Local, Clean & Easy to Use

Bendite Files Patent & Opens Business for Outdoor Gear

by NOAH NELSON — CBN Feature Writer

J 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 would-be 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 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

Central 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 multi-family residential. The growth our Redmond owners are seeing is also a great example
### 2nd floor Suite with 5 office areas
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**INVEST IN YOUR FUTURE**
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

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.

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, Deschutes County, with about $1 million to create the HOME Fund. This innovative new fund will reduce the cost to build new homes in Deschutes County for our workforce.

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BEND

Emerson Levy hosted a roundtable 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
- Phong, 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 east-west 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 low-stress, 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.

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DESHUTES 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 follow up with the public at a later date.

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Business Evolution & Change Management

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

Times 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 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 they are burned out from whatever the current state of the business is. If your people are burned out, 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 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 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
thebalance.com/how-to-create-a-balance-sheet-for-your-small-business-5203349
cleartpointstrategy.com/blog/gap-analysis-template
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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.

“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.

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A survey from recruiting platform Jobvite indicates that 30 percent of new employees leave their job within the first 90 days. Studies show 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 36 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.

symplexicoaching.com
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, market-rate 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 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
Colbalt 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.

Colbalt’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, Colbalt 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.

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.

Poised for growth and scaled accordingly, Colbalt Properties Group looks to the future and a steep growth cycle in the next four years.

cobaltpropertiesgroup.com
info@cobaltpropertiesgroup.com
541-322-5966

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Over 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 top-tier 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 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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Broker, CCIM
541.213.8967
JOHN BAUMANN
Broker
206.200.9675

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Design 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 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 such that the air velocity through the opening is 400 feet per minute.

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
### Engineering Firms

#### Engineering Firms (Listed Alphabetically)

<table>
<thead>
<tr>
<th>Company / Address</th>
<th>Phone</th>
<th>Fax</th>
<th>Website/Email</th>
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<th>Licensed Engineers</th>
<th>Services</th>
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<tbody>
<tr>
<td>AKS Engineering &amp; Forestry 2777 NW Lolo Dr., Ste. 130 Bend, OR 97703</td>
<td>541-317-8429</td>
<td>N/A</td>
<td><a href="http://www.aks-eng.com">www.aks-eng.com</a> <a href="mailto:Wilkinson@aks-eng.com">Wilkinson@aks-eng.com</a></td>
<td>Brian Wilkinson, Joey Steurer</td>
<td>25</td>
<td>2008</td>
<td>7 PEs &amp; 2 PLS</td>
<td>Civil engineering, land surveying, site planning, natural resources, water resources, forestry, arborist services, construction support, GIS, landscape architecture.</td>
</tr>
<tr>
<td>Ashley &amp; Vance Engineering 33 NW Franklin Ave., Ste. 110 Bend, OR 97703</td>
<td>541-647-1448</td>
<td>N/A</td>
<td><a href="http://www.ashleyvance.com">www.ashleyvance.com</a> <a href="mailto:info@ashleyvance.com">info@ashleyvance.com</a></td>
<td>John Fischer, Jim Lord</td>
<td>15</td>
<td>2005</td>
<td>9</td>
<td>Committed to offering our clients creative, collaborative &amp; cost-conscious civil &amp; structural engineering solutions that range from residential to large-scale community infrastructure projects.</td>
</tr>
<tr>
<td>BECCON 349 SW Mill View Way, Ste. 100 Bend, OR 97702</td>
<td>541-633-3140</td>
<td>N/A</td>
<td><a href="http://www.becconeng.com">www.becconeng.com</a> <a href="mailto:info@becconeng.com">info@becconeng.com</a></td>
<td>Erik Huffman</td>
<td>13</td>
<td>2012</td>
<td>5</td>
<td>Civil engineering, environmental engineering, land surveying &amp; construction services.</td>
</tr>
<tr>
<td>Bend Structural Engineering, PC 1535 NE Third St., Ste. B4-453 Prineville, OR 97754</td>
<td>541-977-3738</td>
<td>N/A</td>
<td><a href="http://www.bendstructuralengineering.com">www.bendstructuralengineering.com</a> <a href="mailto:sandyc@bendbroadband.com">sandyc@bendbroadband.com</a></td>
<td>Sandy Cornshaw</td>
<td>1</td>
<td>2005</td>
<td>1</td>
<td>Structural engineering services for architects, designers, homeowners &amp; contractors on residential, commercial &amp; industrial projects. Licenses in Oregon, Washington, Idaho, California &amp; Montana.</td>
</tr>
<tr>
<td>CA Rowles Engineering, PC 1345 NW Wall St., Ste. 200 Bend, OR 97703</td>
<td>541-385-2287</td>
<td>N/A</td>
<td><a href="http://www.carowlesengineering.com">www.carowlesengineering.com</a> <a href="mailto:info@carowles.com">info@carowles.com</a></td>
<td>Charlie Rowles</td>
<td>5</td>
<td>2004</td>
<td>1</td>
<td>Architectural &amp; engineering design, civil, planning.</td>
</tr>
<tr>
<td>Cascade Crest Consulting Engineers PO Box 2242 Sisters, OR 97759</td>
<td>541-415-5139</td>
<td>N/A</td>
<td><a href="http://www.ccceng.com">www.ccceng.com</a> <a href="mailto:cce@coxmail.com">cce@coxmail.com</a></td>
<td>Eugene L. Trulham</td>
<td>2</td>
<td>2002</td>
<td>1</td>
<td>Structural, seismic evaluations &amp; renovation design. Insurance &amp; litigation claim support.</td>
</tr>
<tr>
<td>CEA Consulting Engineers 1345 NW Wall, Ste. 101 Bend, OR 97701</td>
<td>541-318-0404 541-322-5731</td>
<td></td>
<td><a href="http://www.ceconsulting.com">www.ceconsulting.com</a> <a href="mailto:kyle@ceconsulting.com">kyle@ceconsulting.com</a></td>
<td>Kyle Swenson</td>
<td>5</td>
<td>2000</td>
<td>2</td>
<td>Mechanical &amp; plumbing engineering &amp; collaborative electrical engineering.</td>
</tr>
</tbody>
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**Not listed?**

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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, 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 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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<thead>
<tr>
<th>Company / Address</th>
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<th>Staff</th>
<th>CO Year Est.</th>
<th>Licensed Engineers</th>
<th>Services</th>
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</thead>
<tbody>
<tr>
<td>Coffelt &amp; Engineering</td>
<td>541-728-3293</td>
<td>N/A</td>
<td><a href="http://www.colebreit.com">www.colebreit.com</a></td>
<td>Kate Kelly</td>
<td>35</td>
<td>2013</td>
<td>22</td>
<td>Mechanical, electrical, plumbing, fire protection &amp; lighting engineering/ design services.</td>
</tr>
<tr>
<td>DENT Instruments Inc.</td>
<td>541-385-4772</td>
<td>N/A</td>
<td>N/A</td>
<td>Christopher L. Dent</td>
<td>22</td>
<td>1988</td>
<td>2</td>
<td>Design &amp; manufacture of portable energy &amp; power measurement instruments.</td>
</tr>
<tr>
<td>DOWL</td>
<td>541-385-4772</td>
<td>N/A</td>
<td><a href="http://www.dowl.com">www.dowl.com</a></td>
<td>Justin Mason</td>
<td>15</td>
<td>2013</td>
<td>7</td>
<td>Engineering, surveying, construction management &amp; inspection.</td>
</tr>
<tr>
<td>E::SPACE Labs LLC</td>
<td>541-241-8801</td>
<td>N/A</td>
<td><a href="http://www.espacelabs.com">www.espacelabs.com</a></td>
<td>Rick Silver, David V. Robson</td>
<td>2 2015</td>
<td>N/A</td>
<td>5</td>
<td>Affordable local prototype development lab to inventors, entrepreneurs, startups &amp; corporations in the electronic &amp; electromechanical space.</td>
</tr>
<tr>
<td>Eclipse Engineering</td>
<td>541-389-9600</td>
<td>N/A</td>
<td><a href="http://www.eclipse-engineering.com">www.eclipse-engineering.com</a></td>
<td>Julie Amanuang</td>
<td>14</td>
<td>1998</td>
<td>5</td>
<td>Structural engineering services with six office locations in the west. Licensed to provide structural engineering services on projects throughout the United States &amp; Canada.</td>
</tr>
<tr>
<td>ESI</td>
<td>541-549-8766</td>
<td>N/A</td>
<td><a href="http://www.esolutions.com">www.esolutions.com</a></td>
<td>Julie Benson, Betsy Benson</td>
<td>83</td>
<td>2007</td>
<td>13</td>
<td>An innovative engineering, construction &amp; operations consulting firm committed to delivering quality renewable energy solutions in today's rapidly changing energy markets to provide clients with unmatched experience, flexibility &amp; follow-through within the renewable energy industry.</td>
</tr>
<tr>
<td>Ferguson &amp; Associates, Inc.</td>
<td>541-788-6282</td>
<td>N/A</td>
<td><a href="http://www.mufle-team.com">www.mufle-team.com</a></td>
<td>Scott Ferguson</td>
<td>2</td>
<td>1999</td>
<td>1</td>
<td>Regional transportation planning, traffic engineering, parking studies, traffic impact studies, trip generation studies.</td>
</tr>
<tr>
<td>Froelich Engineers, Inc.</td>
<td>541-385-1829</td>
<td>N/A</td>
<td><a href="http://www.froelich-engineers.com">www.froelich-engineers.com</a></td>
<td>Kim Clifford, Dean Atami</td>
<td>7 1991</td>
<td>7</td>
<td>Structural &amp; civil.</td>
<td></td>
</tr>
<tr>
<td>Garland Engineering, LLC</td>
<td>541-948-1539</td>
<td>541-508-0766</td>
<td><a href="http://www.garlandengineering.com">www.garlandengineering.com</a></td>
<td>Glenn D. Garland</td>
<td>1 2008</td>
<td>1</td>
<td>Residential &amp; light commercial structural design, building design, heavy timber design, site plans, grading &amp; drainage plans, drafting &amp; plan production. Licensed in OR, WA, ID &amp; CO.</td>
<td></td>
</tr>
</tbody>
</table>

Continued from Page 12...
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.”


Continued on Page 17
### Engineering Firms (Listed Alphabetically)

<table>
<thead>
<tr>
<th>Company / Address</th>
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<th>Licensed Engineers</th>
<th>Licensed Surveyors</th>
<th>Services</th>
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<tbody>
<tr>
<td>H.A. McCoy Engineering &amp; Surveying, LLC 1190 SW Lake Rd., Ste. 201 Redmond, OR 97756</td>
<td>541-923-7554</td>
<td>N/A</td>
<td><a href="http://www.ham-engr.com">www.ham-engr.com</a> <a href="mailto:office@ham-engr.com">office@ham-engr.com</a></td>
<td>Hayes McCoy</td>
<td>12</td>
<td>2013</td>
<td>1 licensed engineer, 2 licensed land surveyors</td>
<td></td>
<td>Civil engineering, land surveying &amp; land use planning</td>
</tr>
<tr>
<td>Harper-Hoof Peterson Righelli Inc (HHPR) 250 NW Franklin Ave., Ste. 404 Bend, OR 97703</td>
<td>541-318-1161</td>
<td>541-318-1141</td>
<td><a href="http://www.hhpr.com">www.hhpr.com</a> <a href="mailto:nico@hhpr.com">nico@hhpr.com</a></td>
<td>Nicola Speros</td>
<td>10</td>
<td>2005</td>
<td>4 licensed engineers, 1 licensed surveyor</td>
<td></td>
<td>Civil engineering, land surveying, structural engineering, water resources, land use &amp; planning, landscape architecture, construction management, natural resources &amp; environmental permitting, visual communications &amp; software sales (Civil Tools Pro)</td>
</tr>
<tr>
<td>HDR Engineering, Inc. 404 SW Columbia St., Ste. 240 Bend, OR 97702</td>
<td>541-693-9020</td>
<td>541-693-9021</td>
<td><a href="http://www.hdrinc.com/home">www.hdrinc.com/home</a> <a href="mailto:sandra.siemens@hdrinc.com">sandra.siemens@hdrinc.com</a></td>
<td>Sandy Siemens</td>
<td>10</td>
<td>2010</td>
<td>5</td>
<td>Architecture, asset management, commissioning &amp; operations, economics, engineering, environmental sciences, finance, planning &amp; consulting, project delivery, real estate, research, sustainability &amp; resiliency.</td>
<td></td>
</tr>
<tr>
<td>HWA 62930 OB Riley Rd., Ste. 100 Bend, OR 97703</td>
<td>541-389-9351</td>
<td>541-388-5416</td>
<td><a href="http://www.hwa-inc.org">www.hwa-inc.org</a> <a href="mailto:granth@hwa-inc.org">granth@hwa-inc.org</a></td>
<td>Grant Hardgrave</td>
<td>14</td>
<td>1987</td>
<td>7 PE's &amp; 3 PLS</td>
<td>Civil Engineering, surveying &amp; land use planning.</td>
<td></td>
</tr>
<tr>
<td>JJC Engineering 70 SW Century Dr., Ste. 106-156 Bend, OR 97702</td>
<td>541-728-3624</td>
<td>N/A</td>
<td><a href="http://www.jjceng.com">www.jjceng.com</a> <a href="mailto:jjc@jjceng.com">jjc@jjceng.com</a></td>
<td>Jay Casiano</td>
<td>1</td>
<td>2005</td>
<td>1</td>
<td>Mechanical engineering.</td>
<td></td>
</tr>
<tr>
<td>Kimbley &amp; Associates, Inc. 1081 Ensay Dr., Ste. 140 Bend, OR 97702</td>
<td>541-312-8366</td>
<td>N/A</td>
<td><a href="http://www.kimbley.com">www.kimbley.com</a> <a href="mailto:sheanl@kimbley.com">sheanl@kimbley.com</a></td>
<td>Scott Brardl</td>
<td>9</td>
<td>2008</td>
<td>4</td>
<td>International transportation planning, engineering &amp; research firm.</td>
<td></td>
</tr>
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</table>

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**Join us at a celebration to toast the winners in October at the Oxford Hotel.**
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 their clients.

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**Engineering 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 PED 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.

---

**Harper Houf Peterson Righellis Inc.**

Civil Engineering  
Land Surveying  
Structural Engineering  
Landscape Architecture  
Planning & Development  
Natural Resources  
Construction Services  
Information Modeling
## Engineering Firms (Listed Alphabetically)

<table>
<thead>
<tr>
<th>Company / Address</th>
<th>Phone</th>
<th>Fax</th>
<th>WebSite/Email</th>
<th>Contact</th>
<th>Staff</th>
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<tr>
<td>Morrison-Maier Inc.</td>
<td>541-699-5432</td>
<td>N/A</td>
<td><a href="http://www.mm.net">www.mm.net</a></td>
<td>Eric J. Webber</td>
<td>15</td>
<td>2020</td>
<td>8</td>
<td>Mechanical, electrical, plumbing, structural, civil engineering.</td>
</tr>
<tr>
<td>PBS Engineering &amp; Environmental Inc.</td>
<td>541-388-9290</td>
<td>866-727-0540</td>
<td><a href="http://www.pbsusa.com">www.pbsusa.com</a></td>
<td>Alex Fischer</td>
<td>9</td>
<td>1998</td>
<td>0</td>
<td>Phase I site assessments, environmental remediation &amp; monitoring, regulatory compliance; stormwater permitting, asbestos, lead, fungal &amp; indoor air quality services, geotechnical engineering, natural resources.</td>
</tr>
<tr>
<td>Reynolds Technical Services</td>
<td>541-389-9190</td>
<td>N/A</td>
<td>N/A</td>
<td>Mark Reynolds</td>
<td>1</td>
<td>1993</td>
<td>1</td>
<td>Electrical, high-voltage power systems, wire systems control design, telecommunications &amp; repair.</td>
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<tr>
<td>Structural Integrity Associates</td>
<td>541-693-1133</td>
<td>N/A</td>
<td><a href="http://www.structint.com">www.structint.com</a></td>
<td>Andy Coughlin</td>
<td>6</td>
<td>2017</td>
<td>2</td>
<td>Condition assessment, component integrity, metallurgical &amp; failure analysis &amp; non-destructive evaluation focused on power plants &amp; pipelines. Product testing &amp; certification to seismic, wind &amp; blast loading for essential facilities.</td>
</tr>
<tr>
<td>Sun Country Engineering &amp; Surveying, Inc.</td>
<td>541-382-8882</td>
<td>541-385-3832</td>
<td><a href="http://www.suncountryengineering.com">www.suncountryengineering.com</a></td>
<td>Adam Kershaw, Tim Weishaupt, Jeff Clay</td>
<td>7</td>
<td>1976</td>
<td>3</td>
<td>Civil surveying &amp; planning</td>
</tr>
</tbody>
</table>

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Insurance

Insuring an Ever-Changing World
Trends & More in the Local Insurance Industry
by NOAH NELSON — CBN Feature Writer

The 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 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

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<tr>
<td>Allstate Insurance</td>
<td>541-548-1416</td>
<td>541-647-6317</td>
<td><a href="http://www.allstate.com/cheritowery">www.allstate.com/cheritowery</a></td>
<td>Cheri Towery</td>
<td>6</td>
<td>1986</td>
<td>6</td>
<td>All lines except health/also do life insurance &amp; financials.</td>
<td>Allstate Insurance, Chicago, IL.</td>
</tr>
<tr>
<td>Brown &amp; Brown NW Insurance</td>
<td>541-749-4979</td>
<td>N/A</td>
<td><a href="http://www.bnnw.com/mmastoni@bnnw.com">www.bnnw.com/mmastoni@bnnw.com</a></td>
<td>Mike Mastoni</td>
<td>20</td>
<td>1980</td>
<td>20</td>
<td>All lines of insurance.</td>
<td>Brown &amp; Brown</td>
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<tr>
<td>Cascade Insurance Center</td>
<td>541-382-7772</td>
<td>541-388-5403</td>
<td><a href="http://www.cascadeinsurance.com">www.cascadeinsurance.com</a></td>
<td>Patrick O'Keeffe</td>
<td>13</td>
<td>1985</td>
<td>10</td>
<td>All lines of insurance.</td>
<td>Cascade Insurance Center, LLC, Bend, OR.</td>
</tr>
<tr>
<td>Century Insurance Group LLC</td>
<td>541-382-4211</td>
<td>541-382-7468</td>
<td><a href="http://www.centuryins.com">www.centuryins.com</a></td>
<td>Jeff Welchman, Jason Epple</td>
<td>30</td>
<td>1996</td>
<td>12</td>
<td>All lines.</td>
<td>Century Insurance Group LLC, Bend, OR.</td>
</tr>
<tr>
<td>High Desert Insurance &amp; Financial Services</td>
<td>541-388-4242</td>
<td>541-388-4250</td>
<td><a href="http://www.highdesertinsurance.com">www.highdesertinsurance.com</a></td>
<td>Jeffrey W. McVie</td>
<td>4</td>
<td>2008</td>
<td>2</td>
<td>Ind. &amp; group health, life, home, auto, RV, boat, business.</td>
<td>N/A</td>
</tr>
</tbody>
</table>

Continued on Page 22

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Like a good neighbor, State Farm is there.
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.

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.
<table>
<thead>
<tr>
<th>Company / Address</th>
<th>Phone</th>
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<tr>
<td>Juniper Insurance</td>
<td>541-226-3590</td>
<td>541-744-8953</td>
<td><a href="http://www.juniper-insurance.com">www.juniper-insurance.com</a></td>
<td>Deana Fowler</td>
<td>2</td>
<td>2011</td>
<td>1</td>
<td>All line of Property &amp; Casualty, specializing in Farms &amp; Commercial policies, as well as life &amp; group health.</td>
<td>Juniper Insurance</td>
</tr>
<tr>
<td>Marsh McLennan Agency (Previously PayneWest Insurance)</td>
<td>541-366-2040</td>
<td>N/A</td>
<td><a href="http://www.paynewest.com">www.paynewest.com</a></td>
<td>Travis Davis</td>
<td>14</td>
<td>2012</td>
<td>12</td>
<td>Commercial / personal / employee benefits (all lines).</td>
<td>Marsh McLennan Agency</td>
</tr>
<tr>
<td>MASA Medical Transport Solutions</td>
<td>541-848-8124</td>
<td>N/A</td>
<td><a href="http://www.masamts.com">www.masamts.com</a></td>
<td>Tony Urioste</td>
<td>140</td>
<td>1974</td>
<td>N/A</td>
<td>Emergency medical transport coverage.</td>
<td>N/A</td>
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<tr>
<td>Phil &amp; Doreen Hete Independent Agents Representing</td>
<td>541-318-7581</td>
<td>541-318-5455</td>
<td>masamts.com/biz-solutions</td>
<td>Phil Hete, Dorey Hete</td>
<td>2</td>
<td>1992</td>
<td>2</td>
<td>Voluntary employee benefits, section 125-cafeteria plans Independent Representative of AFLAC, Columbus, GA</td>
<td></td>
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<tr>
<td>Preferred Choice Insurance</td>
<td>541-330-5882</td>
<td>541-330-5695</td>
<td><a href="mailto:woodbiset@yahoo.com">woodbiset@yahoo.com</a></td>
<td>Robin Woodbiser</td>
<td>3</td>
<td>1996</td>
<td>3</td>
<td>Contractor, general liability, bond, auto, property, homes, life, disability, health, annuities Preferred Choice Insurance, Bend, OR</td>
<td></td>
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<tr>
<td>SAIF Corporation</td>
<td>541-382-0322</td>
<td>541-383-2400</td>
<td><a href="http://www.sai.com">www.sai.com</a></td>
<td>Mike Elliott</td>
<td>18</td>
<td>2014</td>
<td>2</td>
<td>Workers’ compensation insurance.</td>
<td>SAIF Corporation Salem, OR</td>
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<tr>
<td>SELCO Insurance Services</td>
<td>541-312-1809</td>
<td>541-312-1809</td>
<td><a href="http://www.selco.org">www.selco.org</a></td>
<td>Customer Service</td>
<td>1</td>
<td>2008</td>
<td>1</td>
<td>Wide range of insurance policies &amp; other services.</td>
<td>SELCO Credit Union Eugene, OR</td>
</tr>
<tr>
<td>State Farm Insurance, Agent James Christopher</td>
<td>541-308-9204</td>
<td>541-308-9804</td>
<td><a href="http://www.jamychristian.net">www.jamychristian.net</a></td>
<td>James Christopher</td>
<td>2</td>
<td>2002</td>
<td>3</td>
<td>All lines &amp; financial services.</td>
<td>State Farm Insurance, Bloomington, IL</td>
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### Largest Insurance Companies & Agencies (Listed Alphabetically)

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<th>Agents</th>
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<th>Parent Company</th>
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<tr>
<td>Tanner Eastlick Insurance Agency 61396 S Hwy. 97, Ste. 229 Bend, OR 97701</td>
<td>541-382-6700 541-388-5417</td>
<td><a href="http://www.farmersagent.com/teastlick">www.farmersagent.com/teastlick</a> <a href="mailto:teastlick@farmersagent.com">teastlick@farmersagent.com</a></td>
<td>Tanner Eastlick</td>
<td>2</td>
<td>1983</td>
<td>1</td>
<td>All-lines.</td>
<td>Farmer's Insurance, Tigard, OR.</td>
<td></td>
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<tr>
<td>The Credicott Agency PO Box 2866 Bend, OR 97709</td>
<td>541-284-8345</td>
<td>N/A</td>
<td>credicott.com <a href="mailto:cain@credicott.com">cain@credicott.com</a></td>
<td>Cain Credicott</td>
<td>1</td>
<td>2023</td>
<td>1</td>
<td>Provides innovative solutions to control the healthcare costs of our clients. Services include individual &amp; group health insurance, medical cost-sharing plans, Health Access memberships, short-term health plans &amp; life insurance.</td>
<td>N/A</td>
</tr>
<tr>
<td>United Risk &amp; Insurance Services 2660 NE Hwy. 20, Ste. 352 PO Box 3798 Bend, OR 97701</td>
<td>541-728-2040 541-728-2040</td>
<td><a href="http://www.unitedriskinsurance.com">www.unitedriskinsurance.com</a> <a href="mailto:tell@unitedriskinsurance.com">tell@unitedriskinsurance.com</a></td>
<td>Bill McCabe</td>
<td>10</td>
<td>2017</td>
<td>7</td>
<td>Commercial, personal lines &amp; benefits coverage.</td>
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**Health Plan Companies (Listed Alphabetically)**

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<th>WebSite/Email</th>
<th>Contact</th>
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<th>Number of Members</th>
<th>Parent Company/ Headquarters</th>
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<tr>
<td>PacificSource Health Plans 2965 NE Conners Ave. Bend, OR 97701</td>
<td>541-330-8896 541-330-4948</td>
<td><a href="http://www.pacificsource.com">www.pacificsource.com</a> <a href="mailto:info@pacificsource.com">info@pacificsource.com</a></td>
<td>Dan Stevens</td>
<td>348</td>
<td>1993</td>
<td>290,000</td>
<td>PacificSource Health Plans Springfield, OR</td>
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Understanding Probate

by ED WETTIG, — Cornerstone Financial Planning Group

When 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 theprobate 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 adviser 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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E 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 not even thinking. The famous economist Peter Bernshtien 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 core questions:

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 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 money, 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
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, managing SAIF’s safety innovation program and technical advisor 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 the practice. O’Connor is a holistic therapist for the mind, body and soul. She has a masters in counseling, is a nationally certified counselor, a licensed teacher, hypnotherapist, a Transformational Energy Medicine practitioner, TRE teacher, yoga teacher, 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, retreats, policy & partnership training in trauma, pre and postpartum mental health, somatic and mindfulness healing techniques and dynamic group processes.

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.

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 has held 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 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 procedural 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.

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 announced him to begin a new chapter as well.

Porterfield gave his notice as LCA was launching a strategic planning process with Reyna Consulting Group. Six months into this process, LCA’s board of directors 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 Administrative, Policy & Partnerships (formerly 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.

Award-winning marketing technology agency Ntooitive 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.

McDonald joined Compass Commercial in 2017, bringing over 20 years of experience in leasing and property management of commercial assets. Her extensive background managing the day-to-day operations of 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.
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.

Think Wild Welcomes a Rescued Red-Tailed Hawk Ambassador Animal

We’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 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

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.
Healthy Communities

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

On 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 / 541-508-5550) 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 here in Central Oregon. Stay tuned for another announcement calling for volunteers to be on the award selection committee.

envirocenter.org

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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

It’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.

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.

stcharleshealthcare.org
Washington Trust Bank Gives $10,000 to NeighborImpact’s HomeSource Program

Washington 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.

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

When faced with a serious illness, trust us with your care

As palliative care providers, we sit down with you and whomever is important to you to learn what you care about most in life. This allows us to support you in aligning treatment goals with your illness to ensure you are getting the best care possible, based on who you are and what you most value. Meeting soon after your diagnosis of a serious illness allows us to understand you better, provide deeper support, and be sure your quality of life can be the best possible.

- Dr. Jennifer Blechman, Palliative Care Medical Director

If our team can support you or someone you know, please contact us today at (541) 382-5882 or visit PartnersBend.org.
CONSIDER ENERGY UPGRADES TO ‘GREEN’ OLDER BUILDINGS

Gathered Wares, LLC
Continued from Page 3
334 NE Irving Avenue, Bend, Oregon.
2,780+/-SF at 611 NE Jackpine Court, Redmond, Oregon.
Building located at 1420 NE 1st Street, Bend, Oregon.

Real Estate Advisors, Inc.
represented the Owner in a 36-month lease in the office building located at 2445
represented the Owner in a 36.5-month lease of 1,026+/-SF in the office building
represented the Owner, Brian Fratzke, CCIM, Principal, Fratzke Commercial Real Estate Advisors, Inc.
represented the Tenant in a 24-month lease renewal of
5,432+/-SF of Industrial Unit at 2121 SW Deerhound Street 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
Nick Vaughn, Broker, Fratzke Commercial Real Estate Advisors, Inc.
represented the Owner in an expansion of an additional 1,537+/-SF (4,511+/-SF Total) in a 65-month lease at 614/0 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 207/00 Carmen Loop, Bend, Oregon.
Tom Tapia, CCIM, Principal, Fratzke Commercial Real Estate Advisors, Inc.
represented the Tenant in a 36-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 in a 36.5-month lease of 1,500+/-SF in the Industrial building located at 1420 NE 1st Street, Bend, Oregon.

Dan Steelhammer, Broker, Fratzke Commercial Real Estate Advisors, Inc.
represented the Owner in a 24-month lease renewal of 2780+/-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 1,206+/-SF in the office building located at 334 NE 10th Street, 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.

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.

(ast August, Rob Little and his Bend-based company Cairn, took part in the inaugural class of Bend Outdoor Worx, an outdoor-lovers with appropriate gear. Cairn, which officially began in December of 2013, has since sent thousands of the many pleasant artistic discoveries to be found in Central Oregon as you stroll by JEFF SPRY CBN Feature Writer

one of the many pleasant artistic discoveries to be found in Central Oregon as you stroll...
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. So, what are you thinking about today? Let's commit to rigorous thinking and be devoted to anticipating the downstream consequences of any significant decision...they often fail to consider the downstream consequences. The results of being wrong are usually tragic and expensive. Ballot Measure 110 is a good example. Oregon voters approved Measure 110 to address real problems is worthy of serious Thinking Time.

3. 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 voters approved Measure 110 to address real problems is worthy of serious Thinking Time.

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 voters approved Measure 110 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 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.
Don’t miss your opportunity to market directly to Central Oregon’s business community in our August 16 issue of Cascade Business News.

Along with providing a comprehensive list of **Largest Women-Owned Business** in Central Oregon, we will highlight outstanding women working in Central Oregon.

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