replace it entirely. AI technologies will continue to advance, and we must ensure that they are ethically and responsibly implemented to create a better future for everyone. In other words, it's our job to stay smarter than the artificial intelligence we've created.

In full ironic transparency, this article was written using an Artificial Intelligence application based on six spoken input questions: 1. History of AI, 2. What Is AI, 3. What's Next with AI, 4. Applications of AI, 5. Challenges and Opportunities with AI, 6. The Impact of Artificial Intelligence. The body was "written" in less than 30 seconds as I drove across Eastern Oregon on my way to six days "off-grid," navigating the Owyhee River springtime whitewater. I'm happily trading AI for RI (River Intelligence).

Michael Sipe is a mergers and acquisitions advisor and business coach.
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New Black Butte Ranch Lodge

Black Butte Ranch Lodge

Continued from page 1

us so long to address what had become an aging lodge that no longer served our needs," said Mark Pilkenton, Black Butte Ranch homeowner, former member of the resort's board of directors and current chairman of the Lodge Taskforce, a committee dedicated to addressing the need for a new lodge.

"Six of us first met as a task force in January of 2019 and set about establishing our mission and goals. Among them was to create an experience to complement and capture the natural beauty of the Ranch area and to showcase the fabulous views of the Three Sisters, Broken Top and Mt. Washington," Pilkenton said. "We wanted to create an open, bright feeling of being outdoors in the summer months with a transition to a warm, cozy experience in the winter months—while taking advantage of the views and natural light year-round. We also wanted to add an event space so we could host weddings and group events year-round, but in a way that it would not negatively impact the experience of guests in our restaurant and lounge."

The resort replaced the original lodge with a new flagship 22,100-square-foot dining and meeting facility. The new lodge includes a restaurant and bar, a second-floor lounge, a private dining room, flexible event and meeting spaces, a private



(L-R) LEAD DESIGNER COREY MARTIN, DIRECTOR OF SALES AND MARKETING KIM SCHRAMER AND CEO SHAWN MCCANCE | PHOTO BY NOAH NELSON

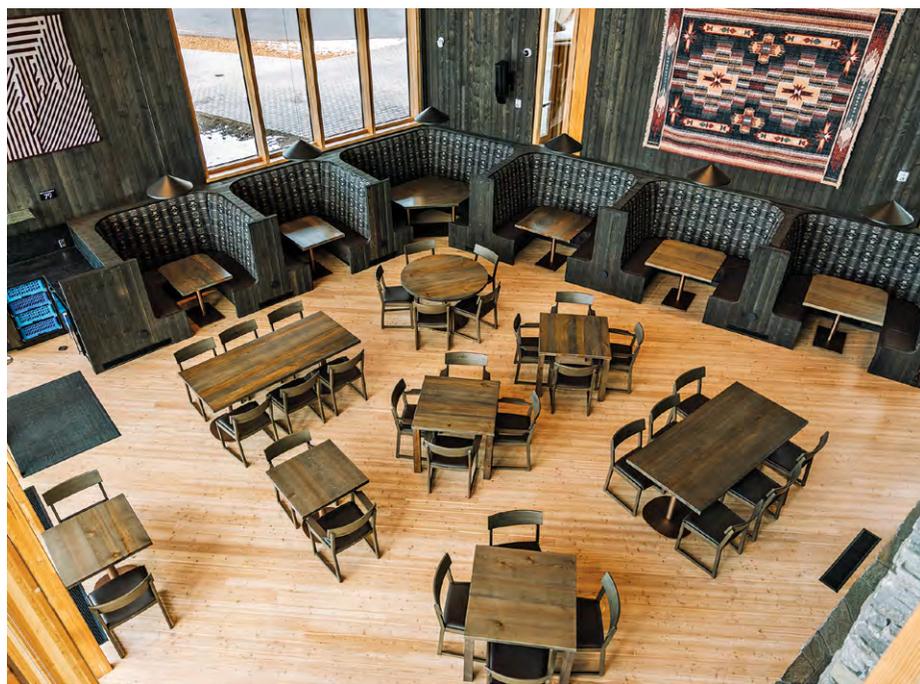


PHOTO | COURTESY OF BLACK BUTTE RANCH

meeting room, outdoor dining areas and a state-of-the-art kitchen that includes a catering facility.

The new lodge was designed by Hacker Architects and mostly built out by Kirby Nagelhout Construction Company (KNCC). Landscape design was provided by Walker Macy Landscape Architecture, and interior design came from Jennie Fowler of Fowler Interior Design.

According to Kenny Tyler, project manager at KNCC, "This project was a technical challenge to build due to the Architectural design; clearstory windows, roof line slopes, angled walls and finish selections all lead to tremendous efforts in coordinating design intent vs constructability. The obstacles encountered were only overcome due to weekly meetings and continual coordination with all parties involved."

Communication, not just between homeowners and the resort, but between all parties involved, has been paramount to constructing the new lodge. Input has been received from nearly all 1,250 Black Butte Ranch homeowners on how the new lodge should look and what services it should offer. Those homeowners make up a nonprofit HOA, and according to Pilkenton, "the Association owns the Lodge and we were committed to giving owners input during the conceptual design and programming phases. We continually updated our progress to the Board and owners during open meetings and held Ranch-wide votes on financing the project in October of 2021."

According to the builders, while the entire lodge is impressive, there are two

Continued on Next Page ▶

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Black Butte Ranch Lodge

Continued from previous page



PHOTO | COURTESY OF BLACK BUTTE RANCH

main features that might stand out to guests; the massive, two-story fireplace that offers warm ambiance to the restaurant, bar and upstairs lounge, as well as the accommodations made to preserve views of the Cascade Mountains and Black Butte, itself.

Corey Martin, lead designer at Hacker Architects, led a tour of the building and showcased the intentionality behind each aspect of the overall design.

The heavy, solid wood front doors tell a story of development; one that has been carved into them. The view from outside the lodge doors contains representations of lava flows that helped form the nearby landscape, while the interior side of the doors have carvings that represent Black Butte and this new lodge. The entire exterior of the lodge is finished in a Shou Sugi Ban style, which is a style of charring wood to preserve it that was developed during the Edo period in Japan.

Martin said that this style of preservation is a metaphor for the local ponderosa trees during a forest fire. Those trees would be charred on the outside with untouched wood on the inside. Similarly, the lodge's exterior is charred, while the

Continued on Page 12 ▶



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Black Butte Ranch Lodge

Continued from page 11

interior features fresh and uncharred wooden accents.

The entire lodge was designed in a way that compliments the nearby views; towards the Cascade Range, a two-story window shows the mountain peaks in full glory. In the opposite direction, towards Black Butte, there is a long window that travels the full length of the wall, connected to the ceiling. This window allows views of the resort's namesake butte, and was actually constructed at the same slope of the butte itself.

Down to the accents, the lodge emanates mountain luxury. The tapestry on the restaurant's booths is custom made from Pendleton Woolen Mills, along with other pillows and cushions found throughout the lodge. The tables in the restaurant were all cut from one ponderosa pine that was cut down during construction, in an effort to pay homage to the old tree. Multiple fireplaces act as sculptures of their own, and even a few pieces from the old lodge have been added to preserve some history, including the huge wooden carving, carved by J. Chester Armstrong, that was hanging in the old lodge.

According to Black Butte Ranch CEO Shawn McCance, "We couldn't be more pleased with our partners on this project including Hacker Architects, Kirby Nagelhout Construction Company, Bargreen Ellingson Equipment and First Interstate Bank. This building was completed on time and on budget in spite of the herculean challenges of COVID and finding employees in Central Oregon. It was a difficult job that was well done."

blackbutteranch.com



PHOTO | COURTESY OF BLACK BUTTE RANCH

BLACK BUTTE RANCH LODGE

12930 Hawks Beard, Black Butte Ranch, OR 97759

Property Owner/Developer:

Black Butte Ranch

Contractor:

Kirby Nagelhout Construction Company

Project Cost:

\$20,000,000

Sitework Start:

November 2021

Completion:

March 2023

Square Footage:

28,000 sq. ft.

(21,000 sq. ft. interior +

6,000 sq. ft. exterior deck)

Amenities: Three main sections to offer dining and entertainment for guests and homeowners, and simultaneously service larger events. Public side contains restaurant, main bar, fireside lounge, Aspen Lounge and bar, a private dining space and two levels of decks. Event space (divisible into two distinct spaces) set back for privacy; includes green room and meeting space. Kitchen and catering services are centrally located to support both.

Financing:

First Interstate Bank

Owner's Representative:

Mark Pilkenton

Project Superintendent:

David Martin, Kirby Nagelhout Construction Co.

Project Manager:

Kenny Tyler, Kirby Nagelhout Construction Co.

Architect: Hacker Architecture and Interior Design

Designer: Corey Martin, Hacker Architecture and Interior Design

Project Architects:

Scott Mannhard, Brendan Hart, Hacker Architecture and Interior Design

Project Manager: Nick Hodges, Hacker Architecture and Interior Design

Structural Engineer: Madden & Baughman Engineering

Civil Engineer: Harper Houf Peterson Righellis Inc. (HHPR)

Mechanical Engineer:

PAE Consulting Engineers

Electrical Engineer:

PAE Consulting Engineers

Interior Designer: Jennie Fowler, Hacker Architecture and Interior Design

Design Team: John Dalit, Mayumi Nakazato, Hacker Architecture and Interior Design

Landscaping: Walker Macy Landscape Architecture

Subcontractors and Suppliers:

Primo Construction LLC; North Rim Electric LLC; Oregon Cascade Plumbing & Heating Inc.; MC Interiors LLC; Advance Cabinet Designs Inc.; Rasmussen Masonry, Inc.; Loten Logistics LLC; Delta Systems Integration Inc. DBA Delta AV; Green Thumb Industries, Inc. DBA Green Thumb Landscaping and Irrigation; Mark Latham Excavation Inc. DBA Latham Excavation; PLI Systems Inc.; Tri County Paving LLC; Redmond Fencing & Pole Structures LLC; Huntco Supply LLC; Kirby Nagelhout Construction Co.; Warmboard, Inc.; Northwest Framing Systems Inc.; Northwest Playground Equipment; Integrity Industries LLC DBA Cement Elegance; Energy Conservation Insulation Co.; Nelson Roofing Enterprises Inc. DBA Central Oregon Roofing; Bell Hardware of Bend Inc.; The Bilco Company; Central Oregon Garage Door Inc.; Southwest Solutions Group, Inc.; Lakeview Millworks Sales Inc.; Daniel William McCarl; Senneca Holdings Inc.; Capitol City Door, Inc.; Lyon Holdings Inc. DBA Bend Commercial Glass; Sierra Pacific Windows; The Harver Company; Schonert & Associates Inc.; Summers Wood Floor Co.; Fabulous Floors, LLC; ConSeal Inc.; Deschutes Painting Inc.; A Kleene Sweep Chimney Service Inc.; Acucraft Fireplaces; Interior Technology Inc.; WH Cress Company; Lakeview Millworks Sales Inc.; TK Elevator Corp; J & R Fire LLC; Cascade Heating & Specialties Inc.; Ecamsecure; McLean Concrete Construction Inc.; Wilson Curb, Inc.; Farwest Steel; Max Manufacturing; GH Surveying, LLC

Cascade Bison Co. Sets Up Shop in La Pine

by ANDREA HINE

"We sold 900 bison sliders during last year's Frontier Days, which was our first exposure to La Pine," said Lori Moore. "It was the best weekend event we had ever done."

Owner of Cascade Bison Co., Moore has just set up shop next to the DMV — offering an extensive selection of flash-frozen bison cuts ranging from ground and stew meat to steaks, roasts, ribs and specialty products.

Her husband, mother, and daughters all play active roles. "It's very much a family operation," Moore emphasized.

In addition to meat, Cascade Bison Co. sells bison jerky in four flavors: original, cracked pepper, teriyaki, and spicy teriyaki. Raw pet blend, dog treats and dog bones cater to canine family members, while gift items include hides, skulls, tumblers, glasses, magnets, cutting boards, keychains and signs.

To answer the obvious question of "why bison?," Moore explained that "While living in Colorado, my husband and I drove from Durango to Denver hundreds of times. We would always pass a bison ranch, which finally led me to suggest that "we ought to start one ourselves." His response was immediate: "Those things will kill you."

Seven years of research followed before "the family collectively decided put everything we had into a ranch and store in Southern Oregon — which we named Wild Oasis Bison Ranch. That was the beginning of the epic," said Moore.

Due to our growth, we've had to make a variety of changes so we're able to keep providing grass-fed/grass-finished, humanely harvested bison meat direct to customers throughout the Pacific Northwest."

Wild Oasis Bison Ranch's animals are currently located in Idaho and Montana until a suitable location can be found back in Oregon, and Moore explained that "we haul the live animals ourselves to the USDA plant in Springfield for processing."

The resultant packaged bison meat "has a rich, non-gamey flavor, and is very lean and high in protein, omega-3, B vitamins, selenium, creatine and CLA (which improves immune function). We never use antibiotics, steroids or hormones," she said.

Cascade Bison Co. is located at 51515 Huntington Rd., #3 (next to the DMV).



OWNER LORI MOORE (LEFT) IS SHOWN WITH HER MOTHER SUSIE KERN, AS THE ENTIRE FAMILY PLAYS ACTIVE ROLES | PHOTO COURTESY OF ANDREA HINE

Open Wednesday-Sunday, 10am-6pm, 541-907-1813. To order bison meat bundles for shipping, visit the Wild Oasis Bison website. wildoasisbisonranch.com

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experience our typical credit underwriting process.

What advice do you give to anyone concerned about their bank deposits or overall banking relationship?

Customers are paying close attention to the industry as a result of the disruption early in March and are looking for banks that have an appropriate risk profile and a diversified business model. With regards to U.S. Bank, they can feel confident that we will continue to be a strong banking partner, as we are big enough and have enough scale to make a difference, but small enough to truly be part of the communities we serve. Our diversified funding sources, ample liquidity levels and strong credit

quality, supported by disciplined underwriting standards, are all hallmarks of our approach to risk management. Customers with questions or concerns should reach out to their banker.

Any additional comments you'd like to add?

As a long-time banker in here in Central Oregon, I understand that each customer has unique priorities when it comes to managing risk. Our local Central Oregon banking team is available to discuss any specific concerns, listen, and provide suggestions to give our clients piece of mind. Please reach out to your banker to ask questions, or reach out to me directly, and I'll connect you with the appropriate local team member.

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Company / Address	Phone	Fax	WebSite/Email	Contact	Staff	CO Year Est.	Local Deposits	Assets	Net Loans	Return Average Assets	Return Average Equity	Locations
Bank of America 1210 NE Third St. Bend, OR 97701	541-389-3500	541-693-0057	www.bankofamerica.com	Elise Laymon	22	1922	\$224 Million	\$1.6 Trillion	\$956 Billion	1.19%	9.43%	Bend (2), Redmond (1)
Columbia Bank 805 NW Bond St. Bend, OR 97703	541-322-4401	541-322-4444	www.columbiabank.com cdupont@columbiabank.com	Chris DuPont	32	1993	\$332.1 Million as of 4Q 2021	\$18.45 Billion as of 4Q 2021	\$9.93 Billion as of 4Q 2021	1.10% as of 4Q 2021	8.44% as of 4Q 2021	Bend (2), Redmond (1), Madras (1)
First Interstate Bank 1100 NW Wall St. Bend, OR 97703	541-385-6200	541-382-8780	www.firstinterstatebank.com Cameronne.mosher@fib.com	Cameronne Mosher	176	1977	\$824,037,000 (Deschutes County only)	N/A	N/A	1.29%	10.45%	Bend (5), Redmond (1), Sisters (1), Sunriver (1), Prineville (1), Madras (1)
JPMorgan Chase Bank, National Association 450 NW Franklin Bend, OR 97701	541-382-2866	541-388-2742	www.chase.com daniela.gill@chase.com	Daniela Gill	12	1955	\$295.7 Million	\$1.91 Trillion	\$15.1 Billion	0.84%	8.82%	Bend (3), Redmond (2), Prineville (1)
Summit Bank 560 SW Columbia St. Bend, OR 97702	541-317-8000	N/A	www.sbko.bank goconnell@sbko.bank	Gary O'Connell	16	2015	\$871 Million Total @ 9-30-22	\$972 Million @ 9-30-22	\$708 Million @ 9-30-22	1.42% Q3 2022 YTD	14.63% Q3 2022 YTD	Bend, Eugene & Portland
U.S. Bank 1025 NW Bond St. Bend, OR 97703	541-388-8722	541-388-7396	www.usbank.com wendy.mcgrane@usbank.com	Wendy McGrane	125	1937	\$1,232,619,000 as of 6/30/2022 (Deschutes, Jefferson & Crook Counties per Annual FDIC Market Share Report)	\$682.4 Billion as of 3/31/2023	\$387.9 Billion as of 3/31/2023	1.15% as of 3/31/2023	24.3% as of 3/31/2023	In Central Oregon: Bend (6), La Pine (1), Redmond (1), Sisters (1), Madras (1), Prineville (1)
Umpqua Bank 400 SW Bluff Dr. Bend, OR 97703	541-322-4428	541-322-4444	www.umpquabank.com ChrisDupont@UmpquaBank.com	Chris DuPont	48	1993	\$488 Million as of 1Q 2023	\$20.3 Billion as of 4Q 2022	\$11.6 Billion as of 4Q 2022	1.36% as of 4Q 2022	12.94% as of 4Q 2022	Bend (4), Redmond (1), Madras (1)
Washington Federal 572 SW Bluff Dr., Ste. 110 Bend, OR 97702	541-330-1807	541-330-6928	www.washingtonfederal.com dave.huckins@wafd.com	Dave Huckins	56	1917	\$252 Million	\$14.9 Billion	\$9.9 Billion	1.12%	8.33%	La Pine (1), Gilchrist (1), Bend (2), Redmond (1), Prineville (1), Madras (1), Sisters (1)
Washington Trust Bank 1219 NE Third St., Ste. 120 Bend, OR 97701	541-516-8320	N/A	www.watrtrust.com/centraloregon cjallen@watrtrust.com	Cory J. Allen	11	2021	\$14,000,000	\$10,510,000,000	\$6,100,000,000	0.88%	11.02%	42 branches
Wells Fargo 960 NW Wall St. Bend, OR 97701	541-388-0540	541-388-0579	www.wellsfargo.com Michael.Orlowski@wellsfargo.com	Michael Orlowski	135	1936	\$663.7 Million	\$1.6 Trillion	\$895 Billion	1.32%	14%	Bend (3), Redmond (2), Madras (1), Prineville (1)



Summit Bank Business Client Advisor Roger Lee, Vice President/Central Oregon Market Manager Jill Cummings, and Assistant Vice President/Market Development Officer Maarty Leunen

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Cory J. Allen
Senior Vice President and Central Oregon Team Leader
Washington Trust Bank
 watrust.com

What is your bank doing to manage your liquidity and overall investment strategies?

Washington Trust Bank has always actively managed interest rate risk with a macro balance sheet view. Positioning and behavior across all components of the balance sheet, including bonds, loans, deposits, wholesale funding and cash must be considered so the enterprise outcome is reasonable through a wide range of industry conditions. We have an interdisciplinary group within the bank that manages this process, and our process has not changed because of recent events in the banking industry. We run many scenarios and conduct stress tests regularly to gameplan a wide range of external market conditions. A strong liquidity position with ample funding to meet our depositors' needs is a mainstay of our strategy.

Has the current interest rate environment and banking news changed your approach to lending or working with clients?

As a 120-year-old community bank that has navigated the Great Depression, the financial crisis of 2008 and the COVID-19 pandemic, we closely monitor a wide range of economic and industry conditions. It's normal and expected that across the business cycle, there will be times of stress, and we prepare for unexpected conditions. Beyond that, we manage our business as we always have. Know your customer, help them with their financial needs, and run a

conservative business that's built to withstand unexpected challenges. Our dedication to building long-term relationships and offering tailored products and services has contributed to our customers trusting us with their financial decisions for more than a century.

What advice do you give to anyone concerned about their bank deposits or overall banking relationship?

In times of stress, relationship matters. The recent banking events highlight the importance of focusing on the fundamentals of the bank that you work with. Part of a successful financial relationship is knowing and understanding your financial partner. A strong relationship should always include your ability to talk with your banker, particularly during times of uncertainty. At Washington Trust Bank, we pride ourselves in the accessibility we offer our clients to relationship managers, and the partnership we provide throughout their financial journey. Whether your banking needs are through consumer banking, business banking, private banking or wealth management teams, you should consider intangible assets such as service level, product options and access to decision-makers before making a major decision about your banking relationship. A discussion with your relationship manager will help you see if there are any products or services you could be taking advantage of to help strengthen your financial position.



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Gary O'Connell
EVP, Market President
Summit Bank
 sbko.bank

What is your bank doing to manage your liquidity and overall investment strategies?

Summit Bank has maintained the same asset liability management strategy we had in place prior to the bank failures. While we engage in some investment in treasuries and securities, we do so not to maximize profits or yield but to minimize risk and keep the duration and liquidity needs of the portfolio balanced. As reported in the bank's April 12 earnings release (sbko.bank), our cash and securities totaled over \$291 million, or 27% of assets, as of March 31, 2023. The conservative securities portfolio consists of US Treasuries and U.S. Government-backed agency and mortgage bonds. Summit Bank typically purchases only short-term securities, building a portfolio with an average historical duration of 2.3 years.

Has the current interest rate environment and banking news changed your approach to lending or working with clients?

Summit Bank has made no changes to its lending practice of meeting and knowing every new and existing client, underwriting and approving their loans locally, and managing their relationship locally. The "know your client" concept has paid dividends. When we know each and every client, we know the bank portfolio. When we know the bank portfolio, the market will see fewer surprises. There have been few, if any, surprises in the lending or the credit portfolio at Summit Bank, so we continue to do business the same way. Furthermore, our independence to do business this way has been earned not only through financial performance but also through independent ownership — primarily individual shareholders mostly located in our communities in Oregon, as opposed to any substantial ownership interest by large, out-of-area equity groups. This enables us to execute our foremost value: take care of the client. What this means for loan decisions is that we can put a greater weighting on local market factors and local management acumen than our larger competitors do, while still giving consideration to potential impacts from macroeconomic factors. We can do this because we operate independently absent any conflicting institutional investor objectives. If the loan makes sense, we try to find a way to make it happen. This concept is the same now as it was before the current rate environment and recent banking news.

What advice do you give to anyone concerned about their bank deposits or overall banking relationship?

Our advice to business decision-makers is to know your bank and who they do business with, and expect your banker to know their bank's financial position and performance. In Q1 2023, we experienced deposit growth of over \$81 million. The growth was aided by our bankers' ability to accurately convey the Summit Bank's financial strength and stability when responding to client calls, a topic we have discussed internally and often for years. Over the course of hundreds of conversations with clients since early March, this has maintained and grown the level of confidence in us by businesses in our communities. We also utilized a no-cost solution we have had in place for over 10 years that provides unlimited FDIC insurance options for money markets and CDs, giving further assurance to depositors. While this has always been a valuable solution, there has been more attention paid to it by depositors recently in light of the current events in banking.

Any additional comments you'd like to add?

We understand why people were confused by the banking news in March. When SVB failed on March 10, for the first 48 hours or so, some bankers wondered, "Is this 2008 or early 2020 all over again?" We quickly learned that it wasn't 2008, and it wasn't early 2020 either. When the recent events unfolded, we compared notes with many other bank management teams. A consensus emerged quickly that the few bank failures were not a sign of a larger banking industry failure. It was not a contagion. The failures were isolated and attributed to management decisions by those banks that failed and not an industry wide trend. That said, there was a clear shift in the market psychology toward the banking industry, and that was real. Considering differing versions of what happened according to bankers, news sources, industry advocates, politicians and social media, we understand why it was hard for people to know what to believe. So, we made calls and we answered calls, client by client, and we discussed the environment from both our perspective and that of our clients. While there may be another round of bank failures this year, the factors and events described above make us feel prepared and confident that we can continue to grow and take advantage if more disruptions occur in the market this year.

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Ryan Brown
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What is your bank doing to manage your liquidity and overall investment strategies?

WaFd Bank has consistently demonstrated conservative sound practices around liquidity management and overall investment strategies. This has mitigated WaFd from the risks most notably impacting the Banking industry this year. Each decision affecting the Bank's liquidity position and overall investments are viewed through a long term lens which prevents against potential missteps resulting from decisions made purely based on short term gain. Candidly, this conservative approach has been in place throughout WaFd's history and therefore nothing much has changed this year as it relates to the strategy other than an increased awareness of the stability and benefits this provides the Bank and our clients.

Has the current interest rate environment and banking news changed your approach to lending or working with clients?

The banking news and current interest rate environment has not fundamentally changed our approach to lending. However WaFd leaned in deeply to support our clients lending needs at a rapid pace over the past few years and we are therefore currently tempering the velocity of lending with a focus on supporting existing client relationships. This measured approach continues to reinforce the stability, safety, and soundness our clients trust in and rely on. Separately, with interest rates elevated relative to the past decade plus, certain projects may not be as economically feasible for clients and some have decided to take a breath to let the dust settle on a number of factors impacting our local and national economy.

Specifically addressing how we are working with our clients in general; we are working with our clients in a deep-rooted consultative type of relationship during this current economic environment. The majority of clients I've worked with over the years I believe would attest this is consistent with the type of relationship we've built together regardless of environment. However it's

critical during these times to remain close with our clients, provide reliable information, and transparent communication. Our clients have shown they want and appreciate that.

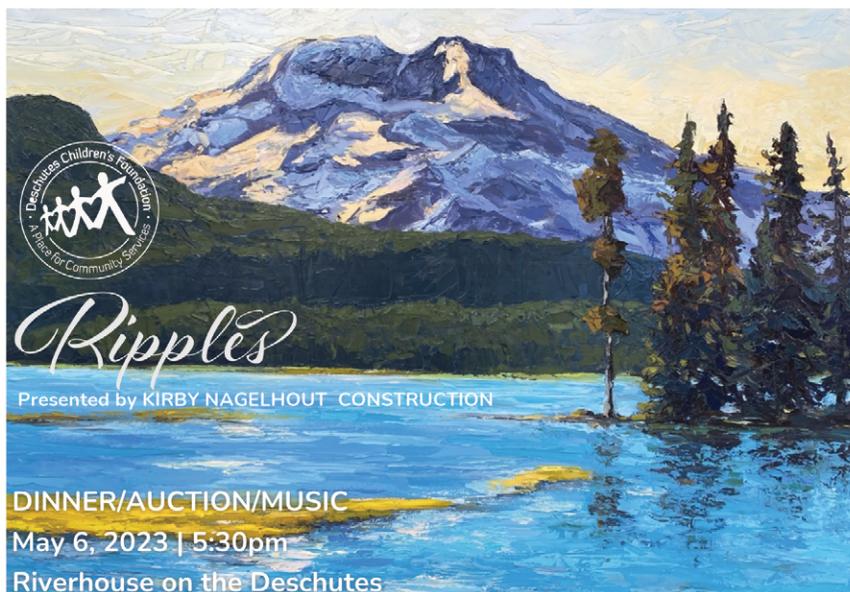
What advice do you give to anyone concerned about their bank deposits or overall banking relationship?

I'd typically start by asking what is driving their concern. Here are a few facts: for deposits to be lost the Bank where those deposits are held would have to fail and the portion of those deposits exceeding \$250,000 (FDIC insurance limit) could potentially be lost. We just witnessed two Bank failures and no deposits were lost; that is also a fact. And the Banks within the industry will bear the cost of that, understandably. Of course that does not ensure a future Bank failure will not result in deposit loss. For those concerned about potential deposit loss resulting from their Bank failing, we have products that provide up to \$100,000,000 FDIC insurance as well. Admittedly I'm biased but I lean toward building and growing a banking relationship with a conservative stable Bank.

Any additional comments you'd like to add?

There is no Bank, regardless of size, that could withstand a 100% run on deposits. No Bank is holding in cash, dollar for dollar, every deposit on the books. They shouldn't be; if they were they wouldn't be supporting essential functions the Banking industry was designed to provide, i.e. taking mitigated risks in lending those dollars to support Businesses and generate economic growth. I don't agree with some of the decisions and investment strategies that have been well documented in the industry this year either; and acknowledge another essential function of Banks is to provide a safe place where clients can rely on their deposits to be available when needed. Ultimately, there is a certain level of trust that is inherent and core to the entire system functioning as designed because (as previously noted) there is no Bank that could sustain a complete run.'

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Ask SCORE

Loan Options For Your Business

by **JIM DARCEY** — SCORE Central Oregon

From traditional term loans to cash advances, small business owners have a lot of options when it comes to business loan financing. There are many factors that will determine the best loans for your business, including your qualifications, what you need the money for and how quickly you need it.

Below are several of the most common types of business loans, along with the major pros and cons of each.

SBA Loans

Offered by many banks and other lenders, the Small Business Administration guarantees SBA Loans. They offer some of the lowest interest rates you'll find, along with extended repayment terms — up to 25 years in some cases — which make them an attractive option for many small businesses.

However, along with those benefits come some drawbacks — namely, more stringent requirements than non-SBA-backed loans, a long and fairly intense application process and longer wait times for receiving your funds.

There are different types of SBA Loans. You can use an SBA 7(a) loan for several purposes, including real estate, business supplies or working capital. SBA 504 loans help purchase major fixed assets. You can use SBA microloans for any purpose.

A similar entity here in Oregon is Biz Oregon, a state organization that can work with businesses to help find lending sources. You can access that at Oregon.gov/biz.

Merchant Cash Advances

Merchant cash advances are loans made against anticipated future sales. Also known as MCAs for short, this type of loan gives you an immediate lump sum that you can use right away without having to wait for the revenue to arrive.

You'll generally repay an MCA by having a percentage of your credit card sales automatically withheld daily or with fixed payments — and automatic withdrawals — from your business bank account.

MCAs do offer quick access to cash without the typical loan approval process but beware, they can come with exorbitant interest rates.

Invoice Factoring

Think of invoice factoring like "cash advance" lending — you essentially sell future revenue in the form of outstanding invoices for a lump sum payment today. Once you sell the invoice, the lender takes on the responsibility of

collecting on it.

Invoice factoring can be useful for immediate cash needs, but interest rates are typically very high.

Lines of Credit

A line of credit can provide access to capital only when you need it, as opposed to the lump sum you receive with a traditional loan. A line of credit can be a more flexible and economical way to borrow since you only pay interest on the money you actually draw against the credit line.

Term Loans

Term loans are one of the most common ways to finance your business. With a term loan, you borrow and repay a fixed sum with interest over time. You can find term loans at both traditional banks and many online lenders.

While term loans are generally a good bet if you have good credit, you still may be required to supply collateral — perhaps business assets — to protect the lender against default.

Equipment Loans

As you might expect, equipment loans are loans specifically used to purchase equipment. The term of the loan generally corresponds to the life span of the equipment it's being used to purchase, which also typically serves as the loan's collateral.

Business Credit Cards

Although not truly a "loan," business credit cards can be used for short-term funding or to help manage cash flow. Beware, however, that interest rates on any balance you carry can be extremely high.

A SCORE Mentor Can Help You Choose the Best Loan for Your Business

Have more questions? Reach out to SCORE for free, expert mentoring and resources to guide you through your small business journey. Visit score.org to learn more. In addition, if you have managerial and/or business ownership experience and would like to consider giving back to the community by being a business mentor, please visit centraloregon.score.org and click on the "volunteer" button.

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Credit Unions *(Listed Alphabetically)*

The financials listed are the most current information provided by the financial institution. In some cases it is as of April 2021, but for some of the entities it is information based on the previous quarter.

Company / Address	Phone	Fax	WebSite/Email	Contact	Staff	CO Year Est.	Local Deposits	Assets	Net Loans	Members	Primary Field of Members
First Community Credit Union 62080 Dean Swift Rd., Ste. 180 Bend, OR 97701	541-382-7280	541-388-5485	www.myfirstccu.org matt.nicassio@firstccu.org	Matt Nicassio	7	1957	N/A	\$1,727,759,000	\$599,436,815	87,000	Member-owned financial cooperative, currently operating 28 branches throughout Oregon & are open to everyone in the community. Offer a full array of financial products & services to consumers & small businesses; delivered by local professionals & through convenient technology.
Mid Oregon Credit Union PO Box 6749 Bend, OR 97701	541-382-1795	N/A	www.midoregon.com kyle@midoregon.com	Kevin Cole	149	1957	\$605 Million (as of 3/31/23)	\$679 Million (as of 3/31/23)	\$555 Million (as of 3/31/23)	44,590	Persons who live, worship, work or go to school & businesses & legal entities located in Deschutes, Crook, Jefferson, Lake & Wheeler counties & Northern Klamath County that is part of the COCC tax district.
Northwest Community Credit Union 61490 S Hwy. 97 Bend, OR 97702	541-382-2458	541-382-0244	www.nwcu.com adettwyler@nwcu.com	Arden Dettwyler	10	1949	\$1,652 Million for State of Oregon	\$1,831 Million	\$1,177 Million	107,318	Deschutes, Douglas, Jackson, Jefferson, Josephine, Klamath, Lane, Linn, Marion, Multnomah & Washington Counties.
OnPoint Community Credit Union 950 NW Bond St., Bend 61276 S Hwy. 97, Ste. 100, Bend Veterans Way, Redmond	541-749-2240	541-749-1792	www.onpointcu.com stephen.wymer@onpointcu.com	Stephen Wymer	35	1932	\$400 Million	\$10 Billion	\$6 Billion	50,000 Central Oregon/500,000 OR & WA	28 Oregon Counties & several counties in Washington: Benton, Clackamas, Clatsop, Columbia, Coos, Crook, Curry, Deschutes, Douglas, Gilliam, Hood River, Jackson, Jefferson, Josephine, Klamath, Lane, Lincoln, Linn, Marion, Morrow, Multnomah, Polk, Sherman, Tillamook, Wasco, Washington, Wheeler, Yamhill, Clark & Skamania in Washington.
Oregonians Credit Union 110 NE Fifth St. Prineville, OR 97754	541-447-4995	541-447-5369	www.oregonianscu.com memberservices@ofcu.com	Tricia Wanous	5	1936	\$13 Million	\$300 Million	\$100 Million	23,000	Any person who's company is a member of the Prineville Chamber of Commerce or family members.
SELCO Community Credit Union Locations in Old Mill, West Bend, East Bend, North Redmond & West Redmond	800-445-4483	N/A	www.selco.org swagner@selco.org	Sandy Wagner	55	2000	\$467 million	\$2.6 billion (entire credit union)	\$1.9 billion (entire credit union)	150,000+ (entire credit union)	Eligible to anyone who lives in the 27 Oregon or 8 Washington counties we serve.

CBN has made every effort to ensure that all information is accurate and up-to-date. We cannot, however, guarantee it. Please contact us immediately if you know that certain information is not correct or you would like to be added to a list, 541-388-5665 or email cbn@cascadebusnews.com.



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Kevin Cole
 President/CEO
Mid Oregon Credit Union
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What is your bank doing to manage your liquidity and overall investment strategies?

Starting in fall of 2022, we began seeing more market pressure on deposit rates. Like nearly all financial institutions, we have increased deposit rates to retain and grow liquidity. It has been a nice reward for our savers who have not earned much on their funds since 2019. The failures of Silicon Valley Bank and Signature Bank did not significantly impact Mid Oregon. We prepared our team with the necessary information to share with members who had questions. When people looked at our risk profile, they felt comfortable placing more deposits with us. Mid Oregon hit a new record for total assets on March 31.

Mid Oregon's investment strategy is straightforward. We invest primarily in loans to Central Oregonians to buy cars and homes and to expand small businesses. When we have surplus cash, it is invested in Government securities that are typically less than three years to maturity. We are currently reducing the investment portfolio to fund loans to members. As a member-owned cooperative, we are focused on providing the credit our members need. Our investment portfolio is managed to allow us to shift funds into loans when needed.

Has the current interest rate environment and banking news changed your approach to lending or working with clients?

No. Mid Oregon appreciates the loyalty of our members, and we work diligently to support them regardless of market conditions. The relationships we have with members are built over many years. The challenges in the banking industry are reducing credit availability for consumers and small businesses. Mid Oregon plans to help fill that void for Central Oregonians who need credit, but will require more deposits to do so.

What advice do you give to anyone concerned about their bank deposits or overall banking relationship?

The amount of deposit insurance that bank customers and credit union members receive should be maximized, and employees can ensure they are getting the full amount. It is also important to know your bank or credit union. Are they local? What types of investments do they hold? What types of loans do they make? What percentage of their deposits are uninsured? How committed are they to your community? People should also know there are slower and less dramatic impacts from bad investment strategies than the bank's failure. For example, banks and credit unions may attempt to offset those losses by closing branches and laying off staff. This may result in poor service or reduced access to your money. Many people moved money to banks labeled "too big to fail" in the last couple of months when they could have been investing in their local credit union or community bank and helping resolve the credit crunch.

Any additional comments you'd like to add?

Where you bank matters. Communities need community banks, credit unions, and regional and national banks. Each type of financial institution fills different needs for consumers and small businesses. When you use a local, community-based financial institution, you are helping your neighbor gain access to the credit they need and supporting local investment. As the only financial institution headquartered in Central Oregon, Mid Oregon is committed to keeping our 150 employees local and working to build thriving communities. When members bank with us, they invest in Central Oregon.



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Sandy Wagner
 Central Oregon Regional Manager
SELCO Community Credit Union
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What is your bank doing to manage your liquidity and overall investment strategies?

SELCO has used the current rate environment as an opportunity to drive deposits, which ensures that we are on stable ground as banks and credit unions everywhere navigate the evolving economic environment. We have been particularly aggressive in offering some of the highest rates in the market on our certificates, including a nine-month certificate that tops 5% if a minimum deposit requirement is reached.

Otherwise, SELCO has not made any significant changes to its investment strategies. As a member-owned, not-for-profit credit union, SELCO employs a much different structure than for-profit banks of all sizes. Without the same profit motive, we tend to be more conservative in our investment decisions. That has put us on particularly solid ground, even in this volatile environment.

Has the current interest rate environment and banking news changed your approach to lending or working with clients?

To some extent, yes. It's no secret that credit unions like SELCO return earnings to their members, including through particularly competitive interest rates on consumer loans. And consumer loans remain an important part of how we serve our members. But we have certainly shifted our focus to a more competitive pursuit of deposits. Ultimately, the silver lining to this high-rate environment, which has largely been framed as unfriendly to consumers, is that it has incentivized savings.

What advice do you give to anyone concerned about their bank deposits or overall banking relationship?

Recent bank failures have become a national topic and one that is understandably unnerving for many. One thing SELCO has made clear to our members is just how different not-for-profit, member-owned credit unions are than the banks that have recently failed. SELCO's not-for-profit, cooperative structure holds credit unions like SELCO accountable to its members. Without a profit motive, institutions like SELCO tend to be cautious with their members' money. At the end of the day, all decisions about our products and services are deliberate and with our members' best interests in mind. It's also important to remember that banks such as Silicon Valley Bank had unique portfolios, focused on tech, venture capital, and cryptocurrency interests. Typically, traditional financial institutions have more diverse portfolios and policies.

Any additional comments you'd like to add?

After several years of increasing saving rates, we have seen savings shift downward across the financial spectrum. Given the rising cost of everything from groceries to mortgages, it makes sense that people have less money to set aside. In many cases, it meant some had to dip into savings just to keep up. This is a concern, obviously, and a significant reason why banks and credit unions need to incentivize savings, which will improve the long-term financial health of our members and our communities. At the end of the day, we believe our commitment to our member's financial well-being is one of the primary appeals of banking with a member-owned credit union.

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Raising Money-Savvy Kids

by **STU MALAKOFF, CPFA, CDFA, CRPC, CFP, President, Certified Financial Planner** — **Bend Wealth Advisors**

There is a concerning paradox that I've witnessed over the past few decades. Children are growing more sophisticated thanks to increasingly early exposure to technology and the pandora's box that it opens to some very adult themes. But those same kids are woefully underprepared emotionally and judgmentally to cope with the resulting incessant marketing come-ons and distractions, not to mention peer pressure. Financial education should therefore start early, long before children leave the nest.

Here are some basic financial fitness concepts to consider teaching in your home:

What is money and where does it come from? As adults, we all know that money is a form of exchange for goods and services and there's never quite enough of it. By taking them to a store — whether in person or online — your kids can learn about the value of money, and do comparison shopping. Matching their chores around the house with an allowance can be an effective way to tie income generation and responsibility.

Should I spend or should I save? A wise person once told me "Everything in moderation." Spending is today's reward for hard work, while saving is a way to reward your future self. Both are important to do, and critical skills for young people to embrace given the alarmingly low levels of savings most adults in the U.S. have accrued. Encourage your kids to set aside at least 20 percent of their earnings every single time they receive income.

To make saving exciting for your kiddo, identify a future use for a portion of the savings. That wireless Bluetooth karaoke microphone they've been pining for? Suggest they save for it and buy it with their own hard-earned money. To further incentivize their adopting a saving mindset, consider sweetening the pot with a "match" that you provide to boost their long-term savings.

How do kids decide what to buy? Initially, by sheer impulse. But if you help

them to truly learn the difference between "needs" and "wants," the door to spending prioritization will be forever unlocked... what a priceless gift to give your child! From then on, their spending decisions will be informed by a more thoughtful process.

As youngsters age into their teens, the topics you teach can get progressively more complex: think savings and investment accounts, an introduction to taxes and withholdings, building credit. But regardless of their age, communication with your child around money and finances is critical. According to a 2011 Capital One survey of high school seniors, 87 percent stated that their parents were their primary source of information about finances, but frequent conversations about finances were only reported by a fifth of the respondents.

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How to Increase the Value & Marketability of Your Business

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

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

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An All-Too-Often-Unknown Option That Could Greatly Benefit Your Retirement

by DAVID ROSELL — Rosell Wealth Management

After teaching second grade in for years, Nancy DeRose and her husband Charles, who is now deceased, retired to San Rafael, California. Over the next 15 years, Nancy focused on learning about the birds in this new place she now calls home. Birdwatching is a popular hobby for many people; however, Nancy, who refers to herself as a twitcher or birder, takes it to an entirely new level of passion. She's so serious about birds, I believe she could go head-to-head with most ornithologists.



Not far from her home is one of her favorite places on the planet—Mount Tamalpais State Park, which, as a long-time Marin County local, she refers to as Mt. Tam. Although one can drive nearly to the top, 79-year-old Nancy still prefers to hike in a few miles on this 13-mile loop. Nothing excites her more than getting a photo of a Hutton's vireo, a wrenit, or a pygmy nuthatch. She'll then go home and use the shot to paint a watercolor extravaganza.

Nancy's other passion is her only child — her son, Ron, a successful orthopedist — and her two grandchildren, ages 20 and 17. Next year, she wants to take them all, along with Ron's wife, on the Royal Clipper. This five-masted tall ship is listed in Guinness World Records as the largest full-rigged sailing ship in the world. Her 42 sails require a crew of 20 to get the 439-foot clipper ship doing 17 knots on sail power alone. Coincidentally, some friends from Bend and I had an opportunity to experience this ship in 2021.

On this trip, Nancy can combine the two most important elements of her life, her loved ones and her beloved birds. She plans to visit the bird sanctuaries of the West Indies while her family soaks up the Caribbean sun. But that's going to take money.

Nancy would have had enough to pull off the trip, but she found out that her insurance company was increasing the premiums on the \$4 million universal life insurance policy that she and Charles had purchased in 1995 for estate planning purposes. It turns out that, for Nancy to maintain the policy through her life expectancy, her planned premium would increase from \$44,000 to \$106,000. That's not just a premium hike, that's more like climbing South, Middle and North Sister in a single day!

While Nancy might have just been able to afford the increased premiums if she scaled back, she certainly would never be able to afford to take her family on this dream vacation. Then she realized that she no longer needed the policy for estate planning purposes. The new tax laws had raised the federal exemption level to more than \$12 million. Even if that dropped back down to \$5 million in 2026, as it is expected to do, she would be fine. So why pay for an expensive policy she no longer needed?

Instead of simply walking away or surrendering her policy for its cash value, Nancy consulted her accountant, who turned to us for help. We provided the pair with four options: surrender the policy, reduce the death benefit, pay the increased premiums, or the fourth option — sell the policy. Instead of surrendering the policy, Nancy, whose life expectancy at that point was roughly six to ten years, took our recommendation and decided to pursue selling the policy through a life settlement.

Our life settlement team worked with multiple providers through a professional bidding process and negotiated a settlement offer, resulting in a total gross offer of \$1,521,000, or two and a half times the cash surrender value. That's a heck of a lot more than the policy's \$640,602 cash surrender value. And boy, that extra \$880,398 she grossed will sure finance one heck of a family/birding holiday.

An all-too-often-unknown option

In most states, insurance carriers are not required to tell the owners of life insurance policies that they have the option to sell their policy instead of lapsing or surrendering it. Therefore, it's the financial advisor's responsibility to educate clients regarding the life settlement option. Unfortunately, most insurance agents, financial planners, CPAs, and estate planning attorneys we've come across have been unaware of such solutions for unwanted life insurance policies.

According to a 2015 survey by Wealth Management, 40 percent of financial advisors, by their own admission, know little to nothing about life settlements, which helps explain why only 11 percent have ever recommended a life settlement to their clients.

Not surprisingly, studies show that more than 50 percent of seniors had no idea they could sell their policies. Of those, nearly 90 percent who lapsed or surrendered their policies back to insurance carriers would have considered selling the policy had they known that life settlements existed. Luckily, Nancy was introduced to us before she surrendered her policy.

Would you like to learn more about how you could possibly profit from a life insurance policy that you may no longer want or need? Get a complimentary copy of my recently released book; *In The Know- Turning Your Unneeded Life Insurance Policy Into Serious Cash* by contacting Emma@RosellWealthManagement.com.

David Rosell is president of Rosell Wealth Management in Bend. RosellWealthManagement.com. He is the author of three books. Find David's books at local bookstores, Amazon, Audible as well as Redmond Airport.

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CHAPTER 1 — NANCY DEROSE | PHOTO COURTESY OF ROSELL WEALTH MANAGEMENT

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May 16, 2018 • VOLUME 25 • ISSUE 10

Brooks Buys Former Bend Car Lot as Commitment to Future Central Vision

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

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February 15, 2023 • VOLUME 30 • ISSUE 4

Classic Motor Car Company Guru Celebrates 60-Year Milestone

Art in the High Desert Returns

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Advertising materials are due **May 10** for this issue.

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



Marlene Peraza

The **Latino Community Association (LCA)** welcomes new staff member **Marlene Peraza**.

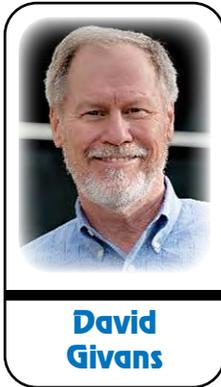
Peraza, office assistant in Redmond, is from Guadalajara, Jalisco, Mexico, but grew up in Pasadena, California. Her family moved to Bend in 2005. She earned her associate degree from Central Oregon Community College and transferred to Oregon State University Cascades. By June 2023, she expects to complete her B.A. in human development and family science. She worked at Food 4 Less and Kohl's to pay her way through college.

During a break from school, Marlene found a job she learned to love at Saving Grace in Bend, helping survivors of domestic violence and stalking. The experience inspired her to find a career where she could advocate for Spanish-speaking families. She began working at LCA in Redmond as an intern in October 2022 and became the office assistant in January 2023. Marlene lives in Redmond with her husband and four young sons, who like to visit the Oregon coast and explore nature.

Deschutes County's Office of Internal Audit has received national recognition for its Management of Pandemic Case Investigation and Contact Tracing audit, which was released in 2022. The Office, led by County Internal Auditor **David Givans**, received the Association of Local Government Auditors (ALGA) 2022 Distinguished Knighton Award for best performance audit in the Extra-Small shop category.

The award will be presented virtually during ALGA's annual conference on May 8. Givans, who has served as the County's Internal Auditor for more than 20 years, will also receive ALGA's Lifetime Achievement Award. Givans plans to retire from the County in June.

The Association of Local Government Auditors is a national audit association founded in 1985 committed to supporting and improving local government auditing through advocacy, collaboration, education, and training, while upholding and promoting the highest standards of professional ethics.



David Givans

Broken Top Club in Bend recently welcomed **Josh Clay** as the club's new general manager and chief operating officer. Clay will oversee all elements of the private club's operations including golf, racquet sports, food and beverage, and fitness.

Clay has more than 16 years of experience in the golf and hospitality industries. He most recently served as the general manager at Oldfield Golf Club in Okatie, South Carolina. Over the last decade, Clay has served as general manager at private and daily fee facilities across the country, including The Club at Seven Canyons in Sedona, Arizona; Kissing Tree Golf Club in San Marcos, Texas; Poston Butte Golf Club in Florence, Arizona; Lake of Isles in Stonington, Connecticut; and Diablo Grande Golf & Country Club in Patterson, California. He began his career in golf as an associate golf professional at Copper Canyon Golf Club, a Troon-managed facility in Buckeye, Arizona.

Originally from Grinnell, Iowa, Clay is a graduate of Iowa State University with a Bachelor's degree in Marketing. He is a Class-A member of the PGA of America.

Troon Privé, the private club operating division of Troon, oversees the golf operations, food and beverage, golf course agronomy, and membership marketing at Broken Top Club.

Volunteers in Medicine (VIM) announces it has received a gold rating in 2023 from the National Association of Free and Charitable Clinics (NAFC), which sets quality standards for free and charitable clinics across the nation. Gold is the highest rating awarded to clinics.

VIM is dedicated to improve the health and wellness of those who have no medical insurance or means to pay for care through the volunteer engagement of pro-bono medical professionals and community partners in Central Oregon.

The mission of the National Association of Free and Charitable Clinics is to ensure that medically underserved individuals have access to affordable, high-quality healthcare. To quantify and qualify the care provided at the Free and

Charitable Clinic network, the NAFC formalized a set of Quality Standards for member organizations in 2020.

NAFC's Quality Standards program allows NAFC to showcase the quality care provided to patients, policymakers, partners, funders and stakeholders. The standards also assist the NAFC in developing benefits and resources that will help their members enhance the care provided to patients.

Sunriver Resort announced it's been named one of the 2023 Top 100 Best Companies to Work For in Oregon by *Oregon Business*, the state's leading, award-winning commerce magazine. Sunriver Resort ranked number 33 and was recognized for its value-add programs in 2022, including Gift Cards for Gas, Referral Bonuses, Vendor and Resort Discounts and its Silver Lining Fund for employees experiencing hardship.

The 100 Best Companies to Work For in Oregon award gala took place March 2, 2023 at the Oregon Convention Center. The rankings were based on the confidential input of employees who answered questions about workplace satisfaction concerning topics such as benefits, management, trust, work environment and career development. The survey was voluntary, free of charge and independently calculated by research partner Checkpoint Surveys.

The **Environmental Center** welcomes **Ryan Bellinson** to our Board of Directors.

Bellinson has been working to advance climate policy as a researcher, community organizer and public servant for the last decade. He currently works at the Oregon Department of Environmental Quality and University College London where he explores new approaches to address the climate crisis through experimenting with different methods of inclusive community development.



Ryan Bellinson

Soroptimist International of Bend announced the winner of the annual Live Your Dream Award. Redmond resident, **Stacy Shaw** was presented with the \$2,000 grant at an event on April 15. She will be able to use the money to assist her in completing her educational goals.

Much thought is given by SI Bend to an applicant's circumstances, challenges, goals and financial needs. Shaw has demonstrated persistence, determination and purpose to achieve her education and make a better life for herself and her three children. Her path has led her forward from a GED to graduating with honors and two associate degrees from a community college to the university where she is completing her bachelor of science degree. Her major is in public health with a minor in sociology. Shaw has been accepted to the Accelerated Graduate Program in Public Health Practice through the College of Public Health and Human Science at Oregon State University. Completion will be in the fall 2025. While being a full-time parent and student, she has worked as a health strategist for a local public health authority (LPHA).



STACY SHAW & FAMILY | PHOTO COURTESY OF SOROPTIMIST INTERNATIONAL OF BEND

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

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Who's Who!

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

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SriPonya, BendFilm, SkyLine Recovery & Broken Top Counseling Partner on Screening of Medicating Normal

Workshop with Mental Health Advocate Will Hall
Featuring Art by Native Artist, Speakthunder Berry

by **JENNIFER EALES, Executive Director — SriPonya Collective**

One in five Americans take psychiatric drugs daily, often for a lifetime.

The film *Medicating Normal* follows five high-functioning people whose doctors prescribed pills to help with common problems like stress, insomnia, anxiety and grief as they seek to stop taking these drugs. They are faced with a gap in critical recovery care and information that impacts their lives in devastating ways; yet there is still hope.

After the film, Will Hall will facilitate a workshop entitled Harm Reduction: A Guide to Coming Off Psychiatric Medication including how to run and hold community groups supporting this population.

All are invited to view, participate, and learn with a panel of those recovering, local food vendors and art by Native Artist Speakthunder Berry.

Tickets are \$22. Support available for those in need to cover ticket cost. Promotion will include a FREE Facebook Live with Will Hall on facebook.com/SriPonyaCollective on May 8 at 11am.

Details below. For ticket link and more information, reach out to Holly Hurley Feather at 646-872-1191.

When:

Thursday, May 18, 2023 from 2pm to 7pm

Screening: 2pm-4pm

Break with local food and art by Speakthunder Berry: 4-5pm

Workshop and exercise with Open Hub Singing Club: 5pm-7pm

Where: Unitarian Universalist Fellowship, 61980 Skyline Ranch Road, Bend, OR 97703

SriPonya is a 501c3 dedicated to Liberating the Collective by Empowering People, Cultivating Community and Creating Regenerative Ecosystems. They offer Community Events, a Virtual Recovery Community, Retreats, Safe Spaces and Business-Building Resources.

Broken Top Counseling exists to dissolve stuck traumatic patterns and help you reach your highest potential.

Bend Film brings unique experiences with film to Central Oregon.

Skyline Recovery sets young people onto a path of recovery from substances, trauma and life difficulties utilizing 12-step recovery, sober coaching, cutting edge clinical modalities, family work, rites of passage experiences, and connection with a community of like-minded peers as well as an individualized residential transition program for young men and male identified individuals and recovery support services at an outpatient capacity for young men and women.

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Synergy HomeCare Announces Newest Franchise in Redmond

Military Family with Healthcare Background Moves into Homecare Ownership

by ELIJAH EDWARDS

SYNERGY HomeCare, the nation's fastest-growing in-home care franchise and an Entrepreneur 500 ranked enterprise, has a new location based in Redmond.

The franchise is owned and operated by husband-and-wife duo Justine and Randy Ball. Randy was honorably discharged from the military this past November after 12 years as a Navy SEAL which included four deployments. Justine is currently in healthcare administration, which is the field that she specialized in while obtaining her bachelor's degree from Pima Medical Institute.

Headquartered at 735 SW 11th Street, Suite 102 in Redmond, the company will serve all residents of Redmond, as well the surrounding towns of Bend, Terrebonne and Tumalo. SYNERGY HomeCare provides clients with a wide variety of non-medical care options, from companion care to personal care to specialized care for people with chronic health conditions or recovering from illness or surgery. The Balls also have a passion to provide the highest quality of service to U.S. veterans and want to make sure they understand the home care benefits they are entitled to.

Justine and Randy, both Oregon natives, saw a growing need in their community for home care services, particularly among Baby Boomers. U.S. Census statistics show that 10,000 Baby Boomers are turning 65 every day and that by 2030, there will be more than 70 million people over the age of 65. A recent AARP survey found that 75% of those 65+ report they want to remain in their current residence for as long as possible.

While working in healthcare administration, Justine recognized the shortage of help the area's older population has to age-in-place. This was the impetus open their own SYNERGY HomeCare company.

Randy's experience in the military along with Justine's time spent working on the clinical side of healthcare reflect their genuine passion for helping others. Justine's educational background has provided her with the tools to manage and deliver top-quality care to those in need, while Randy has also developed a reputation for promoting a "servant-style" of leadership. The pair also emphasize the importance of personalized care in forming genuine connections between clients and caregivers.

"This business isn't about the dollar signs," says Justine. "To succeed in service means to treat everyone as family. We are both committed to helping others. Obviously, Randy has proven that with his military career. For me, my experience as a medical assistant made me fall in love with improving someone's quality of life. We are excited to make a difference and improve the aging process for those who deserve to enjoy the comforts of home, including our military veterans."

Randy pointed out that many people in their community lack a local support system and need to rely on caregivers for assistance cooking, shopping, running errands, light housekeeping or going for walks. Some even require personal care such as help bathing, dressing or using the toilet.

"Distance should not keep adult children from being in tune with their aging loved ones to help them maintain their quality of life while aging in place, something that can be accomplished through local in-home care," Randy explained. "I feel that it is my duty to provide peace of mind to families and let them know that their loved ones are receiving the proper care, even if they aren't currently in a hospital or facility."

SYNERGY HomeCare focuses on multiple types of in-home care. In addition to providing older people with assistance in maintaining their independence, Justine and Randy will also provide childcare, backup care and assistance to expecting families, as well as care for veterans and military families.

SYNERGY HomeCare is currently looking to add to its team of diverse caregivers. While licensed Certified Nursing Assistants (CNAs) are ideal candidates, the Balls will provide training and certification for people looking to enter the field. Caring, compassionate people with a reverence for older adults are invited to apply by visiting synergyhomecare.com/or-redmond-97756 or calling 541-512-7049.

SYNERGY HomeCare offers competitive hourly rates in addition to flexible shifts perfect for both college students or recent graduates as well as people who are retired and looking to stay active.

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Central Oregon Trail Alliance

Continued from page 3

education to facilitate an inclusive trail environment in Central Oregon.

Additional project partners include Oregon Adaptive Sports (OAS), a local nonprofit that has been guiding adaptive athletes on skiing and biking adventures in Central Oregon since 1996, and the International Mountain Bicycling Association (IMBA), which facilitated a private grant that made the work possible.

During the two weeks the adaptive rider team is doing the assessment, they will ride trails each day and document key components such as trailhead accessibility, signage, trail tread width, trail features, and cross slope. This information will then be publicized on COTA's website and through other means so that adaptive riders can make informed decisions about what trails they would like to ride based on their equipment, injury, and skill level. Often, the biggest barrier preventing an adaptive mountain biker from successfully navigating a trail is simply the lack of information available.

Among the 100 miles of trails that will be assessed are classics such as Phil's, Tiddlywinks, Whoops and

Tyler's Traverse. OAS staff already guide clients on these trails, and they and many other trails are mostly or fully rideable by adaptive athletes, however this information has not yet been documented and publicized to the adaptive cycling community.

COTA estimates most of the trails assessed will be fully rideable by adaptive cyclists. Based on the experience from OAS and local adaptive riders, it is anticipated that there are opportunities for trail improvement that will be identified. For example, on Tiddlywinks, one rock feature currently prevents adaptive riders from riding the entire 7-mile trail independently. A suggested improvement may include developing an alternate route around such an obstacle to not eliminate or change any existing trail features but provide options for riders of varying abilities that align with the character of the rest of the length of the trail.

COTA Trails Program Manager Alex Brieger will work with COTA volunteer Crew Leaders to review the feedback and consider options to increase the rideability for adaptive riders, while maintaining the intended character of the trail. "If we add an alternate line around that feature [on Tiddlywinks], my guess is more than a few non-adaptive riders will also be very excited about it," Brieger said.

Any trail alterations or improvements would go through COTA's existing maintenance and

development protocols including working with the U.S. Forest Service through the National Environmental Policy Act where applicable.

"I'm excited to put Central Oregon on the map for the adaptive cycling community," said Abbie Wilkiemeyer, COTA's volunteer project manager. "Other communities such as Bentonville, Arkansas, are using universal design to open trails of all difficulty levels to adaptive mountain bikers. If they can do it, we can do it."

"All of the COTA Crew Leaders that are participating in the assessments are looking forward to this opportunity to learn and see what works and what doesn't for riders of various skill levels and on different equipment on our existing trails," Wilkiemeyer continued. "As the word is spreading about this project, volunteers are reaching out to see how they can get involved, which speaks to what I hope will be great engagement for future trail projects that result from the assessments."

About Central Oregon Trail Alliance (COTA):

COTA is a nonprofit organization dedicated to the development, protection and enhancement of the Central Oregon mountain biking experience. Through trail stewardship, advocacy, collaboration and education, COTA maintains over 600 miles of singletrack trails across six chapters. cotamtb.com

Avelo Airlines

Continued from page 3

Central Oregon tourism as well as our vibrant business community. We thank Avelo for entrusting Redmond with this opportunity at a time when many airlines are struggling to maintain routes and staffing. This is truly a testament to our community support and management."

With the addition of Sonoma / Santa Rosa, Avelo will now serve three nonstop destinations from RDM. STS joins LA's best airport Hollywood Burbank Airport (BUR) and Avelo's seasonal service to Palm Springs. Avelo also serves two other Oregon cities: Eugene and Medford.

The New Way to California Wine Country As the gateway to wine country, STS is uniquely positioned to put visitors within minutes of dozens of wineries, 25 minutes from the towering redwoods and 30 minutes to the scenic and breathtaking views of the Pacific. With gently rolling hills, misty ocean breezes, ancient redwoods and meandering rivers and streams, Sonoma County offers an array

of outdoor activities and experiences. There are more than 60 state and regional parks that offer miles of hiking and cycling trails, kayaking and ziplining, hot air ballooning, horseback riding, camping and untouched wilderness.

STS is a small hometown airport experience where Customers enjoy smaller crowds, shorter walking distance from curb to gate, and quicker TSA lines. Whether arriving or departing STS, STS offers a smooth hassle-free travel experience so Customers can arrive at their destination refreshed and ready to go.

STS Airport Manager Jon Stout said, "This new Avelo route between STS and RDM offers many benefits. Not only is it a quick and easy flight, but it also allows passengers to skip the hassle and congestion of larger airports. Both destinations offer world-class excursions from wine tasting and mountain biking to farm-to-table dining and microbreweries. We are excited about the new service and the visitors it will bring to Sonoma County."

America's Affordable and Convenient Airline

Avelo was founded with a vision to help

its Customers save money and time. Since taking flight on April 28, 2021, Avelo has flown more than two million Customers on over 17,000 flights.

In addition to offering Customers everyday low fares on every route, Avelo Customers can always change or cancel their itineraries with no extra fees. Avelo also offers several unbundled travel-enhancing options that give Customers the flexibility to pay for what they value, including priority boarding, checked bags, carry-on overhead bags, and bringing a pet in the cabin.

Additionally, the American-made Boeing 737 jets Avelo flies offer a more spacious and comfortable experience than the small regional aircraft currently operating at most of the airports Avelo serves. Customers who value an advance seat assignment can choose from several modestly priced seating options, including seats with extra leg room, as well as pre-reserved window and aisle seating. One third of seats on Avelo aircraft are available for Customers who appreciate the comfort of extra legroom.

Avelo serves 43 destinations spanning 24 states. The airline has unlocked a

new era of convenience, choice and competition in air travel by flying unserved routes to primarily underserved communities across the country. At least one airport on every Avelo flight is a small hometown airport – making every Avelo journey easier and more enjoyable.

At Avelo, every flight is also nonstop. This connection-free travel experience not only provides Avelo Customers with a faster and simpler travel experience, but also minimizes delays, cancellations and lost bags. In fact, Avelo has established itself as one of America's most reliable airlines. In the first quarter of 2023, Avelo achieved the lowest flight cancellation rate and the second best on-time performance in the U.S. airline industry.

Avelo is distinguished by its Soul of Service culture. The culture is grounded in Avelo's One Crew Value which promotes a welcoming and caring experience. By caring for one another and owning their commitments, Avelo Crewmembers focus on anticipating and understanding Customer needs on the ground and in the air.

AveloAir.com

NOW Massage

Continued from page 3

their signature Jasmine Coconut candles.

Each NOW massage boutique uses canvas draping to separate therapy spaces creating an airy feeling that adds to the relaxing atmosphere. Massage therapists receive advanced training on

The NOW's custom services that go far beyond the traditional modalities and are designed specifically for stress relief, health improvement and relaxation.

At The NOW, guests can choose between three signature massage styles and pair their service with a variety of custom, exclusive enhancements. The Swedish-inspired options include: The NOW, a signature relaxation massage; The HEALER, an energy-balancing

massage designed to reduce stress; and The STRETCH, a sports-inspired recovery massage. Guests can choose from custom enhancements such as: Herbal Heat Therapy, Deep Tissue, Fresh Eyes, Calm Balm, Hemp Calm Balm and Gua Sha, a traditional Chinese medicine technique that uses smooth rose quartz tools to target specific areas of the body.

The NOW branded product line and custom jewelry collection, designed by

Post, is available at boutiques and online for guests who want to bring a piece of The NOW lifestyle home with them.

"The NOW was founded on the principle that in today's fast paced, digitally driven society self-care is a necessity, not a luxury," said Post. "We designed the boutiques to feel like an oasis for recovery and relaxation and look forward to introducing Oregon to our inspiring wellness brand." thenowmassage.com



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Central Oregon Business Calendar

Email Your Upcoming Business Events to CBN@CascadeBusNews.com

Event Details at CascadeBusNews.com/Business-Events

BUSINESS EVENTS



May 3
4-6pm Sunriver Resort Hiring Fair at Sunriver Resort Great Hall.

May 3
5-7:30pm Bend Chamber What's Brewing, The Evolution & Impact of Bend's Tourism Industry, at Tetherow Pavilion.

May 3
6pm City of Redmond Budget Committee #2 Meeting.

May 3
6pm The League of Women Voters Deschutes County and City Club of Central Oregon Virtual Deschutes County Candidate Forums for COCC District, Zones 5 and 6.

May 4
Noon-1pm League of Women Voters Deschutes County Free Public Informational Meeting, Update on the Implementation of Measure 110 (Drug Addiction Treatment and Recovery Act of 2020) at Unitarian Universalist Fellowship of Central Oregon, Bend.

May 4
5pm Deschutes River Conservancy RiverFeast Dinner and Auction at Unitarian Universalist Fellowship of Central Oregon, Bend.

May 4
6pm The League of Women Voters Deschutes County and City Club of Central Oregon Virtual Deschutes County Candidate Forums for Redmond School Board, Positions 1, 3, 4 and 5.

May 5-7
Central Oregon Builders Association Spring Home Garden Show at Deschutes County Fair and Expo Center.

May 9
10-11am Bend Chamber Membership 101 at Bend Chamber.

May 10
5:30-8pm Bend Chamber Bend 101 at Tetherow Pavilion.

May 11
7:50am Central Oregon Employer's Council BOLI Managing Leave Laws Presentation at Hampton Inn, Bend.

May 11
9am La Pine Fire Rural Fire Protection District Virtual and In-Person Board of Directors Meeting at La Pine Fire Station.

May 12
Noon Kôr Community Land Trust Crescita Community Ribbon Cutting at 2500 NE Eighth St., Bend.

May 15
4-6pm Home Instead Training Center Ribbon Cutting and Open House.

May 17
3:30-5:30pm Bend Chamber YP Expert Chat: Giving & Receiving Feedback, at COCC Cascades Hall 118, Bend.

May 18
11:30am City Club of Central Oregon May Forum, Bending the Curve: Pathways out of Houselessness, at Riverhouse on the Deschutes, Bend.

May 18
11:30am-12:30pm First Interstate Financial Education Seminar at La Pine Activity Center.

May 18
2-7pm SriPonya, BendFilm, SkyLine Recovery and Broken Top Counseling Screening of *Medicating Normal* and workshop, Harm Reduction: A Guide to Coming Off Psychiatric Medication, at Unitarian Universalist Fellowship, Bend.

May 22
11am-1:30pm EDCO Annual Luncheon at Riverhouse on the Deschutes, Bend.

May 25
9-10:30am First Interstate Bank, Sunriver Police Department and Sunriver Chamber Croissants, Counterfeits and Cops at Café Sintra, Sunriver.

June 2
5-9pm Heart of Oregon Corps Farm to Fork at Seventh Mountain Resort.

June 15
11:30am-12:30pm First Interstate Financial Education Seminar at La Pine Activity Center.

June 23
8am-5pm Bend Chamber 2023 YP Summit at COCC, Bend.

July 20
11:30am-12:30pm First Interstate Financial Education Seminar at La Pine Activity Center.

WORKSHOPS & TRAINING



(Ongoing)
COCC Small Business Development Center Virtual Classes.

Building Permits

COMMERCIAL PERMITS WEEK ENDING 4-14-23

City of Bend

- \$213,708.00 - Commercial (Alteration) 6,591 sf. at 2220 NW Labiche Ln. Ste. 210 Bend 97703 OR Owner: Shevlin Crossing, LLC Permit # PRRE202208208
- \$125,000.00 - Commercial (Alteration) 45 sf. at 2640 NE Hwy 20 Bend 97701 OR Owner: Forum Holdings, LLC Permit # PRRE202208523
- \$100,000.00 - Commercial (Alteration) 25 sf. at 344 SW Shevlin Hixon Dr. Bend 97702 OR Owner: River Bend Limited Partnership
Builder: R & H Residential Construction 503-228-7177 Permit # PRRE202208902
- \$50,000.00 - Commercial (Alteration) 1,551 sf. at 2215 NW Shevlin Park Rd. Ste. 100 Bend 97703 OR Owner: Taylor Brooks, LLC Permit # PRRE202209083
- \$30,000.00 - Commercial (Alteration) 1,000 sf. at 1230 NE 3rd St. Bend 97701 OR Owner: ROS, LLC Permit # PRRE202300684
- \$30,000.00 - Commercial (Alteration) 523 sf. at 921 NW Mt. Washington Dr. Ste. 110 Bend 97703 OR Owner: Grove NWX, LLC Permit # PRRE202208176

COMMERCIAL PERMITS WEEK ENDING 4-21-23

City of Bend

- \$552,000.00 - Commercial (Alteration) 7,791 sf. at 325 SW Powerhouse Dr. Ste. 110 Bend 97702 OR Owner: Mill Shops, LLC
Builder: August Construction Solutions, Inc. 541-466-3939 Permit # PRRE202207926
- \$55,000.00 - Commercial (Alteration) 350 sf. at 62700 Awbrey Butte Bend 97703 OR Owner: Oregon Public Broadcasting
Builder: Radio Tower Co. 503-286-8004 Permit # PRRE202203442
- \$15,000.00 - Commercial (Addition) 6 sf. at 710 NW Wall St. Bend 97703 OR Owner: City of Bend Permit # PRAD202204167
- \$651,917 - Commercial (Alteration) 15,973 sf. at 1212 NE 1st St. Bend 97701 OR Owner: Giving Plate, Inc. Builder: Fortress Group, Inc. 541-320-7000 Permit # PRRE202202419
- \$287,550 - Commercial (Alteration) 2,537 sf. at 63360 Britta St. Ste. 1 Bend 97703 OR Owner: Deschutes County PO Box 6005 Bend, OR 97708 Permit # PRRE202200932
- \$1,937,663 - Commercial (New) 13,934 sf. at 2542 NW Campus Village Way Bend 97703 OR Owner: Central Oregon Community College Permit # PRNC202203317

Deschutes County

- \$80,000.00 - Commercial (Tenant Improvement) at 13001 Century Dr. Bend 97702 OR Owner: New Cingular Wireless PCS, LLC PO Box 941460 Maitland, FL 32794
Builder: Ericsson, Inc. 469-266-1818 Permit # 247-23-001887

Barran Liebman

Continued from page 7

- When including a pay range in a job posting, use a low and high number on each end of the scale that encompasses the full pay range (for example "\$60,000 to \$80,000" instead of "\$60,000 and up");
- Document and retain records of all compensation-related decisions;
- Retain employment records that include job titles and wage history for all employees for at least three years after termination;

- Conduct an internal pay equity analysis to evaluate current wage rates and identify areas for improvement;
- Stay current on changing state guidelines; and
- Reach out to trusted legal counsel for guidance and advice.

Alysha Phelps is an attorney at Barran Liebman LLP, where she focuses her practice on litigation strategy and compliance advice for employers in Oregon and Washington, including pay transparency. For questions, contact her at 503-276-2183 or aphelps@barran.com. Becky Zuschlag is a law clerk and future associate at Barran Liebman LLP, where she supports the firm's employment, labor relations, and benefits practices.

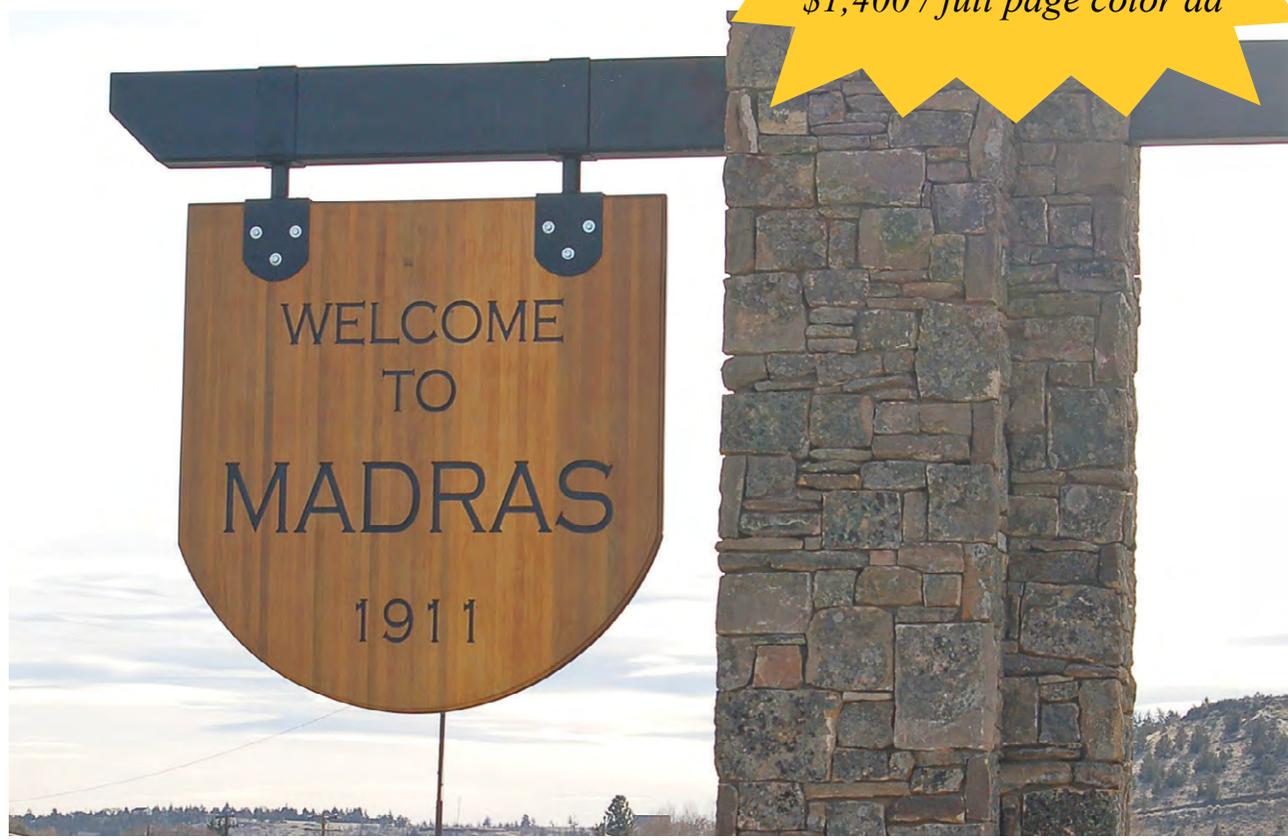
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