**Turning The Great Resignation** into The **Great Retention** 

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**Enhancing & Promoting the Economic Vitality of Central Oregon Since 1994** 

# Local, Clean & Easy to Use

### **Bendite Files Patent & Opens Business for Outdoor Gear**

by NOAH NELSON — CBN Feature Writer



PHOTO I COURTESY OF J-LOQ

Miller is the founder, owner and designer of J-LOQ; a new bike rack locking mechanism that is compatible with the ever-locally popular 1UP bike racks. "We make a replacement lever with a lock built into the lever directly so that once your bike is mounted in the bike rack, it becomes a very simple system to fully lock up your bike," Miller said. "No need for another cable or another locking mechanism: simply push the button to lock it."

Miller is a Bendite and an avid mountain biker himself. Miller owns his own 1UP bike rack, like many other local bikers, and found himself hassling with cumbersome cables, big padlocks, and a locking mechanism that he felt could use a revamp, "I got a point where I thought there has to be a better way to do it; something that is simple, easy to understand and just plain works."

Miller, who clarified that he is just a "regular guy" and not a professional or amateur engineer, spent a year in his garage playing with different ideas, evaluating his current locking system and trying to figure out a better method of protecting his gear. Finally, Miller came up with his lever design and reached out to a local machine shop who agreed to help create some working prototypes to test the design out.

"Just six months later, we had a working model that we used to file for a patent in January," Miller said.

As to why cyclists should consider using the J-LOQ system, Miller stated plainly that any locking system is a deterrent, and explained that the longer a wouldbe thief spends trying to break into something, the more risky it becomes for that thief. So if a bike thief sees a new system that they are unfamiliar with, one that cannot be snipped with wire cutters or broken into with other commonly used theft tactics, the odds of that thief stealing the bike are much lower.

"There is no such thing as a 100 percent effective lock. No guarantee anywhere, and that is the unfortunate but honest

PAGF 6

# **Building Better Careers Engineers Find Opportunities with Local Organizations**

by NOAH NELSON — CBN Feature Writer



BEND NORTH CORRIDOR FIELD VISIT 2023-06-29 | PHOTO COURTESY OF CENTURY WEST ENGINEERING

entral Oregon's community of engineers of all kinds are the people who help keep our world turning. The local community of engineers, from mechanical and industrial to aerospace, civil and everything in between, has been growing steadily for years. Now, there are more engineers in Central Oregon than ever before.

To assist this growing population and workforce, some local professional engineering organizations have popped up to provide a wide range of benefits to

### **Engineering Spotlight — Pages 11-18**

# **Cobalt Properties Group Charts a Bold Course**

# **Company Experiencing Rapid Growth as Demand for Property Management Soars in Central Oregon**

by SIMON MATHER — CBN Feature Writer

entral Oregon-based Cobalt Properties Group has carved out a distinctive niche in the property management sphere. And with steep growth, the company is on course to see some portions of its portfolio nearly double over the course of a year.

Previously managing upwards of 500 units, the recent increase in activity represents a more than 40 percent growth rate in 2023 year-over-year alone.

Cobalt has already identified hundreds of new units that will come online under its oversight by the end of the year, including an 86-unit newly constructed apartment complex located in northwest Redmond as well as a new 48-unit complex in Bend.

"The growth our company is seeing reflects Central Oregon's similar trajectory," said Regional Portfolio Manager Jenna Johnson. "It is a sign of the times, and a big element is primarily more new multifamily residential. The growth our Redmond owners are seeing is also a great example



TECHNICIAN; MELISSA SANDER, RESIDENTIAL PORTFOLIO MANAGER; MICHELE VAN SPAENDONK, PROPERTY ACCOUNTANT; TOM CARLSON, OFFICE ADMINISTRATOR; TRAVIS BABCOCK, RESIDENTIAL PORTFOLIO MANAGER; AND JENNA JOHNSON, REGIONAL PORTFOLIO MANAGER. NOT PICTURED: CHRISSY CAPRI SNIDER, MANAGING PRINCIPAL BROKER AND COMMERCIAL PROPERTY MANAGER | PHOTO BY CASCADE BUSINESS NEWS

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# CON BUSINESS NEWS

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### **HOT NEWS**

### **RECENT TRANSACTIONS**

Compass Commercial Real Estate Services principal broker Bruce Churchill represented the seller, Empire Construction and Development, LLC, in the sale of 20950 Cooley Road in Bend. Compass Commercial Real Estate Services brokers Pat Kesgard, CCIM and Kristie Schmitt, CCIM represented the buyer, TOMCO Electric, Inc. The 3 acres parcel sold for \$1,685,772.

Brian Fratzke, CCIM, Principal, Fratzke Commercial Real Estate Advisors, Inc. represented the Seller in the sale of 385 SW Columbia, in Bend for \$750,000. Principal broker Bruce Churchill with Compass Commercial Real Estate Services represented the landlord, J Tennison and Co., LLC, in the lease of a 9,170 SF industrial building located at 3639 SW Empire Drive in Prineville.

Dan Steelhammer, Broker, Fratzke Commercial Real Estate Advisors, Inc. represented the Seller; in the sale of 8.35/ACRES, in Redmond, price undisclosed. Compass Commercial Real Estate Services brokers Bruce Churchill, Jay Lyons, SIOR, CCIM and Grant Schultz, CCIM represented the landlord, Taylor Development, LLC, in the lease of a 1,703 SF industrial suite located at District 2

# Deschutes County Provides Seed Grant to Establish Middle-Income Housing Fund

In a major step forward to bring affordable housing to hard-working folks in Deschutes County, and cities within the county, the Deschutes County Commission recently voted to provide \$1 million to create the HOME Fund, or Home Ownership for Middle-Income Employees Fund. This innovative new fund will reduce the cost to build new homes in Deschutes County for our workforce.

West at 2777 NW Lolo Drive in Bend.

The HOME Fund is an exciting new tool in the toolbox for increasing affordable homeownership for people earning 80 to 120 percent of area median income. In Deschutes County, this is between \$76,150 and \$114,250 for a family of four, and includes teachers, nurses, law enforcement officers, firefighters, construction workers, hospitality workers,

small business owners and many other members of the local workforce.

"Hardworking community members are struggling to afford to live here because of the high costs of land and infrastructure fees," said Cheri Helt, former state representative and a leader in the effort to establish the fund. "This investment from Deschutes County is a real solution for increasing affordability. These dollars will make building a home pencil at lower price points — with savings and home ownership opportunities passed on to our local workforce."

In addition to Helt, the HOME Fund was developed by affordable housing advocates, Hayden Homes, Pahlisch Homes,

Continued on Page 30 ►

# RE/MAX Key Properties Puts Their Mark on Greenwood Avenue

With Renovations Almost Complete, the Brokerage Looks Forward to Move-In This August



This month, new signage went up on the nearly 10,000 SF building at 42 NW Greenwood Avenue, currently being renovated by RE/MAX Key Properties.

"This was a significant day for us, as we put our mark on this building and this neighborhood," said RE/MAX Key Properties Broker/Owner Ryan Buccola. "We are proud as a family and as a business to be a part of the Downtown Bend revitalization. The improvements on Greenwood are fantastic. We are so honored to be a part of the experience in revitalizing this part of town."

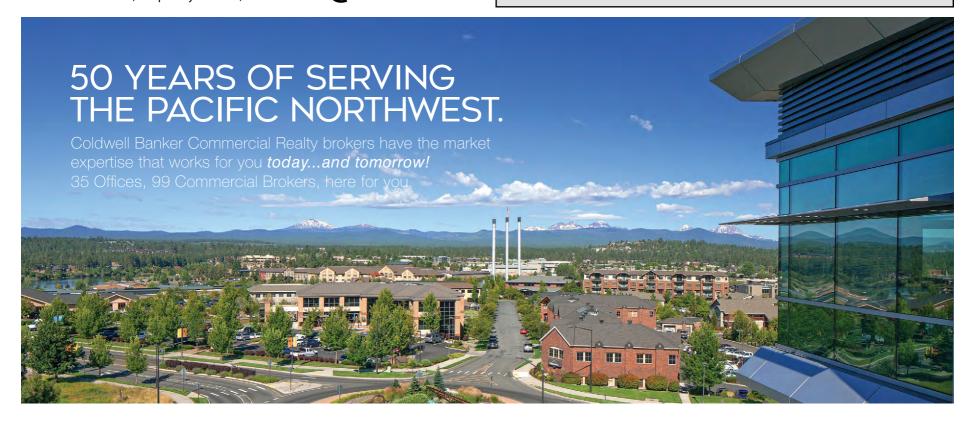
RE/MAX Key Properties will move into their new location at 42 NW Greenwood in August.

keypropertiesoregon.com

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REND

♦ The City of Bend in coordination with Oregon State Representative Emerson Levy hosted a roundtable conversation about e-bike safety and enforcement July 18. The roundtable was intended to provide an opportunity for invited organizations and subject-matter experts to discuss e-bike enforcement, education and community engagement. The list of roundtable participants is included below.

"The Bend City Council and Representative Levy's office have heard an overwhelming amount of concern from the Bend community about the safety of e-bike riders and other roadway users," said Bend Mayor Pro Tem Megan Perkins. "I believe there is room on our public streets for everyone to utilize them safely, and that starts with us coming together as leaders to talk about it."

The goal of these roundtables is to

identify opportunities to increase community awareness around rules and safety about e-bikes, determine what gaps there are

in enforcement mechanisms and identify creative fixes to ensure our community is riding and driving safely.

E-Bikes are an important alternative form of transportation that allow people of all abilities to commute without using a car. In the last few years, the City of Bend and surrounding Deschutes County have seen increased use of e-bikes, especially among youth.

"Community safety is one of my top priorities — our first roundtable is an essential start in achieving our shared goal of safer streets," said Levy. "We are seeing record levels of teenagers acquiring e-bikes, and it's time we perfect the laws surrounding these devices so our youth, and everyone in our community, can enjoy them safely."

E-bikes are a topic of interest among many in the community and the City invited individuals to share their ideas for improving e-bike safety and awareness ahead of the roundtable by submitting written comment to the Bend City Council at council@ bendoregon.gov. The City plans to follow this roundtable with e-bike safety and awareness information at community events starting in August and moving into the fall.

A roundtable is a type of public meeting that is intended to create a space for community discussion between community members, organizations and the Bend City Council in a less formal setting than a public meeting. There is generally no public comment at roundtable discussions. Roundtable attendees included:

- Emerson Levy, Oregon State Representative
- Phil Chang,
- Deschutes County Commissioner
- Melanie Kebler, Bend Mayor
- Megan Perkins, Bend Mayor Pro Tem
- Bend Police Department
- Steve Cook, Bend-La Pine School District Superintendent
- Deb Schoen, Bend Park and Recreation District Board Member
- Kayla Hootsmans,
   Oregon Department
   of Transportation
   Legislative Coordinator
- Janet Hruby, City of Bend, Assistant City Engineer
- Jim Elliott, Bend Bikes Board Member

♦ The City is planning to improve safety and accessibility for everyone who uses Olney Avenue between Wall Street and NE Second Street. The community was invited to attend an open house on July 18 to learn about the Olney Pedestrian Bike Project and provide input on potential improvements — the information and a survey are available online now through July 23 at bendoregon.gov/olneypedbike.

Olney Avenue connects to schools, parks, trails, businesses and more —

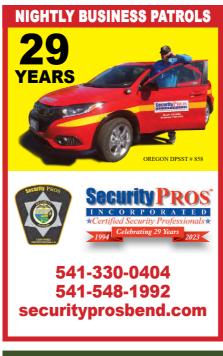
places that kids, parents, commuters and others in the City traveling eastwest need to reach. The City aims to increase safety along Olney Avenue by creating a safe pedestrian and cyclist crossing at NE Second Street; putting a protected bike facility under U.S. 97; installing intersection safety improvements at NW Wall Street/NW Olney Avenue; and building a lowstress, safer route for people walking and biking from NW Wall Street to the railroad. The project will build on other planning projects to make Bend safer and more accessible for everyone. It is funded by the Transportation General Obligation (GO) Bond approved by voters in 2020.

### **DESCHUTES COUNTY**

♦ On June 26, the Board of Commissioners voted (2-1) to withdraw the mule deer inventory update project. The project had included community conversations about the potential creation of the 2023 Mule Deer Winter Range Combining Zone. In May, the Deschutes County Planning Commission had deliberated on the zone following two public hearings in April and recommended approval by a 5-1 vote.

Planning Staff have withdrawn the proposal from the Department of Land Conservation and Development. The Board of Commissioners will discuss implementing the Planning Commission's recommendation to convene a stakeholder group on this key topic at the Board meeting on Wednesday, July 5. Additional updates will be posted at deschutes. org/muledeer.







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# Business Evolution & Change Management

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

imes are changing, technology is more advanced than ever, there is a massive talent shortage, and the fear of the unknown resides in plain sight. This is the current state of many businesses, and it is also known as evolution. For a business to stay relevant, competitive, and successful; they must adapt and evolve to keep up with ever-changing demands of the market, the consumer, and their internal systems.

There are five common stages that occur during the lifetime of a business. Those stages are: startup, growth,

maturity, transition, and succession. Each of these stages can vary in lengths and success. Many factors can contribute to this length and success, including the company's size, their location(s), risks, the product, or services the business provides, as well as the people you have employed at the business. It is wise to make a habit of acknowledging what stage your business is in regularly by assessing the current state of the business against the goals set forth for the future. This can be done by conducting a GAP Analysis, which is a way to compare the business at its current state to their desired state.

While examining your current state and future goals; other factors should be considered, including awareness of the financial state of the business, the success or lack of success within the personnel operations (aka, your employees) of the business, and the overall risks of running a business. It is crucial to stay abreast of the ever-changing risks that may impact your business. This can be done by routinely conducting a SWOT or PEST analysis. A SWOT or PEST Analysis is a way to identify the risks facing the company and solutions to counterbalance the risks, both internal and external.

Regardless of the stage in which your business is in, there are some key rules a business leader should be mindful of. First, change is inevitable. Second, people are your biggest asset. And third, people are your biggest risk. Because people play the largest role in your organization's success; it is crucial to ensure you have the right people doing the right job.

Whether you are a startup or in the transition stage of the business lifecycle, your people should be your top priority. It should be a common practice that your organization engages with employees through performance appraisals but now more than ever, you should be checking-in on your employees' satisfaction and engagement levels. A survey from February of 2023 in *Forbes Magazine* indicates that, "43 percent of middle managers reported burnout, more than any other workgroup." That means nearly half of people managers are burned out from whatever the current state of the business is. If your people leaders are struggling, assume everyone is, and create a plan to course-correct. Change management is exactly how it reads, managing change. Change

is a natural occurring part of doing business, some change is planned, and sometimes change can be unexpected. The way in which the change is managed is important to ensure success through the transition of a change and continue onwards through the evolution experience.

Change Management is an actual science. Managing change in an organization requires continuous planning and communication as well as the ability to adapt. Regardless of what change your business is facing or what stage your business is in, keeping your people in the loop on how they can impact the success will help in achieving bigger company goals.

When the next stage begins or a new change occurs, start by creating a plan. The plan could be the desired outcome, a list of possible scenarios or roadblocks, a timeline from the beginning to the end, the people involved, and how success of the change is measured. Think of this stage or change as a being a goal and define your goal using the SMART methodology. (S-specific, M-measurable, A-achievable, R-realistic, T-timely). Once a plan is in place, keep your people in the know. If change management is done behind the scenes without including your people, they will still feel the change and without guidance or a clear plan; there may be an increase in fear, panic, and uncertainty. Avoid the dismay and instead, be as transparent as possible without overpromising, and ensure that communication is shared from the top down. Having a clear plan, a back-up plan, investment and buy-in from your people, and consistent communication of the plan will help in creating a successful change, transition, or continued evolution.

There is a lot to be said for organizations that commit thoughtful time and energy on creating a plan for a business change. Spending thoughtful time and energy when making business changes, especially ones that have significant impact to your people; will go a long way with the trust, satisfaction, and loyalty of your people. Again, change is inevitable; if you do it right, people will get on-board and aid through the process of achieving success. If change is done incorrectly, it can be damaging to the business by creating confusion, uncertainty, burn-out, increased costs, unnecessary risks and so much more. Adapt to the fact that your business will change. As part of this evolution, keep handy some important tools to get your business through those changes. Your most valuable tool through the process of change is your people.

**Analysis Tools:** 

pestleanalysis.com/pest-analysis

thebalancemoney.com/how-to-create-a-balance-sheet-for-your-small-business-5205349

clearpointstrategy.com/blog/gap-analysis-template

brightwayscounseling.com



### -LOQ Continued from page 1

truth," Miller said. "My hope is that this is a greater deterrent than other locks that thieves are used to. It causes people to stop and think about a new plan, and that increases deterrence. I'm trying to give people a choice when they choose a locking system, and this choice is easier, simple to understand and it just plain works."

Miller takes a very intentional and personal approach to his new product and business, "The goal is to make things simple, clean and easy," he said. "It's also very important to me to keep things local and American-made."

Miller said that he has been told on multiple occasions that he could potentially save money by outsourcing the actual manufacturing to another state or country, but this goes against his philosophy.

"We're local people, we machine the pieces at a local shop, we anodize the colors locally, everything is assembled right here and they are sold locally," Miller said. "Through and through, this is a 100 percent local process. We

wanted the business to be a part of the community and we want the work done by people who live and play here in Bend."

While growth is on the horizon, Miller still operates as a one-man team, adding a personal touch to his business. "When you surf my website, you're going through my own design. When you call our phones to grab more info, you're not talking to someone who needed training on the product; you're talking to the guy who actually designed it, made it and uses it himself," Miller said.

On the horizon, Miller is hoping for growth. Ideally, he would like to see his product on the shelves of local stores, as well as others in the PNW and beyond. Right now, his objective is to reach as many people as possible; he's even set up a booth at the trailhead to



some local biking trails so that he can connect with other mountain bikers in the community. Eventually, Miller wants to establish a wholesale division to reach larger and more competitive markets.



MILLER | PHOTOS COURTESY OF J-LOO

"Goal number one was to get production down, and we did that," Miller said. "Goal two is get the word out and get on the shelves. Goal number three would be to have this just be the beginning of other products that I have an interest in producing for the outdoor

community. I want to keep making new and innovative outdoor products, and I think this can be a great stepping stone for that."

Even with new potential products in the future, Miller made clear that any new product will follow his philosophy; local, clean, easy to use. More than anything else, Miller believes in what he is making, "I'm not an engineer, I'm a mountain biker who saw something he might be able to improve. I use the product myself and I am always open to feedback and reviews from other people who have also used it. This is an active and healthy community that I am so happy to be a part of."

If you see Miller out at trailheads, stop and say hello.

j-loq.com

"When you surf my website, you're going through my own design. When you call our phones to grab more info, you're not talking to someone who needed training on the product; you're talking to the guy who actually designed it, made it and uses it himself."

~J Miller







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# The Critical First 90 Days

### The Impact of Stress on New Hires & Retention

by ABBY GORMAN, Owner — Symplexi Employee Development

and ccording to a survey from recruiting platform Jobvite, 30 percent of new employees leave their job within the first 90 days. Studies indicate that beginning a new job is one of life's most stressful events, comparable to other major life changes like moving, getting married, or having a child. Employers who understand and address these stressors increase the likelihood the new employee will do well during this critical phase and beyond.



Some of the challenges new employees face are learning new skills, which can be invigorating and exciting, but when coupled with everything else new, creates significant stress. In addition, every company has its own culture, and it takes time to adjust and learn all the nuances. Feeling pressure to immediately perform well is widespread among new hires, and the stamina needed to build relationships with coworkers, coupled with worry about not fitting in, are added strains. The level of support a new employee feels in the first 90 days is key to retention.

New employees need time and patience to develop their skills, build relationships, and succeed in their new roles and more importantly, to remain engaged with a sense that the employer is invested in their success. However, the manager may have significant constraints on their time, and the person assigned to training the new hire probably also has other regular duties, which can result in an unspoken message to the new hire... don't ask for anything. In addition, new employees bring thoughts, beliefs, and challenges from past work experiences into the new job, which affects their perspective. They could be thinking things like "I should be faster or better at this," or "We used to do it differently at my last job." Sometimes the problems employers have with new employees come from these past experiences and have nothing to do with the current situation; they arise from the new employee's lack of self-awareness.

During onboarding, employees need someone to listen when challenges arise, it's important for this person to have a neutral perspective to support them in finding solutions, identifying their strengths and weaknesses, developing a plan to improve skills and knowledge, and providing guidance as they learn new things. They need help to set challenging but realistic goals with a plan to achieve them, and feedback and encouragement as they work

toward their goals. Additionally, they need encouragement in developing strategies for overcoming challenges, guidance in building relationships with their colleagues, managers, and customers, and assistance in improving their performance. These are the tools of mental resilience and the time and effort needed to teach them are likely to be daunting for already busy trainers and managers.

One innovative way companies are tackling this problem is the use of employee success coaches. Studies of companies that offer coaching indicate there is a direct return on investment by utilizing a coach during onboarding.

- The International Coaching Federation found that companies that offer coaching have a 38 percent higher retention rate than companies that do not.
- The American Productivity and Quality Center found that companies that offer coaching have a 15 percent increase in productivity.
- Another study by the Hay Group found that companies that offer coaching to their employees had a 25 percent decrease in voluntary turnover.

An employee success coach provides essential tools for mental resilience, leaving your team time and energy to provide the necessary technical training, resulting in a smooth and successful transition into a new job, raising retention and building strong and loyal teams.

Abby Gorman, owner and founder of Symplexi Employee Development, started her career over two decades ago in the newspaper industry where she dedicated herself to cultivating and nurturing robust teams. Throughout her professional journey, Gorman recognized the immense value of empowering individuals to reach their full potential. Driven by her unwavering commitment to personal and professional growth, she embarked on her own transformative path, becoming a certified life, development, and trauma-informed coach. With a wealth of life and business experience, Gorman has merged her expertise and collaborates with companies to grow and empower their teams.

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### olbalt Properties Group Continued from page 1

of what is occurring regionally. As demand continues to increase, we are seeing more density and urban-like housing solutions break ground providing high-quality, marketrate apartments. Owners look to us to manage in a dynamic marketplace. During times of instability worldwide, our clients rely on us to provide consistent management of their assets so they can focus their efforts elsewhere. "

With increased complexity and newly implemented real estate laws pertaining to investment properties, Cobalt stands ready to address questions backed by an established legal team. Their broad network addresses owner questions regarding title, landlord and tenant inquiries. With relationships in the civil engineering, general contractor and architecture world, Cobalt continues to prove itself as a one-call service provider.

Johnson, licensed real estate broker in the state of Oregon, said part of Cobalt's formula

for success is knowledge-based management. Multi-family residential is a very complex space, and laws for ownership are complicated. Cobalt prides themselves on being the expert on their clients' teams, working as an advocate on behalf of their assets.

Johnson said, "Clients know they can count on us to provide exceptional service, strong communication and consistency when managing and protecting their assets, delivered with the assurance of knowledge and integrity."

Bend office Managing Principal Broker Chrissy Capri Snider brings experience in both real estate and accounting analysis, and says she prides herself on delivering tailored service for each client — and a positive bottom line for their commercial and residential investment properties. The Cobalt team exemplifies a balanced diversity of expertise: commercial, aviation, multi-family, industrial, with a thorough financial analysis to accompany each.

Cobalt is part of a multi-state operation owned by High Plateau Capital, a single-source asset management firm. Led by a dedicated team of industry



A NEW APARTMENT SITES BEING ADDED TO COBALT PROPERTIES GROUP MANAGEMENT PORTFOLIO | PHOTO COURTESY OF COBALT PROPERTIES GROUP

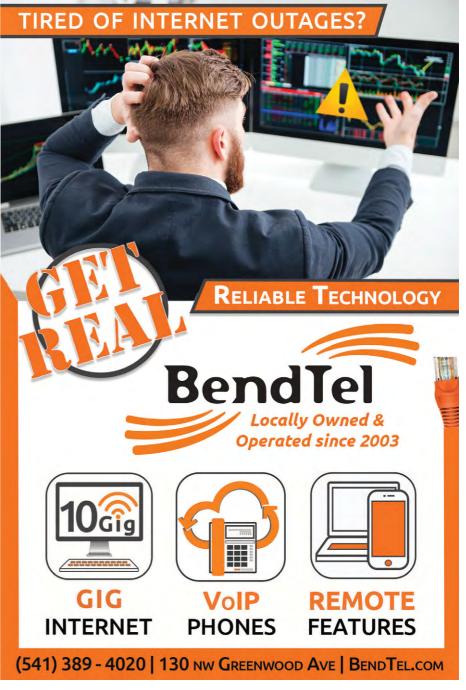
experts, High Plateau Capital conducts business in Washington, Idaho and Oregon. HPC Executive Vice President, Emily Morey, noted, "Our real estate breadth ensures a full suite of services: from investment capital to acquisition, project entitlement and development, property management to sales and beyond. Cobalt adds enormous value to the properties it manages, our own proudly included."

Also under High Plateau's ownership is Meridian Development, which specializes in the acquisition, entitlement, pre-construction, land planning and engineering for commercial, industrial, multi-family and aviation properties throughout the Pacific Northwest.

Meridian is currently working on construction of multifamily unit developments in both Bend and Redmond, having also identified the positive growth in the region. Cobalt's contribution to these projects while under

ontinued on Next Page 🕨





### olbalt Properties Group

Continued from previous page

construction will ensure an expeditious lease up cycle as well as a valuable tenant base, even as new projects initiate construction nearby

Cobalt's do-it-all approach includes servicing maintenance requests with a specialized in-house team. They have found that building a knowledgeable, reliable in-house team saves time and resources for owners, thus delivering the most efficient service to their clients.

On the commercial front, Cobalt can support owners with everything from marketing and administering of lease agreements to managing maintenance and repairs, as part of overseeing all vital aspects of commercial property management. Innovative technology is employed to streamline communication directly from the team and give monthly and annual reporting via an online owner portal.



A COUPLE MORE NEW APARTMENT SITES BEING ADDED TO COBALT PROPERTIES GROUP MANAGEMENT PORTFOLIO | PHOTOS COURTESY OF COBALT PROPERTIES GROUP



Equally, all aspects of residential property management are handled including marketing support, proper screening of applicants, tenant placement and ongoing relations, contractor and vendor oversight, improvements, maintenance and repairs.

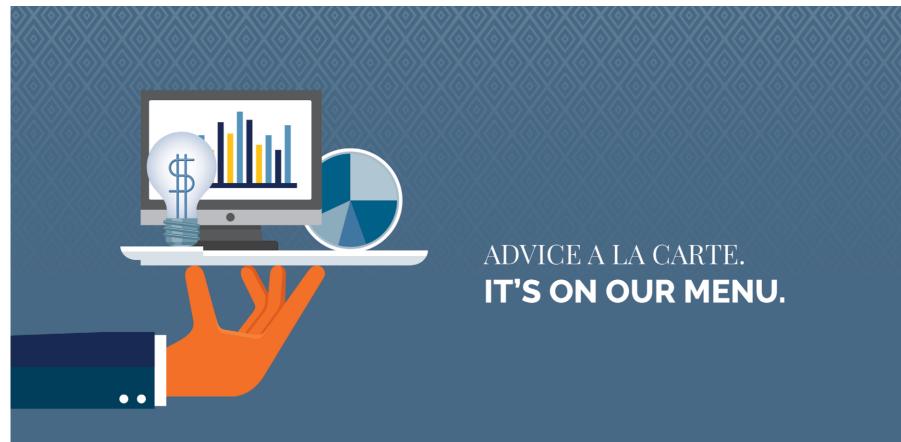
The tenant portal is just another tool for seamless communication any time, allowing rent to be paid securely online and conveniences such as rapid submittal of maintenance requests.

The portals' 24/7 capability also boosts property insights, with on-demand access to financial statements, monthly summaries, year-end tax statements and important documents from anywhere using robust mobile capabilities.

Johnson added, "You can trust us with your investment and expect us never to lose sight of the importance of delivering a positive return on investment for you — and value-added services for an owner and the tenants.

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# Turning The Great Resignation into The Great Retention

### by CHRIS PETTY, Owner — Express Employment Professionals Bend

ver the last two years, companies have seen a mass number of employees voluntarily quitting their jobs in an unofficial phenomenon known as "The Great Resignation." Following the pandemic, American workers were in search of positions that offered better compensation, more happiness and flexibility. Employers who gain a deeper understanding of how to meet these demands can lead to higher satisfaction rates and an increase in workforce retention.



### **Identifying Retention Issues Within an Organization**

Building a company's employee retention is more than just providing short-term solutions like changing work from home policies. It's identifying strategies that create an environment where a team is valued, challenged and respected. Everything starts from the recruiting process and hiring toptier talent. Are you setting clear expectations and responsibilities of open positions? Are you offering fair compensation rates? Once an employee joins your organization, communication goes a long way from the training process to frequent conversations between managers and workers. Does your company offer training periods? Have managers been checking in on employees and receiving feedback on a regular basis? Once a company is able to adjust its business practices, continue these habits until you see a consistent retention rate.

### **Differentiating Good vs. Bad Resignations**

Contrary to what some might believe, not all resignations are bad. Sometimes employees are seeking career changes in a new field or industry, shifting to a position that aligns with their career goals, or even returning to school to get a new degree. However, resignations that reflect poor workplace culture, toxic management and lack of advancement are signs that there needs to be an evaluation of business practices. While the company leadership team may not always get a reason when someone resigns, it's important to take it into consideration if it is presented. The reasons an employee presents can be extremely helpful in adjusting workforce practices and implementing

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improvements for the rest of the staff.

### **Strategies to Improve Retention Rates**

Now, it's time to build and develop a plan to retain your current and future team members. As mentioned, retention truly starts at the recruiting and hiring phase. Invest reasonable time and effort into the process to find employees who can have long-term impacts on the company. Streamline hiring systems and develop an effective interview plan.

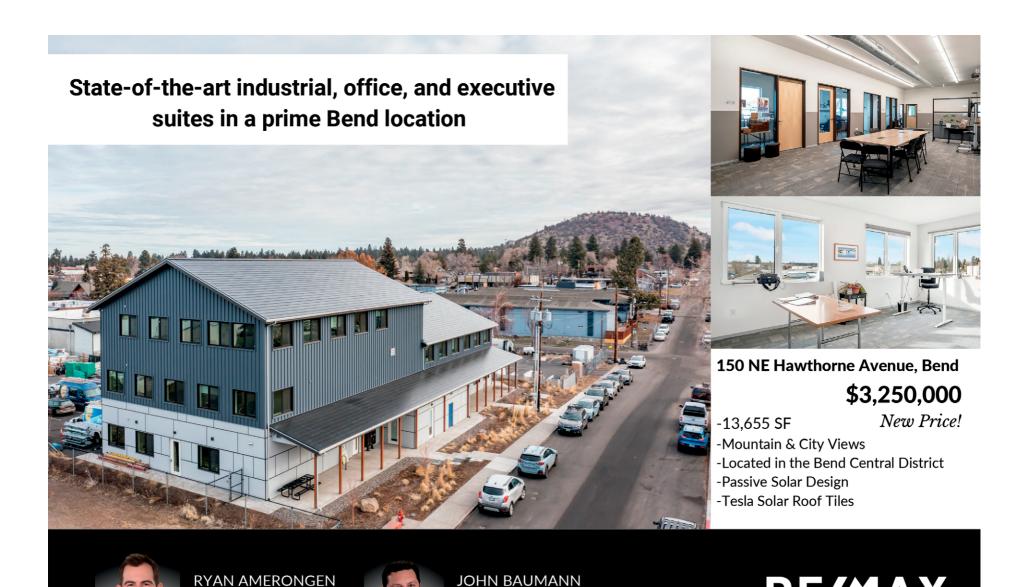
Training and development set the foundation for any job and refreshes current employees. Without it, employees can feel unprepared or unsure of their performance and they may feel inclined to pursue other opportunities. Communicate with your company's training team to create a program that determines how frequent training sessions occur, what training format works best for the team and what are the specific goals that each training will accomplish.

Most employees spend around 40 hours a week working with one another, including those working remotely, so creating a work culture that is built on mutual respect, transparency and clear communication is crucial. Being clear on expectations and assigning responsibilities directly can help avoid confusion amongst employees. Open lines of communication can help those who may feel confused and give employees opportunities to voice their concerns to executives.

Retention is not a quick fix but instead, a commitment to making long-term changes to meet the needs of employees and management to promote the overall success of an organization. Figure out where there are problems and build a plan to tackle those challenges. Each organization is different so tailor your strategies to what works best for your company. Employees are the heart and soul of organizations so invest as much time and efforts into them as you would the business itself.

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# Ways to Beautify a Space with Grilles, Registers & Diffusers

### by LUKASH HOFF-PRUSS, PE, Buildings Market Group Office Leader — Morrison-Maierle

esign considerations typically focus on flooring, surface finishes and lighting when creating an aesthetically pleasing room. A critical room design element that is often overlooked is the HVAC grilles, registers and diffusers — or GRDs. Every room the building's HVAC system serves will have some form and combination of GRDs. In fact, if done well and with careful selection, GRDs are so commonplace that they typically blend into the background.



However, if the style and shape of the GRDs are not properly thought out, they can stick out like a sore thumb and be a blemish in an otherwise perfect room. Here are three ways to hide or incorporate GRDs in your room design.

#### Reveals

Hide return grilles by creating reveals within soffits for the return grille to recess into. Typically, these reveals are open to a plenum; however, less

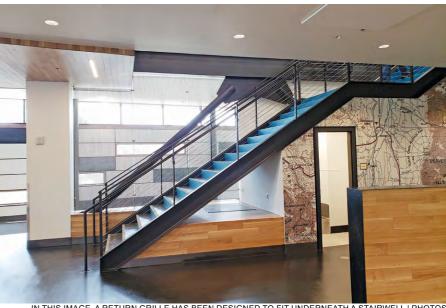


A RETURN GRILLE IS DESIGNED INTO THE SOFFITS.
PHOTO 2: THIS IMAGE SHOWS AN EXAMPLE OF A
CEILING REVEAL FOR RETURN AIR

common ducted configurations are also possible. The grille is hidden from view unless you're standing beneath the reveal.

Another option is to create a reveal at the edge of a ceiling and leave the gap open to the ceiling plenum. This eliminates the need for a return grille and instead allows the return air to flow around the ceiling edge rather than through a traditional GRD.

It is important to properly size reveal openings to avoid issues with noise. If the opening is too small, a whistling noise may be created by the air as it flows through the reveal or it could reduce airflow that may cause downstream issues with the HVAC system. Size reveal openings like this such that the air velocity through the opening is 400 feet per minute.



IN THIS IMAGE, A RETURN GRILLE HAS BEEN DESIGNED TO FIT UNDERNEATH A STAIRWELL | PHOTOS COURTESY OF MORRISON-MAIERLE

### **Incorporate GRDs in Building Elements**

Building elements that provide a natural dead space is another great way to blend GRDs seamlessly into a room's design. For example, lobby spaces with exposed staircases often do not utilize the space beneath the staircase, which makes it a perfect spot for floor or wall return grilles. There are also an emerging number of products today that integrate GRDs into other building elements, such as ceiling fans or lighting. Light troffer diffusers, for example, are linear slot diffusers designed to attach to light fixtures to provide a seamless look. Notice in the image below how the supply diffusers appear to be just a normal border around the light.

### A Word to the Wise

Taking an unconventional approach to airflow distribution requires special attention during the system's design. Despite nice aesthetics, occupants

Continued on Page 17 ►

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AKS Engineering & Forestry 2777 NW Lolo Dr., Ste. 150 Bend, OR 97703	541-317-8429	N/A	www.aks-eng.com WilkinsonB@aks-eng.com	Brian Wilkinson, Joey Shearer	25	2008	7 PEs & 2 PLS	Civil engineering, land surveying, site planning, natural resources, water resources, forestry, arborist services, construction support, GIS, landscape architecture.	
Ashley & Vance Engineering 33 NW Franklin Ave., Ste. 110 Bend, OR 97703	541-647-1445	N/A	www.ashleyvance.com info@ashleyvance.com	John Fischer, Jim Lord	15	2005	9	Committed to offering our clients creative, collaborative & cost-conscious civil & structural engineering solutions that range from residential to large-scale community infrastructure projects.	
BECON 549 SW Mill View Way, Ste. 100 Bend, OR 97702	541-633-3140	N/A	www.beconeng.com info@beconeng.com	Erik Huffman	13	2012	5	Civil engineering, environmental engineering, land surveying & construction services.	
Bend Structural Engineering, PC 1555 NE Third St., Ste. B4-453 Prineville, OR 97754	541-977-3738	N/A	www.bendstructuralengineering.com sandy.c@bendbroadband.com	Sandy Crenshaw	1	2005	1	Structural engineering services for architects, designers, homeowners & contractors on residential, commercial & industrial projects. Licenses in Oregon, Washington, Idaho, California & Montana.	
CA Rowles Engineering, PC 1345 NW Wall St., Ste. 200 Bend, OR 97703	541-585-2207	N/A	carowlesengineering.com info@carowles.com	Charlie Rowles	5	2004	1	Architectural & engineering design, civil, planning.	
Cascade Crest Consulting Engineers PO Box 2242 Sisters, OR 97759	541-419-5139	N/A	www.cccengr.com cccengr@msn.com	Eugene L. Trahern	2	2002	1	Structural, seismic evaluations & renovation design. Insurance & litigation claim support.	
CEA Consulting Engineers 1345 NW Wall, Ste. 101 Bend, OR 97701	541-318-0404	541-322-5731	www.cea-engineering.com kyles@cea-engineering.com	Kyle Swenson	5	2000	2	Mechanical & plumbing engineering & collaborative electrical engineering	

Continued on Page 14

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# Regional Engineering Firms Announce Merger

by ANNA-MARIE MATALUCCI, Marketing Manager — AKS Engineering & Forestry, LLC

A KS Engineering & Forestry LLC (AKS) and Tenneson Engineering Corporation (TEC) announced the merger of the companies effective July 1, 2023. The merger expands the geographic reach of AKS while TEC gains additional resources and expanded capabilities.

TEC is a consulting firm based in The Dalles, Oregon and White Salmon, Washington that traditionally serves small communities east of the Cascades. Established in 1952 as Wall & Tenneson, the company incorporated under its current name in 1959. TEC provides civil engineering,



Ben Beseda

land surveying, structural engineering, land use planning, water rights, and construction support services. Their clients include local municipalities, special districts, ports, private landowners, and local developers along the Columbia River Gorge.

Tenneson will continue operating under the same name for the next few years and will eventually transition to be known as AKS. As part of the transition, the staff of TEC joined AKS and TEC co-owners Ben Beseda, PE, PLS and Darrin Eckman, PE became owners in AKS.

Beseda joined TEC in 1994 after graduating from Portland State University with a Bachelor of Science degree in civil engineering. He served as president of TEC and was responsible for land surveying operations. He is a registered professional civil engineer and land surveyor in Oregon and Washington.

Eckman came to TEC in 1996. He is a graduate of University of Portland with a Bachelor of Science degree in civil engineering. He has been serving



Darrin Eckman

as vice president and was responsible for engineering operations. Eckman is a registered professional civil engineer in Oregon, Washington, and California.

"When we first met Ben and Darrin and their team, it was clear that this would be a perfect fit. We provide very similar services, have the same common values, pride ourselves on quality work, and want to continue serving our employees, clients, and communities. This will prove to be an excellent partnership and opportunity for all of us for years to come." noted AKS Managing

Member, Blair Carlson.

AKS is a regional engineering firm with four existing offices in Oregon and Southwest Washington. The company offers in-depth expertise and resources in civil engineering, water resources, surveying, and land use planning. In addition, AKS also provides natural resources, landscape architecture, arborist, forestry/forest engineering, GIS, hydrographic surveying, and aerial drone/LiDAR surveying. Together with TEC, the company will have six offices including Vancouver and White Salmon, Washington; Bend, Keizer, The Dalles, and Tualatin, Oregon with a total of 350 employees. Established in 1996, AKS' portfolio of work includes some of the largest mixed-use communities in Oregon, as well as industrial, commercial, institutional, and public works. AKS has also earned recognition as a Top Workplace in Oregon numerous times since 2018.

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Century West Engineering Corporation 1020 SW Emkay Dr., Ste. 100 Bend, OR 97702	541-322-8962	541-382-2423	www.centurywest.com jroshak@centurywest.com	Joe Roshak	14	1969	8	General, civil & aviation.	
ColeBreit Engineering 721 SW Industrial Way, Ste. 110 Bend, OR 97702	541-728-3293	N/A	www.colebreit.com kate.kelly@colebreit.com	Kate Kelly	55	2013	22	Mechanical, electrical, plumbing, fire protection & lighting engineering/design services.	
David Evans & Associates, Inc. Bend, OR	541-389-7614	541-389-7623	www.deainc.com trb@deainc.com	Tom Buchanan	2	1986	1	Civil engineering, water resource engineering, geographic information system (GIS), traffic engineering, surveying, landscape architecture, planning.	
DENT Instruments Inc. 925 SW Emkay Dr. Bend, OR 97702	800-388-0770	541-385-9333	www.dentinstruments.com sales@dentinstruments.com	Christopher L. Dent	22	1988	2	Design & manufacture of portable energy & power measurement instruments.	
DOWL 963 SW Simpson Ave., Ste. 200 Bend, OR 97702	541-385-4772	N/A	www.dowl.com jamason@dowl.com	Justin Mason	15	2013	7	Engineering, surveying, construction management & inspection.	
E::SPACE Labs LLC 48 Bridgeford Blvd., Ste. 180 Bend, OR 97702	541-241-8801	N/A	www.espacelabs.com david@espacelabs.com	Rick Silver, David V. Robson	2	2015	N/A	Affordable local prototype development lab to inventors, entrepreneurs, startups & corporations in the electronic & electromechanical space.	
Eclipse Engineering 365 NE Quimby Ave. Bend, OR 97701	541-389-9659	N/A	www.eclipse-engineering.com jarmstrong@eeimt.com	Julie Armstrong	14	1998	5	Structural engineering services with six office locations in the west. Licensed to provide structural engineering services on projects throughout the United States & Canada.	
ESI 15820 Barclay Dr. Sisters, OR 97759	541-549-8766	N/A	www.esisolutions.com corporate@esisolutions.com	Julie Benson, Benny Benson	83	2007	13	An innovative engineering, construction & operations consulting firm committed to delivering quality renewable energy solutions in today's rapidly changing energy markets to provide clients with unmatched experience, flexibility & follow-through within the renewable energy industry.	
Ferguson & Associates, Inc. PO Box 1994 Redmond, OR 97756	541-788-6282	N/A	www.traffic-team.com gscott@traffic-team.us	Scott Ferguson	2	1999	1	Regional transportation planning, traffic engineering, parking studies, traffic impact studies, trip generation studies.	
Froelich Engineers, Inc. 745 NW Mt. Washington Dr., Ste. 204 Bend, OR 97703	541-383-1828	N/A	www.froelich-engineers.com kclifford@froelich-engineers.com	Kim Clifford, Dean Azimi	7	1991	7	Structural & civil.	
Garland Engineering, LLC 61360 King Solomon Ct. Bend, OR 97702	541-948-1539	541-508-0766	www.garlandengineering.com ggbend@gmail.com	Glenn D. Garland	1	2008	1	Residential & light commercial structural design, building design, heavy timber design, site plans, grading & drainage plans, drafting & plan production. Licensed in OR, WA, ID & CO.	

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NSPE-PEO 2023 ANNUAL CONFERENCE EAGLE CREST 2023-05-19 | PHOTO COURTESY OF CENTURY WEST ENGINEERING

### ngineering Overview

Continued from page 1

all engineers who they work with. Two organizations in particular have been doing some good for the local engineering community: the National Society of Professional Engineers (NSPE), with its state society, the Professional Engineers of Oregon (PEO), and local Central Oregon Chapter of PEO, as well as the newcomer on the block, the Central Oregon Chapter of the American Society of Civil Engineers (ASCE) and its Younger Member Group (YMG).

To learn more about these organizations and the opportunities they provide, we spoke to Tom Headley, a licensed professional engineer practicing civil engineering in Oregon and Washington. Headley has served as the PEO chapter president and state president, and now serves on the NSPE Board as the director of the Western and Pacific Region.

While Headley represents NSPE, he made a clear point in saying that engineering organizations are not in competition with one another; Headley doesn't view the ASCE as a competitor, but a teammate who has the same goal and motivations as himself.

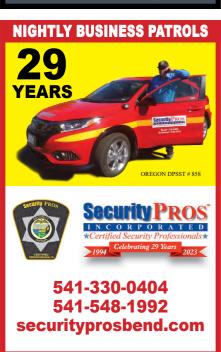
"The engineering industry—across all engineering disciplines—is full of opportunities beyond a good day's work and a good salary," Headley said. "Those opportunities include building camaraderie among industry peers, staying knowledgeable of relevant trends and technologies, and developing personal and professional leadership abilities."

According to Headley, "The Central Oregon Chapter of PEO, was chartered in 2000 by the late

William 'Bill'Tye, founder of Tye Engineering & Surveying, and Charlie Rowles, founder of C.A. Rowles Engineering. ASCE and its YMG started in Bend in 2022

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H.A. McCoy Engineering & Surveying, LLC 1180 SW Lake Rd., Ste. 201 Redmond, OR 97756	541-923-7554	N/A	www.ham-engr.com office@ham-engr.com	Hayes McCoy	12	2013	1 licensed engineer, 2 licensed land surveyors	Civil engineering, land surveying & land use planning.	
Harper Houf Peterson Righellis Inc (HHPR) 250 NW Franklin Ave., Ste. 404 Bend, OR 97703	541-318-1161	541-318-1141	www.hhpr.com nicolass@hhpr.com	Nicolas Speros	10	2005	4 licensed engineers, 1 licensed surveyor	Civil engineering, land surveying, structural engineering, water resources, land use & planning, landscape architecture, construction management, natural resources & environmental permitting, visual communications & software sales (Civil Tools Pro).	
HDR Engineering, Inc. 404 SW Columbia St., Ste. 240 Bend, OR 97702	541-693-9020	541-693-9021	www.hdrinc.com/home sandra.siemens@hdrinc.com	Sandy Siemens	10	2010	5	Architecture, asset management, commissioning & operations, economics, engineering, environmental sciences, finance, planning & consulting, project delivery, real estate, research, sustainability & resiliency.	
HWA 62930 OB Riley Rd., Ste. 100 Bend, OR 97703	541-389-9351	541-388-5416	www.hwa-inc.org granth@hwa-inc.org	Grant Hardgrave	14	1987	7 PEs & 3 PLSs	Civil Engineering, surveying & land use planning	
JJC Engineering 70 SW Century Dr., Ste. 100-156 Bend, OR 97702	541-728-3624	N/A	www.jjceng.com jjc@jjceng.com	Jay Castino	1	2005	1	Mechanical engineering	
Kittelson & Associates, Inc. 1001 Emkay Dr., Ste. 140 Bend, OR 97702	541-312-8300	N/A	www.kittelson.com sbeaird@kittelson.com	Scott Beaird	9	2008	4	International transportation planning, engineering & research firm.	

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# orrison-Maierle Continued from page 11

will be unhappy in an uncomfortable room. A well-thought-out design ensures room air is thoroughly mixed, glazing is adequately air-washed, stratification is mitigated and any noises associated with the system are acceptably quiet. With all these parameters to consider, it can be challenging to find the right solution. Collaboration between disciplines is key to finding a successful solution.

You don't have to settle when selecting the right grille, register or diffuser for a room, and your design doesn't have to be boring! With some creative thinking and astute engineering, it's possible to create new solutions for airflow distribution that enhance a room's aesthetics while keeping its occupants comfortable.

As the Missoula office's Buildings Market Group Office Leader, Lukash Hoff-Pruss thrives on helping his team deliver high-quality projects for our clients.

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### ngineering Overview

Continued from page 15

and have recently gained momentum in Central Oregon."

The NSPE, including the PEO and their local Central Oregon chapter provide local engineers with opportunities to engage with their community, as well as earn Professional Development Hours, or PDH.

In the engineering industry, those who are professionally licensed in most states need to earn PDHs to maintain an active license. Aside from providing essential services like PDH opportunities, according to Headley, the NSPE, "exists to unify engineering professionals under a code of conduct, ethics, professionalism, and a standard of technical excellence in service to the public's health, safety and welfare."

He continued, explaining that PEO, "offers a unified voice for Oregon's engineers to promote and protect licensure. Locally, PEO leads initiatives aimed at empowering the next generations engineers. These include the local chapter event of the national middle school math competition, MATHCOUNTS, the annual PEO High School Engineering Career Day, and the award of the annual Bill Tye Memorial Scholarship for local seniors headed to an engineering college in Oregon."

The newer organization, ASCE, differs from the NSPE in that they have a focus on civil engineering, as opposed to engineers of all disciplines. They provide social events, professional support, technical growth, and leadership opportunities on the national, state and local levels. According to Headley, "the group has hosted happy hours, site tours and field visits, beach volleyball, and a summer kickball team. Involvement in ASCE is a great way to learn more about industry growth in the profession, make new friends, earn PDHs, and connect with other professionals across the state."

ASCE's Central Oregon YMG anticipates charting in the autumn of 2023, and it is actively recruiting leadership roles for the inaugural Chapter Board.

Headley also mentioned an important aspect of getting engineers into beneficial organizations like these ones," oftentimes, young engineers might not know about these opportunities, as they are so focused on their work. It can be extremely beneficial for employers of these young engineers to share these opportunities to support the overall engineering community, as well as their employees' professional development."

Whether an engineer joins one organization, both, they are almost guaranteed a clearer path to a successful and happy future. Plus, our society benefits greatly from having professional engineers who are held to a code of ethics and professionalism.





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LB Engineering, Inc. 1902 NE Fourth St. Bend, OR 97701	541-317-2939	541-317-2940	lbeng.com lennie@lbeng.com	Lennie Brant	7	1995	2	Structural engineering & planning, civil engineering	
Morrison-Maierle, Inc. 1001 SW Disk Dr., Ste. 110 Bend, OR 97702	541-699-5432	N/A	www.m-m.net ewebber@m-m.net	Eric J. Webber	15	2020	8	Mechanical, electrical, plumbing, structural, civil engineering.	
Munson & Associates 845 NE 11th St. Bend, OR 97701	541-550-7396	N/A	www.munson-assoc.com chris@munson-assoc.com	Chris Munson	1	2015	1	Civil engineering, land surveying & land use planning services.	
Parametrix 150 NW Pacific Park Lane, Ste. 110 Bend, OR 97701	541-508-7710	855-542-6353	www.parametrix.com bjohnson@parametrix.com	Barry Johnson	30	2015	13	Civil engineering, environmental planning & documentation, surveying	
PBS Engineering & Environmental Inc. 390 NE Emerson Ave., Ste. 201 Bend, OR 97701	541-388-9290	866-727-0140	www.pbsusa.com alex.fischer@pbsusa.com	Alex Fischer	9	1998	0	Phase I site assessments, environmental remediation & monitoring, regulatory compliance; stormwater permitting, asbestos, lead, fungal & indoor air quality services, geotechnical engineering, natural resources.	
Reynolds Technical Services 65234 78th St. Bend, OR 97703	541-389-9190	N/A	N/A	Mark Reynolds	1	1993	1	Electrical, high-voltage power systems, wire systems control design, telecommunications & repair.	
Siemens & Associates 19134 River Woods Dr. Bend, OR 97702	541-385-6500	503-296-2271	siemens@bendcable.com	Andy Siemens	3	1992	1	Geophysical exploration for geotechnical & environmental projects, worldwide.	
Structural Integrity Associates 233 SW Wilson Ave., Ste. 101 Bend, OR 97702	541-693-1133	N/A	www.structint.com acoughlin@structint.com	Andy Coughlin	6	2017	2	Condition assessment, component integrity, metallurgical & failure analysis & non-destructive evaluation focused on power plants & pipelines. Product testing & certification to seismic, wind & blast loading for essential facilities.	
Sun Country Engineering & Surveying, Inc. 920 SE Armour Rd. Bend, OR 97702	541-382-8882	541-385-5832	www.suncountryengineering.com info@suncountry.engineering	Adam Kershaw, Tim Weishaupt, Jeff Clay	7	1976	3	Civil/surveying & planning.	
The Wallace Group, Inc. 62915 NE 18th St., Ste. 1 Bend, OR 97701	541-382-4707	541-383-8118	www.wallacegroup-inc.com info@wallacegroup-inc.com	Scott Wallace, Shane Cochran, Adam Larson, Lisa Splitter	15	2010	2	Environmental, geotechnical, water resources, construction special inspection & materials testing.	
Tye Engineering & Surveying, Inc. 725 NW Hill St. Bend, OR 97703	541-389-6959	N/A	www.tyeengineering.com office@tyeengineering.com	Dirk Duryee	8	1990	2	Civil engineering, land surveying & water rights.	
Walker Structural Engineering 2863 Northwest Crossing Dr., Ste. 201 Bend, OR 97703	541-330-6869	N/A	www.walkerse.com info@walkerse.com	Craig Davis, Jon Walker, Joe Speck	12	2004	6	Structural engineering for commercial, medical, industrial & residential projects.	

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# Insuring an Ever-Changing World

### Trends & More in the Local Insurance Industry

### by NOAH NELSON — CBN Feature Writer

he world of insurance can oftentimes feel like a complicated one, especially in recent years with rates going up. However, much of the change we see in the insurance industry represents and reflects change in our own lives; higher costs of living, increased need for cyber security, and of course living here in Central Oregon, the threat of forest fires.

Local and national insurance agencies are constantly adjusting their game plan to accommodate for an ever changing world. According to Jason Epple, a principal



Jason Epple

agent at Century Insurance, things in the insurance world are changing quickly now, but still take time. Trends might take one to two years to take effect, and adjustments to rates and business practices can take just as long.

### **Catastrophic Claims**

According to Epple, one of the most glaring shifts in the industry is the newfound high prevalence of catastrophic claims, typically related to an environmental disaster. For Central Oregon and other similar communities, that means forest fires.

"The entire west coast has seen sizable wildfires over the last few years and there's been some catastrophic claims that have changed the landscape of how insurance companies do things," Epple said. "Our area is viewed as a high risk area. There are plenty of companies who won't want to insure anything in these high risk areas, whether it be private homes or commercial buildings."

The issue of catastrophic claims doesn't have to just be a local one, however. According to a business insurance report from PayneWest Insurance, the Bend agency belonging to the Marsh & McLennan Agency (MMA), catastrophic claims represent not only the interconnectedness of the world, but also the increasingly volatile nature of doing business and setting up insurance claims.

For Central Oregon, this can be felt when new homes built and purchased on the edges of town, backing up to either an open grassland or the Deschutes National Forest, are seemingly impossible to insure; that, or the rates are much higher than the property owner would prefer, to account for the increased fire risk.

"This makes things difficult for us, especially for long term clients," Epple said. "We're always having to adjust, and it makes it difficult to insure clients in areas that were, even just a few years back, not considered an issue."

Epple explained that insurance agencies work with other companies who create fire maps for various locations, attributing a risk level to each area. He continued to say that the increased risk level we've seen in the last two years makes insuring certain properties "next to impossible."

This increased risk level is also part of the reason that major insurance agencies Allstate and State Farm have completely pulled out of high risk states like California and Florida.

Aside from forest fires, the report from MMA states that the increasing severity of drought conditions in the West, as well as strong heatwaves, could spell similar problems.

Epple said that if it can happen in California, it could happen in Oregon, stating that some of the larger companies are already being extremely cautious in high risk areas.

### Cyber

According to both Epple and the report from MMA, a new challenge being presented to insurance agencies is the growing issue of cyber attacks; hacked bank accounts, private information leaks, compromised networks and more.

"This has been here for years, protecting clients from a compromised network, or getting hacked," Epple said. "However, it has gone from something to consider, to something that is now essential to have. There are groups across the world who go to work and spend all day trying to hack into networks because it is either legal where they operate, or simply unenforceable. As a result, the rates of these compromised networks have gone up in recent years."

The MMA report similarly states, "Trends in this area include new tactics

Continued on Page 21 ►



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# Largest Insurance Companies & Agencies (Listed Alphabetically)

Company / Address	Phone	Fax	WebSite/Email	Contact	Staff	CO Year Est.	Agents	Services	Parent Company
Allstate Insurance 141 NW Sixth St., Ste. A Redmond, OR 97756	541-548-1416	541-647-6317	www.allstate.com/cheritowery cheritowery@allstate.com	Cheri Towery	6	1986	6	All lines except health/also do life insurance & financials.	Allstate Insurance, Chicago, IL.
Bancorp Insurance 51473 Hwy. 97 PO Box 327 La Pine, OR 97739	800-452-6826	541-536-1568	www.bancorpinsurance.com bancorp@bancorpinsurance.com	Cheri Martinen	12	1978	10	Specializing in contractors, RV parks & resorts, wildland fire contractors & caterers, private water districts, fishing guides & outfitters, small business insurance. Three agents on staff specializing in personal home & auto insurance, Medicare supplement plans, life insurance & health insurance.	Martinen Inc. DBA Bancorp Insurance.
Brown & Brown NW Insurance 1160 SW Simpson Ave., Ste. 100 Bend, OR 97702	541-749-4978	N/A	www.bbnw.com mmastroni@bbnw.com	Mike Mastroni	20	1980	20	All lines of insurance.	Brown & Brown
Cascade Insurance Center 1201 NW Wall St., Ste. 100 Bend, OR 97702	541-382-7772	541-388-5403	www.cascadeinsure.com service@cascadeinsure.com	Patrick O'Keefe	13	1985	10	All lines of insurance.	Cascade Insurance Center, LLC, Bend, OR
Century Insurance Group LLC 320 SW Upper Terrace, Ste. 104 Bend, OR 97702	541-382-4211	541-382-7468	www.centuryins.com jepple@centuryins.com	Jeff Weichman, Jason Epple	30	1996	12	All lines.	Century Insurance Group LLC, Bend, OR.
Farmers Insurance, Scott Robson 644 NE Greenwood Ave., Ste. 1 Bend, OR 97701	541-382-9111	541-383-8949	farmersagent.com/srobson srobson@farmersagent.com	Scott Robson, Darrin Prickett	5	1989	5	All lines. Licensed in Oregon, Washington, Idaho & California.	Farmer's Insurance, Hillsboro, OR
High Desert Insurance & Financial Services 1543 NE Third St., Ste. 100 Bend, OR 97701	541-388-4242	541-388-4250	www.highdesertinsurance.com patsy@highdesertinsurance.com	Jeffrey W. Melville	4	2008	2	Ind. & group health, life, home, auto, RV, boat, business.	N/A
Insure Pacific, Inc. / Prineville Insurance Agency 297 NW Third St. Prineville, OR 97754	541-447-6372	541-447-5742	www.prinevilleins.com Monica@prinevilleins.com	Monica Elsom	11	1935	8	All personal & commercial lines of insurance. Life, group health & disability & your local MASA representative.	Insure Pacific Inc., Prineville, OR

Continued on Page 22



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### ver-Changing Insurance World

Continued from page 19

by cybercriminals to extort payments, novel social engineering attempts to obtain access to sensitive data, and attacks shifting from information technology networks to operations technology."

The report continued, highlighting the most prevalent, or at least fastest growing cyber risk; ransomware attacks. Ransomware is defined as a malicious software that is designed to block access to a computer system until a sum of money is paid.

According to the same report, "Ransomware attacks more than doubled in 2021 and remained high in 2022, and that threat continues to evolve and persist across all industries and sizes."

Epple said that, with these increased risks, the cost of cyber insurance has, "gone through the roof, doubling and even tripling in price, or increasing by an even larger factor."

However, the cost of cyber isn't the only issue. Taking into account how risk levels affect whether or not something can be insured, Epple stated that clients now have to have a lot more cyber security set in place to even be considered, "Now, to get cyber at all, you typically need a lot of security in your network. The cost of the insurance has increased, as has the underwriting in order to place it. If you don't have a lot of security measures, you might not be insurable."

To put this increased risk into perspective, another MMA report from 2022 states that about 75 percent of organizations have experienced a cyber incident in some form, in the last 12 months.

### **Economic Trends**

Another major factor affecting the insurance industry, especially locally, is the higher cost of living and specifically, the higher cost of construction.

Simply put, when buildings cost more to construct, they are going to cost more to insure. Epple reinforced the notion that economically, everything is connected, meaning that aside from just construction, when the cost of living goes up, so will the cost to insure. Luckily, this does work transversely, as well; when the cost of living and construction goes down, insurance rates follow soon after.

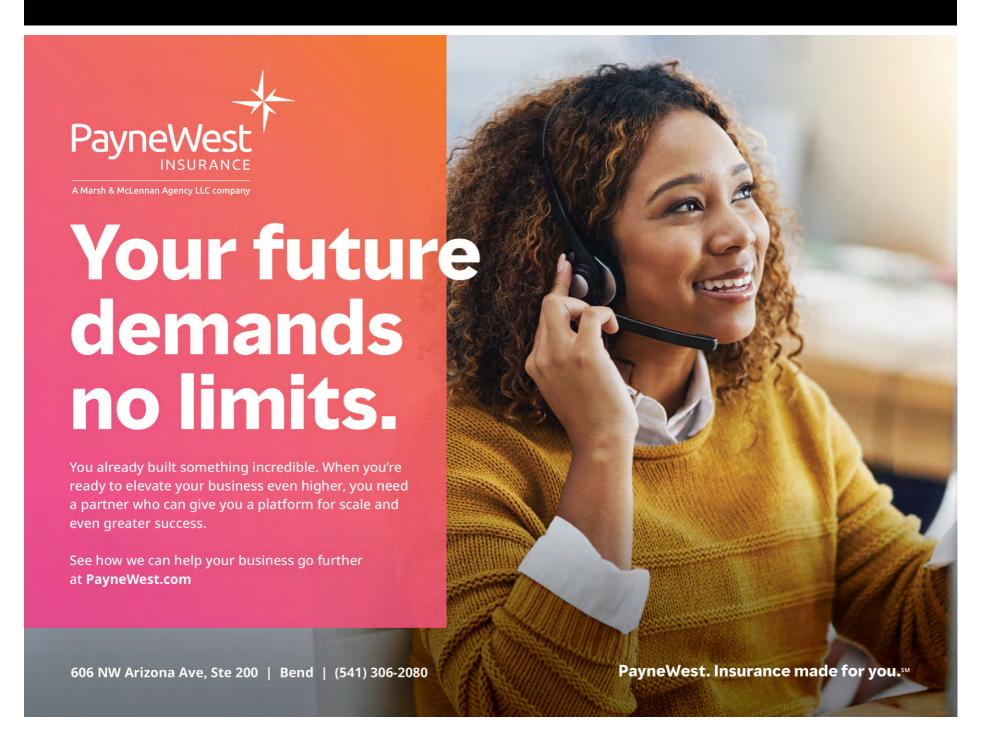
Due to all of these factors, property rates have greatly increased, according to Epple. "The cost to insure any property has gone up, basically across the board." Insurance companies over the years have not been able to adjust their prices as quickly as the world changes, and many decide to keep prices low just to remain competitive. Epple said that we are seeing a somewhat new trend in insurance companies trying to make up for those lost funds from years of catastrophic claims, increased cyber attacks and a higher cost of living.

An issue with adjusting to a world changing this quickly lies in the process of actually changing policy prices. Most Insurance companies cannot legally increase their rates whenever they want to. Instead, they must apply to adjust their rates with the state that they operate in. Epple said that this process can realistically take 3-6 months, however, wait times of a year or more are not exactly unheard of.

Looking at the next two years, Epple predicts that not much will change. Insurance companies will more than likely remain and even grow more cautious as they deal with more and more catastrophic claims and operate in an area with a high cost of living, like Bend.

# Not listed?

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# Largest Insurance Companies & Agencies (Listed Alphabetically)

CONTINUED FROM PAGE 20

Company / Address	Phone	Fax	WebSite/Email	Contact	Staff	CO Year Est.	Agents	Services	Parent Company
Juniper Insurance 19855 4Th St. Ste. 106 PO Box 2367 Bend, OR 97703	541-226-3590	888-744-8933	www.juniper-insurance.com service@juniper-insurance.com	Deana Fowler	2	2011	1	All line of Property & Casualty, specializing in Farms & Commercial policies, as well as life & group health.	Juniper Insurance
Marsh McLennan Agency (Previously PayneWest Insurance) 606 NW Arizona Ave., Ste. 200 Bend, OR 97703	541-306-2080	N/A	www.paynewest.com ttdavis@paynewest.com	Travis Davis	14	2012	12	Commercial / personal / employee benefits (all lines).	Marsh McLennan Agency
MASA Medical Transport Solutions 70 SW Century Dr. Bend, OR 97702	541-848-8124	N/A	masamts.com/biz-solutions turioste@masamts.com	Tony Urioste	140	1974	N/A	Emergency medical transport coverage.	N/A
Phil & Doreen Hetz Independent Agents Representing PO Box 9694 Bend, OR 97708	541-318-7581	541-318-5453	www.aflac.com philip_hetz@us.aflac.com	Phil Hetz, Dory Hetz	2	1992	2	Voluntary employee benefits, section 125-cafeteria plans	Independent Representative of AFLAC, Colum- bus, GA
Preferred Choice Insurance 370 SE Third St., Ste. B Bend, OR 97702	541-330-5882	541-330-5695	woolhiserr@yahoo.com	Robin Woolhiser	3	1996	3	Contractor, general liability, bond, auto, property, homes, life, disability, health, annuities.	Preferred Choice Insurance, Bend, OR
Ray Austin Insurance Agency, Inc COUNTRY Financial 8283 11th St., Ste. 4 Terrebonne, OR 97760	541-923-7105	541-548-1466	www.countryfinancial.com/ray. austin ray.austin@countryfinancial.com	Ray Austin	2	1925	1	All lines.	Country Financial, Bloomington, IL
SAIF Corporation 999 SW Disk Dr., Ste. 103 Bend, OR 97702	541-382-0322	541-383-2400	www.saif.com saifinfo@saif.com	Mike Elliott	18	1914	2	Workers' compensation insurance.	SAIF Corporation Salem, OR
SELCO Insurance Services 501 NE Bellevue Dr. Bend, OR 97701	541-312-1809	541-312-1809	www.selco.org	Customer Service	1	2008	1	Wide range of insurance policies & other services.	SELCO Credit Union Eugene, OR
State Farm Insurance - Agent Joe A. Lochner 123 SW Fifth St. Redmond, OR 97756	541-548-6023	541-548-6024	www.joelochner.com joe@joelochner.com	Joe A. Lochner	3	1998	3	Auto, fire, life, health, business, farm/ranch.	State Farm Insurance Bloom- ington, IL.
State Farm Insurance, Agent James Chrisman 1052 NW Newport Ave., Ste. 101 Bend, OR 97703	541-388-9204	541-388-9804	www.jameschrisman.net james.chrisman.ne9j@statefarm.com	James Chrisman	2	2002	3	All lines & financial services.	State Farm Insurance Bloom- ington, IL.

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# Largest Insurance Companies & Agencies (Listed Alphabetically)

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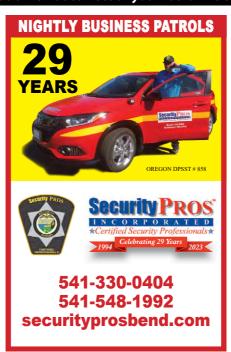
Company / Address	Phone	Fax	WebSite/Email	Contact	Staff	CO Year Est.	Agents	Services	Parent Company
Tanner Eastlick Insurance Agency 61396 S Hwy. 97, Ste. 229 Bend, OR 97701	541-382-6700	541-388-5417	www.farmersagent.com/teastlick teastlick@farmersagent.com	Tanner Eastlick	2	1983	1	All lines.	Farmer's Insurance, Tigard, OR.
The Credicott Agency PO Box 2066 Bend, OR 97709	541-204-8345	N/A	credicott.com cain@credicott.com	Cain Credicott	1	2023	1	Provides innovative solutions to control the healthcare costs of our clients. Services include individual & group health insurance, medical cost-sharing plans, Health Access memberships, short-term health plans & life insurance.	N/A
United Risk & Insurance Services 2660 NE Hwy. 20, Ste. 610-532 PO Box 3798 Bend, OR 97701	541-728-2040	541-728-2041	www.unitedriskinsurance.com bill@unitedriskinsurance.com	Bill McCabe	10	2017	7	Commercial, personal lines & benefits coverage.	N/A

### Health Plan Companies (Listed Alphabetically)

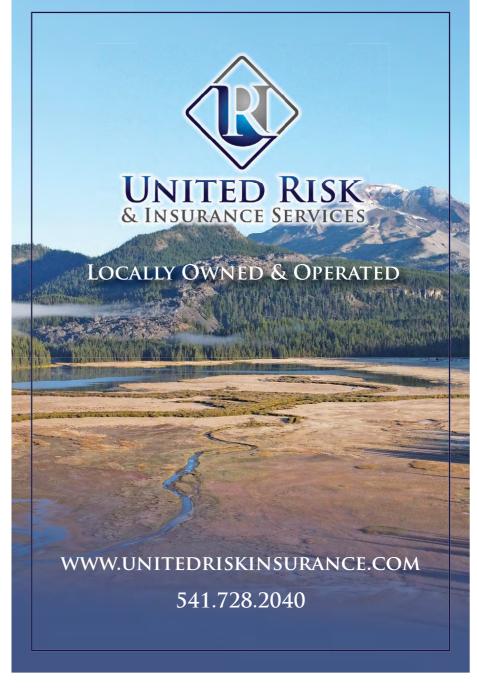
Company / Address	Phone	Fax	WebSite/Email	Contact	Staff	CO Year Est.	Number of Members	Parent Company/ Headquarters
PacificSource Health Plans 2965 NE Conners Ave. Bend, OR 97701	541-330-8896	541-330-8948	www.pacificsource.com info@pacificsource.com	Dan Stevens	348	1933	290,000	PacificSource Health Plans Springfield, OR

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.









# **Understanding Probate**

### by ED WETTIG, — Cornerstone Financial Planning Group

hen you die, you leave behind your estate. Your estate consists of your assets — all of your money, real estate, and worldly belongings. Your estate also includes your debts, expenses, and unpaid taxes. After you die, somebody must take charge of your estate and settle your affairs. This person will take your estate through probate, a court-supervised process that winds up your financial affairs after your death. The proceedings take place in the state where you were living at the time of your death. Owning property in more than one state can



result in multiple probate proceedings. This is known as ancillary probate.

### How does probate start?

If your estate is subject to probate, someone (usually a family member) begins the process by filing an application for the probate of your will. The application is known as a petition. The petitioner brings it to the probate court along with your will. Usually, the petitioner will file an application for the appointment of an executor at the same time. The court first rules on the validity of the will. Assuming that the will meets all of your state's legal requirements, the court will then rule on the application for an executor. If the executor meets your state's requirements and is otherwise fit to serve, the court generally approves the application.

### What's an executor?

The executor is the person whom you choose to handle the settlement of your estate. Typically, the executor is a spouse or a close family member, but you may want to name a professional executor, such as a bank or attorney. You'll want to choose someone whom you trust will be able to carry out your wishes as stated in the will. The executor has a fiduciary duty — that is, a heightened responsibility to be honest, impartial, and financially responsible. Now, this doesn't mean that your executor has to be an attorney or tax wizard, but merely has the common sense to know when to ask for specialized advice. Your executor's duties may include:

- Finding and collecting your assets, including outstanding debts owed to you
- Inventorying and appraising your assets
- Giving notice to your creditors (e.g., credit card companies, banks, retail stores)
- Filing an estate tax return and paying estate taxes, if any
- Paying any debts or other taxes
- Distributing your assets according to your will and the law
- Providing a detailed report of how the estate was settled to the court and all interested parties

The probate court supervises and oversees the entire process. Some states

allow a less formal process if the estate is small and there are no complicated issues to resolve. In those states allowing informal probate, the court may be involved only indirectly. This may speed up the probate process, which can take years.

### What if you don't name an executor?

If you don't name an executor in your will, or if the executor can't serve for some reason, the court will appoint an administrator to settle your estate according to the terms of your will. If you die without a will, the court will also appoint an administrator to settle your estate. This administrator will follow a special set of laws, known as intestacy laws, that are made for such situations.

### Is all of your property subject to probate?

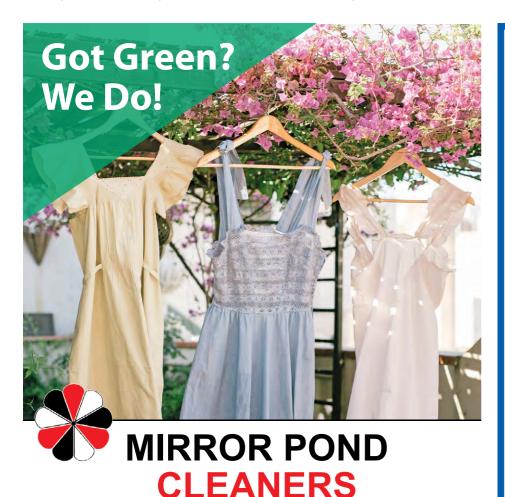
Although most assets in your estate may pass through the probate process, other assets may not. It often depends on the type of asset or how an asset is titled. For example, many married couples own their residence jointly with rights of survivorship. Property owned in this manner bypasses probate entirely and passes by "operation of law." That is, at death, the property passes directly to the joint owner regardless of the terms of the will and without going through probate. Other assets that may bypass probate include:

- Investments and bank accounts set up to pass automatically to a named person at death (Transfer on Death and Payable on Death)
- Life insurance policies with a named beneficiary (someone other than the estate)
- · Retirement plans with a named beneficiary
- · Other property owned jointly with rights of survivorship
- · Assets in a living trust, if properly set up.

There are other advantages in establishing a Living Trust to distribute your assets after your death. For more information, you should consult your family attorney or financial adviser. Note, a living trust is a legal document and must be established by an attorney.

Provided by Ed Wettig, CFP, Cornerstone Financial Planning Group, which offers investment management, financial planning and retirement income strategies. Representative is registered with and offers only securities and advisory services through PlanMember Securities Corporation, a registered broker/dealer, investment advisor and member FINRA/SIPC. 6187 Carpinteria Ave, Carpinteria, CA 93013, 800-874-6910. Cornerstone Financial Planning Group and PlanMember Securities Corporation are independently owned and operated. PlanMember is not responsible or liable for ancillary products or services offered by Cornerstone Financial Planning Group or this representative.

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# The Rigorous Elimination of Stupid

### by MICHAEL SIPE, President — CrossPointe Capital

veryone makes mistakes. Even smart people do dumb things. And it can be expensive. Think about the three dumbest things you've ever done in business, personally or relationally. How much better off financially would you be today had you not made those dumb decisions? If you're like most business owners, the number is painfully large.

Each of us has made impulsive decisions based on emotions like greed, fear, envy, anger, revenge, competition, optimism, or lust. Sometimes we make decisions in haste based on erroneous assumptions. The mistakes in judgment

became clear over time, but by that point it was too late — the loss had been sustained. Whatever losses you may have incurred, we have all paid what author Keith Cunningham calls the "dumb tax" in his book *The Road Less Stupid*.

Cunningham's book is one we've been referring to in our 10x Catalyst Peer Groups as we rigorously go after the elimination of stupid in our businesses. What follows is a brief summary, with some commentary along the way.

Cunningham suggests the way to avoid making dumb decisions is to think. While this might sound simplistic, he offers five ways to think that are anything but simplistic. He urges regular focused "Thinking Time," in 45-60 minute increments. Perhaps at least once per day. Consider this: What might you be able to achieve if you turned off everything and everyone and shut yourself away for an hour each day to think strategically? What kind of innovations might arise? What mistakes might you avoid?

Tony Robbins told me once, "The quality of the questions determines the quality of the outcome." Cunningham offers the following guide to asking quality questions to help immunize us against making dumb decisions and poor outcomes. He writes:

"Questions are designed to help me think about a problem or situation where I am uncertain (or too certain), stuck, or have been unrealistic in my thinking, which is usually a sign that I am about to do something stupid. As the famous economist Peter Bernstein said, 'The riskiest moment is when you think you are right.""

Cunningham has created hundreds of Thinking Time questions over the years. However, they usually revolve around five core disciplines:

1. Find the Unasked Question — Create a question that will result in clarity and generate better choices. Having the right answer is smart. Having the right question is genius. As Peter Drucker said, "Most serious mistakes are not being made as a result of wrong answers. The truly dangerous thing is asking the wrong question." Our job as business owners and leadership teams is to get clarity on the right question to ask before we pull the trigger. We would all have better answers and more choices if we invested the Thinking Time to design better questions and reflect on them.

2. Separate the Problem from the Symptom — Identify the real obstacle that



PHOTO | COURTESY OF CROSSPOINTE CAPITAL

is blocking progress. Most people, when asked to pinpoint their biggest problem, erroneously identify their problems as the gap between where they are and where they would like to be. They might answer: not enough sales, not enough customers, not enough people know about us, not enough cash, not enough profits, can't find qualified employees, can't keep good staff, can't afford A-player candidates (the list can get pretty long). However, the gap is not the core underlying problem; it's the symptom.

The symptom is what indicates something is wrong, but the symptom is not its own cause. Clearly, something is wrong in each of the examples listed above. Although painful, not one of these examples is the real root problem. We mistakenly believe we know what our problems are because we can identify the places we don't have what we want (the gap or symptoms).

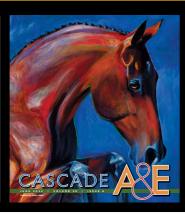
The core problem is never the obvious gap comparison between what "is" (Point A) and what "ought to be" (Point B). The key to defining the root problem is discovering the obstacle that is impeding your progress from here to there. It is the obstacle that is the problem, not the gap! There are two fundamental

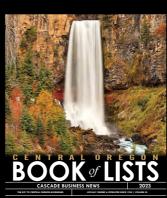
Continued on Page 31 ►

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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,

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.



Michael Sipe, President CrossPointe, Inc.



### who's who who's who who's who who's who who's who who's who



Scott Clark

Scott Clark has recently been promoted to regional operations director for SAIF's Bend office.

At SAIF, he has served as a senior safety management consultant, manager SAIF's safety innovation program and technical adviser to the safety division. This, along with boots-on-the-ground experience with hundreds of policyholders in the eastern region, has helped hone a deep appreciation and understanding of the challenges and needs of our customers.

Clark has nearly 30 years of experience in workers' compensation. Born and raised in Maine, he graduated with a degree in occupational safety and health from Keene State College in New Hampshire. His career spans both insurance carrier and insurance agency roles.

Serving SAIF's mission and providing a high-quality customer service experience is his passion. Clark has lived in Bend since 2001 and spends most of his free time enjoying the great outdoors of central and eastern Oregon with his wife and two sons.

The **Hawthorn Healing Arts** team of healthcare practitioners is delighted to welcome Shanti O'Connor to

O'Connor is a holistic therapist for the mind, body and soul. She has a masters in counseling, she is a nationally certified counselor, a licensed teacher, hypnotherapist, a Transformational Energy Medicine practitioner, TRE teacher, yoga yeacher, Pranic healer and Reiki master. For over 15 years O'Connor has been working in Bend as a therapist providing one-on-one counseling, women's groups, energy healing and retreats. She has specialized training in trauma, pre and postpartum mental health, somatic and mindfulness healing techniques and dynamic group processes.



Shanti O'Connor

O'Connor's approach to healing is grounded, practical, collaborative, straightforward and compassionate. Her practice is grounded in deep presence, mindfulness techniques and is solution focused. Her clients walk away feeling seen and heard with new tools to approach life's stages and cycles.

O'Connor works with all types of people from men and women to children, couples and LGBTQIA. Some issues O'Connor helps her clients with are grief, trauma healing, major life transitions, dissolution of an intimate partnership, perinatal mental health, low self-esteem, anxiety and depression.



David Gilmore

Coldwell Banker Bain of Bend would like to congratulate Real Estate Broker David Gilmore on his buyer representation of the highest priced home sale in Bend this year. Gilmore has over 25 years of real estate experience and holds several elite professional designations including certified residential specialist, resort and second-home property specialist and certified luxury home marketing specialist. On a YTD basis, Gilmore is the #1 individual broker in the Bend office and #7 in the Coldwell Banker Bain South region.

Deschutes County Deputy District Attorney (DDA) Andrew Doyle was awarded the Outstanding Prosecutor Award by the Oregon Narcotics Enforcement Association (ONEA) and the Oregon-Idaho HIDTA at an award ceremony in Eagle Crest.

This award recognized DDA Doyle for consistently developing and utilizing innovative and unique prosecutorial approaches to drug-related cases in support of the Central Oregon Drug Enforcement Team and local Street Crime Units in the Deschutes, Jefferson and Crook counties.

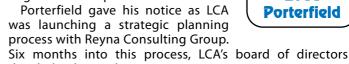


(L-R) JERRY DRUM, ONEA PRESIDENT AND DDA ANDREW DOYLE | PHOTO COURTESY OF DESCHUTES COUNTY

DDA Doyle was also recognized for his cooperative spirit of drug enforcement, the development and application of legal tools used by law enforcement, and his integral role in the investigation, prosecution and conviction of individuals and criminal organizations engaged in illegal drug trafficking in our communities.

DDA Doyle has been with the Deschutes County District Attorney's Office since November 2018 and has been assigned to the Central Oregon Drug Enforcement team since 2022. He previously worked in criminal defense after graduating from Notre Dame Law School in 2012 and Boston College in 2009.

After 17 years as executive director with the Latino Community Association (LCA), Brad Porterfield is passing on the leadership torch to make space for new energy and ideas that will propel LCA into its next phase of development. In December 2022, Porterfield told the staff and board that he felt the time was right for new leadership at LCA, and for him to begin a new chapter as well.



decided to begin the transition now. As of June 23, Porterfield serves as advisor to the Leadership Transition Team. Members are Daniel Altamirano Hernández, interim executive director of Administration, Policy & Partnerships

administrative assistant), and Mary Murphy, interim deputy director of Development, Programming & Operations (former volunteer coordinator). Meanwhile, the board will work with staff and the community on visioning future leadership and a search for a permanent ED.







Daniel Altamirano Hernández



Mary Murphy



Ron **DiTullio** 

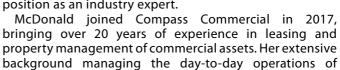
Award-winning marketing technology agency **Ntooitive Digital** announced the appointment of **Ron DiTullio** as its newest business development team member. With a strong background in technology and transformative digital strategies, DiTullio joins Ntooitive to drive the company's growth and expand its innovative digital solutions into the Northwest.

DiTullio brings over 20 years of experience in media, digital marketing and technology sectors, having held prominent roles in several organizations. His expertise lies in developing and implementing strategic initiatives that leverage cutting-edge technologies, driving business growth and fostering strong client relationships.

As a vice president of business development at Ntooitive, DiTullio will play a pivotal role in spearheading the

company's vision, guiding its strategic direction and identifying opportunities for expansion and improvement. His extensive knowledge of digital marketing trends and technologies will be instrumental in further enhancing Ntooitive's suite of solutions and ensuring its clients stay ahead of the curve in today's rapidly evolving digital landscape.

Compass Commercial Asset and Property Management announced Caroline McDonald's achievement in obtaining her Certified Property Manager (CPM) designation through the Institute of Real Estate Management (IREM) in June 2023. This esteemed certification is awarded to those who possess the knowledge to maximize the value of a property in any asset class. This significant accomplishment showcases her expertise and professionalism, further solidifying her position as an industry expert.





Caroline **McDonald** 

multi-city portfolios encompasses a diverse range of property types, including industrial, medical, office and retail.

IREM has long maintained its position as the leading voice for real estate management worldwide. Their certifications are internationally recognized, with nearly 20,000 leaders in commercial and residential management. Compass Commercial Asset and Property Management demonstrates a commitment to excellence in the commercial property management industry. With McDonald's newly acquired designation, coupled with her existing Real Property Administrator (RPA) designation, Compass Commercial is poised to elevate its services and exceed the expectations of our clients.

### who's who who's who who's who who's who who's who who's who



**Bend-Redmond Habitat for Humanity** announced that **Carly Colgan** has been hired as its new chief executive officer. Colgan has served as CEO for South Puget Sound Habitat for Humanity in Washington since 2018.

At South Puget Sound Habitat, Colgan led the organization out of debt while building more homes than ever before. She is familiar with the housing crisis facing Central Oregon and the integral role that affordable homeownership

plays in creating stability and opportunity for hardworking families and individuals. She holds a master's degree in nonprofit management from Regis University in Denver, Colorado and is excited to bring her passion and experience to Bend-Redmond Habitat for Humanity.

As an avid runner and hiker, Colgan is excited to enjoy the recreation opportunities in Central Oregon. Her wife grew up in Redmond and the couple said they look forward to raising their children near their family. Colgan will officially start with Bend-Redmond Habitat in August.



Carly Colgan

# Think Wild Welcomes a Rescued Red-Tailed Hawk Ambassador Animal

**Accepting Submissions for Potential Names** 

### provided by THINK WILD

e're excited to announce that Think Wild welcomed our first ambassador animal, a juvenile Red-tailed Hawk, to our facility in Bend this month. The hawk was deemed non-releasable due to an eye injury and transferred to us from Cascades Raptor Center.

Over the next year, Think Wild's team will train the hawk to become a part of our education programming as an ambassador for their species and the other injured and orphaned wildlife that we care for at the hospital. Through choice based training methods, the hawk will learn new behaviors that will allow them to be comfortable and confident around the public in education settings. The goal is to bring up-close interactions with wildlife to the diverse Central and Eastern Oregon youth and communities that we serve, educating about native wildlife natural history and conservation.

Think Wild wants to include our community in the naming of the new ambassador hawk while raising funds for our education programs! You are invited to make a tax





GLOVE TRAINING WITH SADIE POLLOCK PHOTOS COURTESY OF THINK WIL

deductible donation (min \$10) to submit a possible name for the bird, you can make as many submissions as you'd like. Please note that we do not currently know the sex of the bird and are waiting on the results of a blood test.

Submissions will close on July 25, and then there will then be a public voting process online to make a final selection. Please sign up for our email newsletter and watch social media channels for updates about the naming process after your submission!

Interested community members can submit a potential name at thinkwildco.org/hawk-ambassador-naming-nominations

thinkwildco.org

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

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

# Who's Who!

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

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

# The 2023 Sustainability Awards Seeks to Recognize Regional Sustainability Trailblazers who are Shaping a Better Central Oregon

by AMELIA R. CORBARI, Communications Manager — The Environmental Center

n Thursday, November 2, The Environmental Center will present its eighth Sustainability Awards, honoring those who are leading the way to a sustainable future in Central Oregon. Individuals, businesses, organizations and other community-led projects and programs in Crook, Deschutes and Jefferson counties are all welcome to apply. Nominations are also welcome before August 28, 2023.

Complete an application or nomination form and learn more about the awards at: envirocenter.org/sustainabilityawards.

### All completed applications are due by September 5, 2023.

The Environmental Center hosts the Sustainability Awards to highlight the determined and persistent change makers in our local communities who are essential to achieving a sustainable future.

"We're changing things up a little this year for the awards," says Amelia Corbari, communications manager at The Environmental Center. "It's going to be a little more casual, more of a celebration, which is why we selected the High Desert Music Hall in Redmond as the venue. We're excited to feature local youth voices through a new film project, and have some other ideas to make this event fresh and full of hope for the future."

The Environmental Center still seeks sponsors for the Sustainability Awards. Is your business passionate about recognizing the hard work being done by our community to embed sustainability into daily life? We offer various sponsorship levels to fit your needs! Please reach out to Al Kolenda, development manager: (al@envirocenter.org / 541-508-5556) if you are interested in making this event possible.

The 2021 event had both virtual and in-person components due to the pandemic. The 2021 award winners were Well Rooted Farms, Kôr Community Land Trust (now Rooted Homes) and Bend Bikes. This year, The Environmental Center aims to have a wide and diverse pool of applicants that represent the myriad ways sustainability is being put into practice



WELL ROOTED FARMS, ONE OF 2021'S AWARDEES | PHOTO COURTESY OF THE ENVIRONMENTAL CENTER

here in Central Oregon. Stay tuned for another announcement calling for volunteers to be on the award selection committee.

envirocenter.org

# Sign-Ups Now Open for Heaven Can Wait Breast Cancer Fundraiser

Early Bird Registration Closes July 31 for 24th Annual Walk/Run 5k in Redmond

by ALANDRA JOHNSON, Public Information Officer — St. Charles Health System

t's time to dust off your pink tutus and superhero capes and get ready for the 24th annual Heaven Can Wait event. Registration is now open for the popular breast cancer fundraiser and 5K, set to take place in Redmond on Sunday, October 1. The family-friendly walk/run raises money for Sara's Project, which helps provide vital support services to people in Central Oregon with breast cancer.

"The theme for this year is Superheroes because we want to highlight the strength, fortitude and inspiration that we see in our breast cancer community.

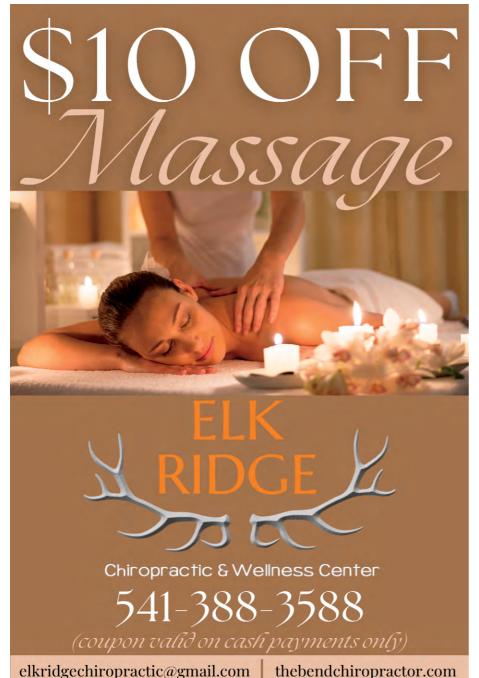




PHOTO | COURTESY OF ST. CHARLES HEALTH CENTER

From the survivors to the family members to the providers, Heaven Can Wait is about camaraderie and coming together as a community," said Jenny O'Bryan, executive director for St. Charles Foundation. "It's also a fun event, with attendees donning costumes and face paint and generally having a great time, laughing and celebrating together."

This year's event will kick off at Redmond High School's football stadium and will wind through Dry Canyon. Dogs are not permitted at the event.

Early bird registration is \$30 and ends July 31. Registration through September 26 is \$35 and through October 1 is \$40. Individuals can sign up online at HeavenCanWait. org or in-person at Redmond's First Friday art walks (at Harcourts The Garner Group Real Estate). Individuals can also sign up to volunteer to support the event.





# Washington Trust Bank Gives \$10,000 to NeighborImpact's HomeSource Program

### **CBN Staff Report**

ashington Trust Bank recently gave \$10,000 to NeighborImpact's HomeSource program to support first-time homebuyer education and development/building of affordable rental housing in high-impact areas in the county.

NeighborImpact's priority population is Central Oregon's economically disadvantaged residents. Focusing on supportive, stabilizing services brings an inherent result: all departments' staff understand persons with lived experience of poverty and lack of access to services that actually benefit them.

"At Washington Trust Bank, we believe in supporting the communities we serve," said Cory J. Allen, Sr. Vice President/ Team Leader Central Oregon for Washington Trust Bank. "Affordable and first-time home ownership is a significant challenge we face in this beautiful area we call home. We are proud to support NeighborImpact and their HomeSource Program financially, as well as volunteering for educational training in our area of expertise."

The agency's HomeSource Program staff work first-hand with clients who have lived the frustration with housing in this region: rent-burdened households who would be better stabilized by owning a home with lower monthly mortgage payments than monthly rent; persons priced out of the homebuying market who benefit from the additional assistance to be able to access affordable homeownership.

Gain skills, knowledge and tools to protect your assets and develop a financially secure life. HomeSource of NeighborImpact offers free one-on-one time with coaches and public workshops to help guide your individual path to homeownership.

Their certified homebuyer coaches will provide the information and skills you need to prepare for homeownership. In this workshop you will have the opportunity to prepare a spending plan, learn how to how to find and work with the right professionals, understand the loans and down payment assistance options and more.

If our team can support you or someone you know, please

contact us today at (541) 382-5882 or visit PartnersBend.org.



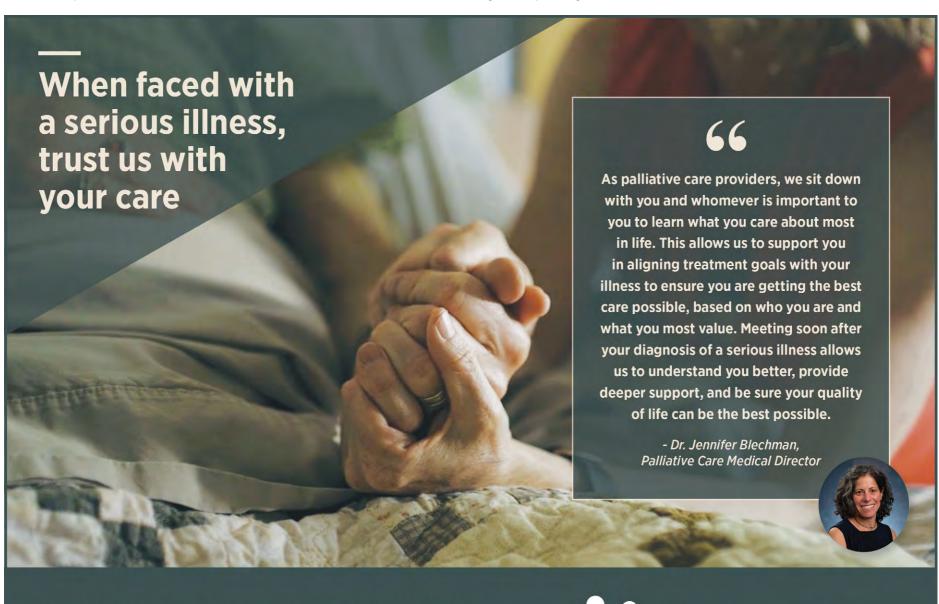
(L-R) CORY ALLEN, CRAIG CHENOWETH, WENDY CASTILLO, JILL JENNINGS, JOSEPH PORTILLO, SONIA CAPECE – NEIGHBOR IMPACT

Partners In Care

**Local | Nonprofit** 

HomeSource offers programs, services and access to resources to help you understand, grow and protect your financial health — from your first savings to homeownership.

watrust.com • neighborimpact.org



### **RECENT TRANSACTIONS**

Continued from Page 3

Brokers **Grant Schultz, CCIM** and **Jay Lyons, SIOR, CCIM** with **Compass Commercial Real Estate Services** represented both the landlord, **Exchange Properties, Inc.**, and the tenant, **Gathered Wares, LLC**, in the lease of an 1,800 SF industrial suite located at 50 SE Scott Street in Bend.

Brian Fratzke, CCIM, Principal and Tom Tapia, CCIM, Principal, Fratzke Commercial Real Estate Advisors, Inc. represented the Tenant in a 36-month lease 2,513+/- SF at 7555 Falcon Crest Drive in Eagle Crest- Redmond, Oregon.

**Dan Steelhammer,** Broker, **Fratzke Commercial Real Estate Advisors, Inc.** represented the Tenant in a 45-month lease of 1,428+/- SF at 845 SW Veterans Way in Redmond, Oregon.

**Dan Steelhammer,** Broker, and **Brian Fratzke, CCIM, Principal, Fratzke Commercial Real Estate Advisors, Inc.** represented the Owner in the 36-month lease of approximately 4,120/SF of 425 SW Tamarack Court, Redmond, Oregon.

**Dan Steelhammer, Broker, Fratzke Commercial Real Estate Advisors, Inc.** represented the Owner in a 60-month lease of 4,058+/- SF of industrial space at 109 NW Greenwood Avenue, in Bend, Oregon.

**Brian Fratzke, CCIM, Principal, Fratzke Commercial Real Estate Advisors, Inc.** represented the Owner in a 60-month lease renewal of 18,776+/- SF Office Building at 405 SW Columbia Avenue in Bend, Oregon.

**Brian Fratzke, CCIM, Principal, and Tom Tapia, CCIM, Principal, Fratzke Commercial Real Estate Advisors, Inc.** represented the Owner in a 62-month lease of 5,432 +/- SF of Industrial Suite at 2121 SW Deerhound Suite Redmond, Oregon.

**Dan Steelhammer**, Broker, **Fratzke Commercial Real Estate Advisors**, **Inc.** represented the Owner in a 12-month lease of 860 +/- SF of office space at 888 NW Hill Street, in Bend, Oregon.

**Dan Steelhammer, Broker, Fratzke Commercial Real Estate Advisors, Inc.** represented the Owner in a 24-month lease of 850+/-SF of office space located at 62910 O.B. Riley Rd, Bend, Oregon.

**Dan Steelhammer, Broker, Fratzke Commercial Real Estate Advisors, Inc.** represented the Owner in a 12-month lease of 450+/-SF of office space located at 62910 O.B. Riley Rd, Bend, Oregon.

Brian Fratzke, CCIM, Principal, and Tom Tapia, CCIM, Principal, Fratzke Commercial Real Estate Advisors, Inc. represented the Owner in a 60-month lease renewal of 3,300 +/- SF of Commercial retail at 61249 South Highway 97, Bend, Oregon.

**Nick Vaughn, Broker, Fratzke Commercial Real Estate Advisors, Inc.** represented the Owner in a expansion of an additional 1,537+/- SF (4,511+/-SF Total) in a 65-month lease at 61470 South Highway 97, Bend, Oregon.

**Brian Fratzke, CCIM, Principal, Fratzke Commercial Real Estate Advisors, Inc.** represented the Owner in a 36-month lease renewal of 1,650+/-SF located at 20700 Carmen Loop, Bend, Oregon

Tom Tapia, CCIM, Principal, Fratzke Commercial Real Estate Advisors, Inc. represented the Owner, Brian Fratzke, CCIM, Principal, Fratzke Commercial Real Estate Advisors, Inc. represented the Tenant in a 60-month lease of 5,152+/-SF located at 615 SE Glenwood Drive, Bend, Oregon.

Brian Fratzke, CCIM, Principal, Fratzke Commercial Real Estate Advisors, Inc. represented the Owner, Ryan Cook, Broker, Fratzke Commercial Real Estate Advisors, Inc. represented the Tenant in a 36-month lease of 2,780+/-SF located at 611 NE Jackpine Court, Redmond, Oregon.

**Dan Steelhammer, Broker, Fratzke Commercial Real Estate Advisors, Inc.** represented the Owner in a 36.5-month lease of 1,500+/-SF in the Industrial building located at 1420 NE 1st Street, Bend, Oregon.

**Brian Fratzke, CCIM, Principal, Fratzke Commercial Real Estate Advisors, Inc.** represented both the Owner and Tenant in the 24-month lease renewal of 2,780+/-SF at 611 NE Jackpine Court, Redmond, Oregon.

**Dan Steelhammer, Broker, Fratzke Commercial Real Estate Advisors, Inc.** represented the Owner in a 36.5-month lease of 1,026+/-SF in the office building located at 334 NE Irving Avenue, Bend, Oregon.

**Dan Steelhammer, Broker, Fratzke Commercial Real Estate Advisors, Inc.** represented the Owner in a 36-month lease in the office building located at 2445 NE Division Street, Bend, Oregon.

**Dan Steelhammer, Broker, Fratzke Commercial Real Estate Advisors, Inc.** represented the Tenant in a 36-month lease of 1,561+/-SF in the Commercial building located at 1013 NE 10th Street, Bend, Oregon.

Ryan Cook, Broker, and Brian Fratzke, CCIM, Principal, Fratzke Commercial Real Estate Advisors, Inc. represented the Tenant in a 60-month lease of 2,400+/-SF located at 1480 Jackpine Drive, Redmond, Oregon.

Brian Fratzke, CCIM, Principal represented the Buyer in the sale of 0.92/AC Industrial lot located at 2950 SW 6th Street, Redmond, Oregon for \$499,000.



eed Grant
Continued from page 3

Central Oregon Builders Association and other community partners.

Here's how the new fund will work:

- The \$30,000 grants will be available to builders who lock in a deed restriction on the home that requires that it be sold at an affordable rate to people working for a Deschutes County employer and making between 80 and 120 percent of AMI. The deed restriction will run with the property for at least 30 years.
- The \$30,000 grant will be awarded to the builder, who meets the deed restricted requirements, upon the close of the home. Helping off set the prohibitive cost of building an affordable home for our local workforce.
- Deschutes County funded the grants at

\$500,000 each year for two years.

- The fund will be managed with support from NeighborImpact, which will help to oversee administration and allocations of dollars.
- The fund is able to receive dollars from other sources, such as individual donors, large employers, other government agencies, or private foundations.

"This funding is a declaration that Deschutes County is serious about generating more affordable housing," said Morgan Greenwood, vice president of Government Affairs at Central Oregon Builders Association, who also supported the creation of the fund. "Builders want to meet the demand for middle-income housing, but need public/private partnerships like this to help cover costs at below-market rates. By partnering together, we can make our community an affordable place for us all."

hayden-homes.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**



### July 19

5pm City of Redmond Urban Area Planning Commission Meeting. Information at https://www.redmondoregon.gov/government/city-council/council-meeting-info/meeting-agendas-minutes-and-video.

### July 20

11:30am-12:30pm First Interstate Financial Education Seminar at La Pine Activity Center. RSVP to Aaron Schofield or Jamie Donahue at 541-330-7571, aaron.schofield@fib.com or jamie@lapineseniorcenter.org.

### July 20

3:30pm Terrebonne Sanitary District Virtual and In-Person Regular Board Meeting at the Smith Rock Community Church, Terrebonne. Information at https://www.deschutes.org/road/page/terrebonne-wastewater-feasibility-study.

#### July 25

11:30am-1pm Redmond Chamber Lunch & Learn, Real Estate 101 in 2023, at Cascade Hasson Sotheby's International Realty. Information and registration at https://www.visitredmondoregon.com/event/lunch-learn-cascade-hasson-sothebys-real-estate-101-in-2023/#!event-register/2023/7/25/lunch-learn-cascade-sothebyapos-s-international-realty-quot-real-estate-101-in-2023-quot.

#### July 25

6pm City of Redmond City Council Meeting. Information at https://www.red-mondoregon.gov/government/city-council/council-meeting-info/meeting-agen-das-minutes-and-video.

#### July 27

Noon-1:30pm City of Bend Virtual and In-Person Accessibility Advisory Committee Meeting at Bend City Hall Council Chambers. Zoom: https://bendoregon-gov.zoom.us/webinar/register/WN\_zgjIZptmTGaYvrMqdG7yUQ?medium=email&source=go-vdelivery#/registration, call-in: 1-888-788-0099, webinar ID: 847 7797 2582 #, pass-code if Prompted: 262222 (COBAAC).

### July 27

4:30-7:30pm EDCO's Central Oregon PubTalk on the Road in Sisters. Tickets at https://www.eventbrite.com/e/july-2023-central-oregon-pubtalk-tickets-667041548227?aff=oddtdtcreator.

### July 29

9am-2pm Upper Deschutes Watershed Council 27th Annual Deschutes River Cleanup at La Pine State Park, Farewell Bend Park, Riverbend Park, First Street Trail and Tumalo State Park. Register at https://www.eventbrite.com/e/annual-deschutes-river-cleanup-2023-tickets-609796015297.

### August 8

10-11am Bend Chamber Membership 101 | Maximizing Your Membership at Bend Chamber Conference Room. Information and registration at https://bendchamber.org/bend-event/membership-101-maximizing-your-membership-august-08/.

### August 8

5:30-7:30pm Bend Chamber What's Brewing at Tetherow Pavilion. Register at https://bendchamber.chambermaster.com/eventregistration/register/15484.

### August 17

11:30am-12:30pm First Interstate Financial Education Seminar at La Pine Activity Center. RSVP to Aaron Schofield or Jamie Donahue at 541-330-7571, aaron.schofield@fib.com or jamie@lapineseniorcenter.org.

#### August 17

4:30-6pm Bend Chamber Biz & Bevs at N The Zone Ink & Threads. Information and registration at https://bendchamber.org/bend-event/biz-and-bevs-n-the-zone-ink-aug-17/.

### September 12

10-11am Bend Chamber Membership 101 | Maximizing Your Membership at Bend Chamber Conference Room. Information and registration at https://bendchamber.org/bend-event/membership-101-maximizing-your-membership-sept-12/.

### September 13

5:30-6:30pm COCC Free Project Management Info Meeting at COCC Bend Campus CAS 118. Register at https://www.enrole.com/cocc/jsp/session.jsp?sessionId=-FA23PMPINFO.1&courseId=PMPINFO&categoryId=.

### September 16

2-6pm Heart of Oregon Corps Endless Summer Nights at Seventh Mountain Resort. https://heartoforegon.org/news-events/fundraising-events/.

#### October 2

8:30am-5pm Inclusive Employers' Summit at COCC Hitchcock Auditorium, Pioneer Building, Bend Campus. \$150 Early Bird Fee, \$250, tickets at https://www.eventbrite.com/e/the-inclusive-employers-summit-tickets-452428113667.

### October 10

10-11am Bend Chamber Membership 101 | Maximizing Your Membership at Bend Chamber Conference Room. Information and registration at https://bendchamber.org/bend-event/membership-101-maximizing-your-membership-oct-10/.

### **November 14**

10-11am Bend Chamber Membership 101 | Maximizing Your Membership at Bend Chamber Conference Room. Information and registration at https://bendchamber.org/bend-event/membership-101-maximizing-your-membership-nov-14/.

### December 12

10-11am Bend Chamber Membership 101 | Maximizing Your Membership at Bend Chamber Conference Room. Information and registration at https://bendchamber.org/bend-event/membership-101-maximizing-your-membership-dec-12/.

### December 20

11:30am-12:30pm First Interstate Financial Education Seminar at La Pine Activity Center. RSVP to Aaron Schofield or Jamie Donahue at 541-330-7571, aaron.schofield@fib.com or jamie@lapineseniorcenter.org.

### **WORKSHOPS & TRAINING**



### (Ongoing)

COCC Small Business Development Center Virtual Classes.

# rossPointe Capital Continued from page 25

difficulties with a misdiagnosis of the root problem (or mislabeling the symptom as the obstacle):

- 1. The questions you ask and the solutions you find are usually tactical, not strategic.
- 2. The system that gets built is a "solution" for the "problem that isn't." When systems are designed and deployed that do not address the root problem (obstacle), the system that gets built addresses only the obvious symptom and does not solve the core problem or overcome the obstacle that is in the way. Building a solution for the problem that isn't and expecting forward progress is delusional.

Here's a real-world issue affecting us all: drug and alcohol addiction. State and local government officials in Oregon have defined addiction as the problem. They have designed and implemented extensive systems and spent billions of your tax dollars, purportedly attempting to "solve" addiction. The systems implemented are tactical in nature and do not address the root problems and obstacles. Consequently, no matter how much money they throw at the symptom, addiction is more rampant than ever — and increasing in its scope and lethality. Under the current approaches, expecting success is delusional.

Suppose you invested 45 minutes focused on deeply thinking about a problem you face (not the symptom) and discerning the obstacle that is in the way. What higher order results might you achieve?

- 3. Check Assumptions Differentiate the facts from the story you are spinning. Each of us can point to times we made poor decisions based on flawed assumptions that we did not pause long enough to carefully evaluate.
- 4. Consider Downstream Consequences Clarify the risks and the possibility/ cost of being wrong. This is one of the biggest problems I've observed with political decisions...they often fail to consider the downstream consequences. The results are usually tragic and expensive. Ballot Measure 110 is a good example. Oregon "led the way" in decriminalizing hard drugs. The downstream consequences of widespread addiction, mental illness and homelessness should have been easy to anticipate. Yet, here in Oregon, we have not only failed to reverse course on Measure 110, we continue to double down on a dumb decision, with one of the most recent examples being the Multnomah County program to distribute straws, tinfoil and glass pipes to opioid abusers.

Whether it's in business or in government, serious Thinking Time needs to be devoted to anticipating the downstream consequences of any significant decision — before acting.

- 5. Create the System Take the time to think through and create the executable plan and identify the resources (people and money) required to solve the real (core) problem and make forward progress. Building an effective system to address real problems is worthy of serious Thinking Time.
- As John Maxwell has written: "Your life today is a result of your thinking yesterday. Your life tomorrow will be determined by what you think today."
- So, what are you thinking about today? Let's commit to rigorous thinking and the elimination of stupid.

Michael Sipe is a local business coach and mergers and acquisitions advisor. 10xgroups.com • crosspointecapital.com



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