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

## The Stitchin' Post **A Business Steeped in History**

by NOAH NELSON — CBN Feature Writer



(L-R) JEAN WELLS AND VALORI WELLS | PHOTO COURTESY OF STITCHIN' POST

he Stitchin' Post, a quilt shop that offers educational courses to help advance the art form, was founded back in 1975 by Jean Wells in Sisters. At the time, it was one of the only dedicated quilt shops in the country, but that's not the only historical accolade the shop claims.

If the name Jean Wells rings a bell, it's likely because she is also the founder of the internationally recognized Sisters Outdoor Quilt Show; the largest outdoor quilt show on the planet and a timehonored tradition in a community so enveloped in art and creativity.

The Stitchin' Post was founded with the mission of supporting the art scene in Sisters, and helping spread and share the art form of quilting. "Since its founding, the store has grown and has provided education, inspiration, and a source of creativity for all who visit the shop and our website," Jean said.

In 2018, Jean's daughter, Valori Wells, took over most of the day-to-day business in running the shop, but Jean still lends her hand to many classes, projects and future plans.

This family-run business is well established in the Sisters community, not only as the shop that started the world's biggest outdoor quilt show, but also as a welcome addition to the many studios and creative spaces that call Sisters home.

As a gallery, the Stitchin' Post features the work of a new artist or group of artists every month. This helps promote the art scene in Sisters and help burgeoning artists make a name for themselves.

In the community, the Stitchin' Post is primarily focused on education. Aside from supporting the local school system and other

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## **New Life in Downtown Building RE/MAX Revitalizes Old Property**

by NOAH NELSON — CBN Feature Writer

ormerly the home of Cascadia Vehicle Tents, the building in Downtown Bend at 42 Greenwood Avenue is seeing new life, with hopes of helping advance the growth of Bend's Central District.

The new occupants, RE/MAX Key Properties, are excited about the new location, the advantages it presents, and overall, their team is very happy with the process of designing and renovating the building.

The 9,060-square-foot building was originally constructed in 1955 as Bend's Downtown was becoming a bustling urban hub and needed to expand. In 2021, the building was purchased

by the Buccola family, with Ryan and Tim, a sibling duo of brokers co-owning and operating RE/MAX Key Properties Oregon. The family partnered with Summit Bank on the building purchase and renovation.



PHOTO | BY ANDY VESCI, MOTION THEORY

"The Buccola family has not only invested in revitalizing the corner of NW Greenwood Avenue, but they created a state-of-the-art workspace for their team to cater to our community's real estate needs," said Jill Cummings, vice

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## Sisters Spotlight — Pages 12-16

## Sisters 'Believes in **Coming Together to Get Things Done'**

by ANDREA HINE — CBN Feature Writer

 e're not going to have smokestacks here," predicted Eric Strobel, Sisters Country Director for EDCO (Economic Development for Central Oregon), who moved to Sisters from Bend — where he had lived for 30 years — because "I felt that I really needed to be here, and know the community and its issues that much better."

One thing he has found since assuming his position about a year ago is that "Sisters has space for companies now (in the North Sisters Business Park), where before there hadn't been industrial land and buildings for lease. The pattern in the past had been that companies would start up in Sisters, and then move to Redmond." In his straightforward way, Strobel explained that "without leasable space, you're dead in the water. Having leasable space produces interest right away."

He added that "lifestyle is huge" in attracting companies to Sisters, as well as a "really supportive network of businesses." As one example, when the founder and formulator of Wild Carrot Herbals — which will be moving its operations

from Enterprise to Sisters later this year — spoke at a recent EDCO Pub Talk, "I introduced her to people from other local companies, who unhesitatingly shared information on critical operational factors such as shipping."

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SISTERS MEAT & SMOKEHOUSE PLANS TO EXPAND ITS ENTIRE SISTERS OPERATION | PHOTO COURTESY OF ANDREA HINE

The owner, Jody Berry, commented afterwards that "It was an incredible opportunity to share my vision of expansion to Sisters, and to be part of such a heart-felt lineup of entrepreneurs. I met so many

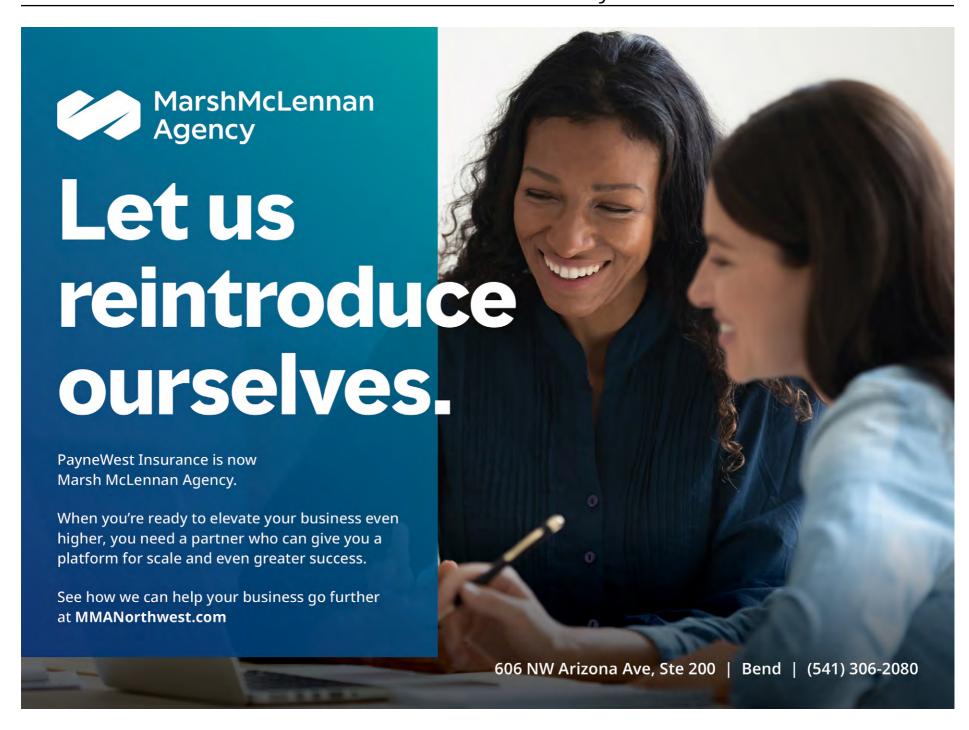
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#### **HOT NEWS**

#### **RECENT TRANSACTIONS**

**Compass Commercial Real Estate Services** broker **Dan Kemp, CCIM** represented the seller, **Cloudchaser Holdings, LLC**, in the sale of the former 11,080 SF Walt Reilly's restaurant and entertainment venue located at 225 SW Century Drive in Bend.

Brokers Ron Ross, Terry O'Neil, CCIM and Luke Ross with Compass Commercial Real Estate Services represented both the seller, James Dean, LTD, and the buyer, High Desert Broadband, LLC, in the sale of 63033 Sherman Road in Bend. The 7,860 SF industrial building on 0.96 acres sold for \$1,650,000.

Compass Commercial Real Estate Services brokers Peter May, CCIM and Jay Lyons, SIOR, CCIM represented the landlord, Paul and Tanya Alston, in the lease of an 1,803 ontinued on Page 30 ▶

#### OSU-Cascades Makerspace Now Open for Industry, Client Projects

by CHRISTINE COFFIN — Oregon State University - Cascades

The Makerspace at Oregon State University – Cascades is now accepting requests from industry representatives and community members for client projects.

Client services provided by the Makerspace range from design consultations, prototype fabrication and manufacturing advice. Projects are managed by staff and trained undergraduate students.

The Makerspace is home to machines and tools including 3D printers, a 3D scanner, laser engraver and cutter, desktop computer numerical control mill, and a standard and an industrial sewing machine.

The space also provides fabrication experience for all students, including students in engineering and outdoor product degree programs.

Examples of client projects



THE MAKERSPACE AT OSU-CASCADES PROVIDES SPACE AND EQUIPMENT WHERE STUDENTS LEARN FABRICATION PROCESSES. IT ALSO PROVIDES SERVICES FOR COMMUNITY AND INDUSTRY CLIENTS | PHOTO COURTESY OF OSU-CASCADES

produced by Makerspace staff and student teams have included a 3D puzzle game, a seed distributor and grain hopper for an agricultural company and electronic components for a semiconductor company.

Pricing for client projects is based on materials and student or staff hours. To learn more and submit a project request, visit OSUcascades.edu/makerspace.

osucascades.edu

#### Inaugural High Desert Innovation Week Showcases Entrepreneurs & Startup Support Organizations Throughout Oregon

This October, organizations from across Oregon are gathering to showcase the unique startup resources and collaborative culture that make Oregon a hub for entrepreneurship as part of the Inaugural High Desert Innovation Week, October 16-20, 2023, an event organized by Bend Startup Central, Cultivate Bend, Built Oregon, Bend Outdoor Worx (BOW), VertueLab and Economic Development for Central Oregon (EDCO).

The event features five days of celebration of craft, innovation, and community that will offer opportunities across industries, ranging from consumer product goods to climate tech and outdoors. Each day will be filled with startup showcases, networking opportunities, inspiring talks from industry and community leaders, educational sessions, bootcamps, pitch events, and investment awards.

"We are thrilled to see High Desert Innovation Week come to fruition this October," Kevney Dugan, CEO and president of Visit Bend said. "Bend has established itself as a hub for innovation and creativity, and this event is testament to that fact. At Visit Bend, we truly believe that Bend has all the necessary ingredients to continue to thrive as a startup hub. We hope that this effort will inspire the next generation of entrepreneurs."

#### **ACTIVITIES BY DAY:**

#### Monday, October 16, 2023 High Desert Innovation Fest by Bend Startup Central

Open Space Event Studio | 3-5:30pm

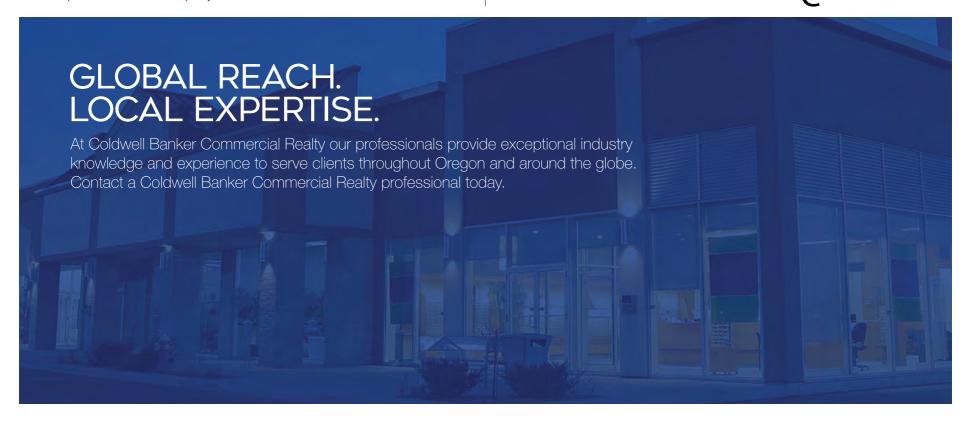
The High Desert Innovation Fest is a unique event where aspiring entrepreneurs from across the PNW get the opportunity to pitch their innovative ideas and network with a diverse audience of industry professionals, investors, and founders. At its core, High Desert Innovation Fest is a startup competition where experienced and aspiring entrepreneurs from across the Pacific Northwest come and pitch their ideas, meet industry professionals, investors, and receive the resources they need to turn a vision into reality.

#### Tuesday, October 17, 2023 Built Festival by Built Oregon and Cultivate Bend

Oregon State University-Cascades | 12-6:30pm

The Built Festival is "Cultivated in Oregon. Built by Community." This year, with the ongoing support of Travel Oregon, Built Festival will feature fireside chats and panel discussions between industry founders, leaders, and community members. Each one will inspire, inform and look to spark conversations around Oregon's unique place within the consumer product ecosystem. The event will take place throughout

ontinued on Page 30 ▶





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## Making an Impact on our Local Business Community

#### by JIM DARCEY, Chapter Chair — SCORE Central Oregon

he requests for business mentoring are on the rise!

SCORE in Central Oregon is part of a nationwide volunteer organization under the Small Business Administration consisting of over 230 chapters providing mentoring and education to both new entrepreneurs and existing businesses in need of guidance for business planning, finance, marketing and in many other areas.

In the last year, our local chapter has seen exceptional growth in the number of requests for our mentoring services. Eleven new mentors have joined our team this year, and our hope is to further increase the size of our group to accommodate the continuing increase in the requests for our help.

Chances are, if you own or have owned a business, been involved in sales, finance, management or any other position of responsibility, you have a lot to share in terms of your experience and knowledge. If you like to help, and would like to aid the success of others in business, volunteering as a mentor with SCORE may be a great fit for you.

Some mentors are retired, some semi-retired (such as myself), and some are still active in business. When I sold most of my company interests and moved to the Bend area, I knew I wanted to be active in the community and decided to put my business knowledge to use as a mentor. A common thread among those who become mentors is an interest in helping others by sharing what they know.

In 2022, the Central Oregon chapter support helped in the opening of 44 businesses and the creation of 155 jobs. 1152 hours of direct client mentoring were provided, along with many more hours of planning and preparation.

The "perks" are many. It is always empowering to share what you know; you tend to expand your professional knowledge and skills along the way, i.e. "lifelong learning". You also get to meet more people in the community and connect with other professionals. More personal/social friendships sometimes emerge with others in the group.

You can make a difference in helping with as minimal a time commitment as 4-5 hours per week, totally on your own schedule. New mentors are supported with a well-structured "on boarding" program, as well as connection to more

experienced team members who can help and advise.

Here are some thoughts from some mentors sharing their experiences:

"It is a pleasure to be able to share the business knowledge that I have built from decades of work experience."

"During my business career, I was very fortunate that some wonderful people wanted to help me succeed. Now those folks are indirectly helping SCORE clients succeed with me in the middle. What an amazing circle of life!"

"I get to experience the creativity of working with all types of new and experienced business Clients. Mentoring for SCORE is a great way to give back to my community."

Of course, the core outcome is results from the help provided. Here are a few of the many comments and feedback we receive from those who have received mentoring:

"My mentor is so knowledgeable and encouraging, but also with common sense recommendations that I appreciate."

"As I continue to build the foundation of my business, I know my mentor will be able to guide me with solid advice. I believe this is critical to my success."

"My mentor is very knowledgeable, personable and supportive. I felt like I had a successful future ahead and that it was attainable. I haven't felt this optimistic in ages."

As noted, SCORE is expanding. More mentors are needed to handle the many requests for help that are received every month. The application process is very simple and accessible via the website: score.org/centraloregon. You can also call 541-316-0662.

Consider becoming part of a group that is helping the business community grow and prosper!

score.org/centraloregon



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## Successful On-Boarding for New Hires

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

he thrill one gets when they receive the official news that they got the job is that of excitement and joy, (usually). That excitement is coupled with fear, uncertainty, curiosity, confidence, and more.

While we all know that having a job is more than just working for a paycheck; there is something to be proud of when you get that paycheck and feel that your work contributions are part of something greater. As a leader, it would be ideal if this excitement and joy one has at the beginning of the job offer continues throughout the duration

of employment. While there is no exact science to make this possible, there are things a leader can do to help.

According to a survey conducted in February 2023, by The Muse and reported on CBS News, the most common reason why people leave a job is due to unhealthy, and unsupportive work environments. There are many factors that can go into this feeling; but if you think about the excitement someone had prior to starting their new job and then getting to this point of wanting to leave that same job; one can assume there is certainly an opportunity to improve the new hire experience. That is to sustain that excitement in the second part of the new hire experience...on-boarding.

The onboarding experience of a new hire is crucial to ensure long-term success as an employee. A well-planned onboarding experience can ensure the new employee feels welcomed, informed, and confident in their role. A poorly planned onboarding experience can lead to a new hire feeling confused, overwhelmed, uncomfortable, and more. These feelings can quickly lead to a negative attitude, resentment, and burn-out. If the new hire feels supported from the beginning and given all the tools and insight necessary to do their job, they are likely to be more productive and engaged along their employment journey; start them off with the right habits from the beginning.

Once you hire someone, how quickly do you want them to be efficient at their job? How quickly do you want to see the ROI of that hire? Think about these questions when you are mapping out their on-boarding experience. If they get the right training up-front, they may be more likely to be productive sooner rather than being confused, creating an administrative training burden to others, and losing that excitement from the job offer sooner than necessary.

A few ideas to help any employee acclimate in their role as a new hire in most organizations are as follows:

**Information** — Create a welcome packet of sorts that includes all the new hire paperwork to be completed, benefits enrollment information, the basics of where to go, who to go to, etc. Think about the basics one needs to know such as when breaks are, where to store one's belongings, where to park, what to wear, when they start and end their workday, when they receive their first paycheck, etc. All of

this can be included in a new hire packet.

**Tools and Technology** — Ensure the new hire has the tools and technology needed to do their job. Provide training, resources, FAQs, and contacts for support. Allow for independent learning time of the tools and technology; but also try multiple ways of learning, including hands-on, observing, listening, and shadowing others.

**Support** — consider assigning an experienced employee to act as a mentor to the new hire, even if for the first day or first week of employment. This helps provide a realistic expectation of the job, a resource for the new hire if they need support, and an overall feeling of collaboration and teamwork.

Other things to consider when acclimating a new hire to the company is making sure they know where they work, what the company does, and how their job impacts the company's success. It's always a plus to share the company's mission, vision, leadership team, contributions to the community, awards, and events. Get the new hire excited about where they work so they will want to really be an integral part of the company and its success.

Keep in mind that the first few days of employment is a lot for a new hire. There is an abundance of information, and this retainment will take time. I always recommend a wrap-up session or a check-in at the end of the first week to answer any questions the new hire has, ensure priorities and plans for the next week, and conclude the week with a reminder that the company is thrilled to have the new hire on-board.

Take time over the next few weeks to check-in with your new hires. This consistency and support in the beginning will resonate throughout their employment.

After on-boarding comes training. Ensure your training program provides variety to the learning experience. Job training should be comprehensive and include resources for job reference. Make sure your new hire has what they need to do their job, and also knows where to go and who to ask if they ever need additional support. Think about cross-department training. These are ways to enhance their skills through additional training and coursework that focus on the positive tasks accomplished and plan for the areas in need of improvement so there is transparency and documentation.

The overall experience of a new hire can be successful with very little effort. It requires planning and patience. If you provide what's needed from the beginning to a new hire in a well-supported environment, the likelihood for success through the duration of their employment is great. Don't rush through the new hire experience. Set clear goals and expectations of the job, provide timelines and deadlines, ensure support is available, provide resources to instill independence. Most of all, continue the initial feeling of excitement by providing a warm-welcome to your new hires as they enter your organization and beat those odds of turnover and poor performance.

brightwayscounseling.com



## Interviewing Tips for Local Business Owners

#### by CHRIS PETTY, Franchise Manager — Express Employment Professionals Bend

onducting an effective interview is a crucial part of growing any business. It's the first impression for potential employees and with the right strategy, business owners can attract the best candidates to build their team. Here are some interviewing tips to help identify top-tier talent during the recruitment process:

#### Have a set plan and move quickly

The best way to go into the interviewing process is with a plan. Being prepared with questions and scenarios ahead of time can set your team up for success. During the interview process, moving quickly when scheduling interviews, making hiring decisions and having a clear channel of communication with candidates increases one's chance of securing top talent.

#### Follow the 80/20 rule

One of the most overlooked aspects of interviewing is listening. The 80/20 rule suggests that interviewers speak 20% of the time while listening 80%. Following this strategy gives the potential employee the floor to share their experience and allows the listener to learn more while also assessing their fit within the company. Interviewers should start the conversation with their planned questions, but leave the majority of the allotted interview time for the candidate to ask questions and speak without interruption.

#### Ask open-ended questions

There are many different types of questions that increase the effectiveness of an interview, but open-ended questions are a great way to gather additional

information and more thoughtful perspectives from prospective employees. These questions can range from behavioral and anecdotal queries to situational prompts designed to elicit meaningful answers.

#### Communicate your company culture

The COVID-19 pandemic has shifted employee's values and many people are looking for a company culture that aligns with their goals. During the interview process, be sure to explain what makes your company unique, including flexible work arrangements or opportunities for professional development. Offering these selling points will help candidates envision how they can fit in your business' environment and attract those who are the right fit for your team.

#### Set your expectations

Misunderstandings are common in the recruiting process, so be clear on your company's expectations. Be up-front about job responsibilities, performance goals and anything relevant to the posted position. By setting clear expectations, an interviewer can filter out candidates who may not be a fit for the company or the role. Be transparent about the salary and benefit package for the position as well.

Interviewing can be a daunting task that requires a lot of time and effort but by creating a plan with open-ended questions, clear communication and expectations, your organization will be supported by engaged, talented employees. Follow these tips and strategies to streamline your recruiting process and find the right people for the job!

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### The Role of Emotions in Business

#### Managing & Supporting Big Feelings

by ABBY GORMAN, Owner — Symplexi Employee Development

'here's no crying in baseball!" The famous line from a League of Their Own. There is crying in baseball, and there should be because we are all human and have emotions.

In business, we often emphasize the importance of logic, strategy, and numbers. While these elements are undoubtedly

critical, another aspect often gets overlooked: emotions. Emotions play a significant role in business, which is essential for success. The key lies in knowing how to manage our emotions and support others when they experience intense feelings.

Emotions are an integral part of human nature. They influence our thoughts, behaviors, and decision-making processes, whether we realize it or not. Emotions can profoundly impact business, where relationships, teamwork, and communication are fundamental.

One crucial aspect of emotions in business is selfawareness. Recognizing and understanding our feelings is the first step toward effective emotional management. When we are aware of our feelings, we can better control our reactions and make more rational decisions. For example, acknowledging that we are feeling frustrated during a challenging negotiation allows us to take a step back, regain composure, and approach the situation more strategically.

Moreover, emotional intelligence encompasses selfawareness and is valuable for leaders and employees. Leaders with high emotional intelligence can create a positive work environment, foster better relationships with their teams, and navigate complex situations with empathy and tact. Employees with vital emotional intelligence can communicate more effectively, collaborate better with colleagues, and readily adapt to change.

Emotions also influence our interactions with clients and customers. A business that can connect with its customers on an emotional level is more likely to build loyalty and trust. Customers are not just buying products or services but investing in an experience, and emotions play a significant role in shaping that experience. Companies that can make their customers feel valued, understood, and appreciated often succeed in the long run.

In addition to managing our emotions, supporting others when they experience intense feelings is equally important. In a workplace, individuals may encounter various stressors, from tight deadlines to challenging projects to personal issues. When colleagues or employees deal with big emotions, providing support and empathy can make a difference.

First and foremost, active listening is a powerful tool for offering support. When someone expresses their feelings, take the time to listen without judgment. Allow them to vent, share their concerns, and validate their emotions. Often, people need a compassionate ear to feel understood and supported.

Furthermore, offering practical assistance can go a long way. Whether it's reallocating tasks, providing resources, or offering flexible schedules, finding ways to alleviate stress can be immensely helpful. In times of crisis, such as the COVID-19 pandemic, companies that extended support to their employees, whether through remote work options or mental health resources, demonstrated a commitment to their well-being.

Team dynamics also benefit from acknowledging and managing emotions. Conflict is a natural part of any workplace, but how it's handled can make all the difference. Encouraging open and honest communication, teaching conflict resolution skills, and promoting a culture of mutual respect can prevent emotions from escalating into destructive conflicts.

In conclusion, emotions are not a separate entity from business; they are an integral part of it. Recognizing the



PHOTO | COURTESY OF SYMPLEXI EMPLOYEE DEVELOPMENT

role emotions play in our professional lives is essential for success. This recognition includes understanding our own emotions, developing emotional intelligence, and offering support to others when they experience intense feelings. When businesses prioritize emotional well-being and foster a culture of empathy and understanding, they not only improve their internal dynamics but also enhance their relationships with clients and customers. Embracing the importance of emotions in business is a step toward a more compassionate and successful future.

Abby Gorman, the 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, Abby 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, Abby has merged her expertise and collaborates with companies to grow and empower their teams.

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PRE-RENOVATION | PHOTO COURTESY OF RE/MAX KEY PROPERTIES



POST-RENOVATION | PHOTO BY ANDY VESCI, MOTION THEORY

### E/MAX Key Properties

Continued from page 1

president of Summit Bank.

According to Sarah Daily, the marketing director for RE/MAX Key Properties, the goal was to create a space that is, "Collaborative, open and bright."

"This building lends itself to that style of design very well," Sarah said.

The new facility reflects this; the office is designed in a very open manner, with the modern Trendway Volo system for interior offices and meeting spaces. Brokers have their individual office spaces, which they are encouraged to personalize, and the office also offers coworking space for brokers who might work remotely or only be in town temporarily.

Additionally, there is an event/presentation room that has been equipped with state-of-the-art audio-visual equipment for anything from meetings among brokers to community events like Downtown's First Friday Art Walk and professional classes and conferences.

"Our mission in creating this state-of-the-art facility is to provide real estate professionals with the highest level of service and support for the success of their business," said Ryan Buccola.

Walking into the building, one is greeted by plenty of modern design, with a picturesque kitchen on the right offering coffee to guests and two casual workstations, and glass conference rooms to the left where brokers can host clients for meetings and presentations.

"We're very excited about the new location and the opportunities it presents," said Tim Buccola. "It really helped that we had a great team to work with."

The renovation project included architect of record, Ryan Starr, from Starr Designs & Architecture, and the building was done by R&H Construction Co.

Ryan Starr, owner and architect of Starr Designs & Architecture, said that the main concerns of the client revolved around being centrally located in the city, not only in terms of foot traffic but also future development.

"We're right next door to Downtown and the Bend Central District," Starr said.

Continued on Next Page ►





The Buccola family has not only invested in revitalizing the corner of NW Greenwood Avenue, but they created a state-of-the-art workspace for their team to cater to our community's real estate needs.

Jill Cummings, Vice President Central Oregon Market Manager



## E/MAX Key Properties Continued from previous page

"We see this area as a gateway to both areas, and we're invested in the future of both districts."

Starr continued, saying that the owners are very interested in helping Bend develop a strong core, saying that towns can oftentimes "hollow out" as they expand, leaving many urban and central districts lackluster in comparison to new developments that expand cities.

Aside from wanting to help promote growth in Bend's up-and-coming Central District, Starr said the whole team was just excited to give a very visible building in town a muchneeded face-lift. A big point from Starr on the design side of things is versatility. He said the new space is designed in a way that provides both brokers and community members many different ways to use it.

"We have individual offices for brokers who like to focus and work solo, we have group spaces for the people who prefer to work in teams, and even the event space lends itself to community events," Starr said. "In a sense, we want this space to be considered a community hub."



CORY BETTESWORTH (MANAGING PRINCIPAL BROKER), TIFF KRUGER (BROKERAGE DEVELOPMENT), JILL CUMMINGS (SUMMIT BANK). RYAN STARR (ARCHITECT), RYAN BUCCOLA (BROKER/OWNER), CANDE BUCCOLA (CFO/OWNER), GENE BUCCOLA (OWNER), MYRIAH BUCCOLA (OWNER), TIM BUCCOLA (OWNER) | PHOTO BY NOAH NELSON

During construction, Starr, along with the team from R&H, saved as much material as they could, taking advantage of the building's "good bones." As a new style element, visitors will notice the Alaskan yellow cedar, which was selected for efficiency and sustainability both on the exterior and interior of the building.

However, construction projects rarely proceed without any challenges. On this point, both Starr and the Buccola brothers gave praise to R&H Construction for constantly being able to come up with realistic solutions to the problems that arose.

"Working with R&H was a dream," Starr said. "Especially on projects with older buildings like this one, where new problems popped up frequently. R&H always came to the table with solutions to the problems popping up, which made a

massive difference in the project."

The Buccola brothers did mention some challenges with material shortages. "I think we picked one of the worst times in history to build," Tim mentioned with a laugh, happy to finally see their vision come to life.

On helping advance Central Bend, Ryan Buccola said, "We realistically could have moved into a building in a neighborhood that's already considered high end, but it was neat to be able to help further both Downtown and the Bend Central District."





PHOTO | BY ANDY VESCI, MOTION THEORY

## E/MAX Key Properties Continued from page 1

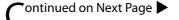
Ryan continued, saying, "Bend is changing whether anyone likes it or not. The questions a lot of us have are, 'how can we be a part of it?' and 'how can we help influence that change?"

The brothers ended our talk by saying that they want to be stewards of positive growth, who want to make sure that the change Bend sees in the future helps advance and serve our community.

About RE/MAX Key Properties Our brokers make up a select group of top producers with unparalleled industry experience and a commitment to knowledge-sharing. Backed by the most respected and recognizable real estate brand in the world, RE/MAX Key Properties offers a level of local expertise unmatched in Central Oregon.



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## RE/MAX KEY PROPERTIES 42 NW GREENWOOD RENOVATION

42 NW Greenwood Ave., Bend, OR 97701

#### **Property Owner/Developer:**

Cande Buccola

**Contractor:** R&H Construction

Sitework Start:

October 24, 2022

Completion: August 25, 2023

Square Footage: 9,468

Amenities: multiple conference rooms, two break rooms/kitchen spaces, private offices, open-concept common areas, ample parking, adaptable space with modular glass wall system that can be altered as needed.

**Financing:** Summit Bank

**Project Manager:** Jacob Hartley, Senior Project Manager and

Senior Project Manager and Stephen Duncan, Assistant Project Manger

**Supervisor:** 

Brian Casey, Superintendent

**Engineer:** CEA

**Architect:** Starr Designs & Architecture Ryan Starr

**Structural Engineer:** 

Walker Engineering

**Mechanical Engineer:** CEA **Geotechnical Engineer:** 

Carlson Testing

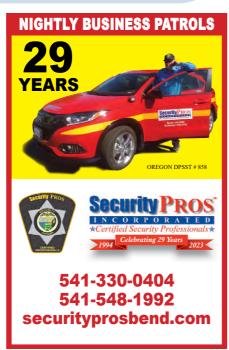
Landscaping:

Aspen Landscape Development

#### **Subcontractors and Suppliers:**

A-Core of Oregon LLC, Alpha Window Cleaning, AM-1 Roofing Inc, Aspen Landscape Development, Baldwin Custom Welding & Designs LLC, Bend Commercial Glass, Cascade Heating & Specialties, Inc, CCI Bend LLC, Central Oregon Countertops LLC, Central Oregon Garage Door, ConSeal Inc., Deschutes Painting Inc., Deschutes Plumbing CO, LLC, Energy Conservation Insulation Co., Fabulous Floors Inc, Halsey Design, LLC, Havern Cabinetry Design, Juniper Electric, K&R Sheetmetal Inc, Lakeview Millwork Sales, Inc., North Country Building Specialties, Northwest Quality Construction Inc, Riverfront Painting LLC, Smalling Construction, Inc., Szymanski Company LLC, Tri-County Paving Inc.

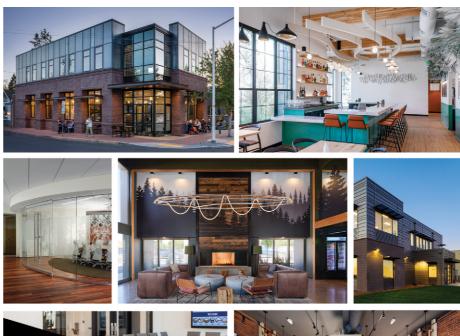




## E/MAX Key Properties Continued from previous page

Celebrate the Grand Opening and Public Open House of 42 NW Greenwood Avenue, the new House of RE/MAX. Enjoy signature drinks, small bites and live music! Grand Opening Celebration: Thursday, October 5, 3-7pm at 42 NW Greenwood Avenue in Bend.

keypropertiesoregon.com





## isters Believes in Coming Together Continued from page 1

kind and welcoming people at the event, and left that evening feeling even more energized about this new journey, and look forward to being part of the community."

In the same vein, Strobel has initiated quarterly roundtables to "get owners and general managers together to share information. They want to hear what others are doing and get ideas on subjects of interest."

One of those subjects is housing, which he admitted "is a big obstacle" and a deterrent in attracting employees. "Of local companies employing 40 people or less, one-third commute from Redmond, and one-third from Bend, while only one-third live in Sisters."

To help mitigate the rigors of commuting, two local companies — Personalized Nutrients and Metabolic Maintenance — "have linked up with Commute Options to start a vanpool," said Strobel. "The van (an SUV) is driven by an employee, who is then able to drive it on weekends with a 200-mile restriction. There is no cost to either the employees who utilize the service, or the businesses."

Quoting EDCO's motto of, "Move, Start, Go," Strobel provided examples of companies that have recently moved to Sisters:

- Trail Butter, co-founded by brothers and avid runners Brad and Jeff Boggess, developed a shelf-stable, trail mix/nut butter snack product in a convenient portable pouch that "became known by athletes and food lovers alike for its all-natural goodness." Its manufacturing is outsourced, Strobe notedl.
- Milroy Thorson Custom Furniture creates handmade furniture pieces from locally sourced juniper wood, "which is considered invasive, thereby contributing to ongoing efforts to positively impact the local water table."
- Wild Carrot Herbals (cited above) sells 60 different medicinal herb

formulations for the skin and body, which are already available in stores such as Whole Foods and Natural Grocers in Bend.

Examples cited by Strobel of existing local businesses that are expanding:

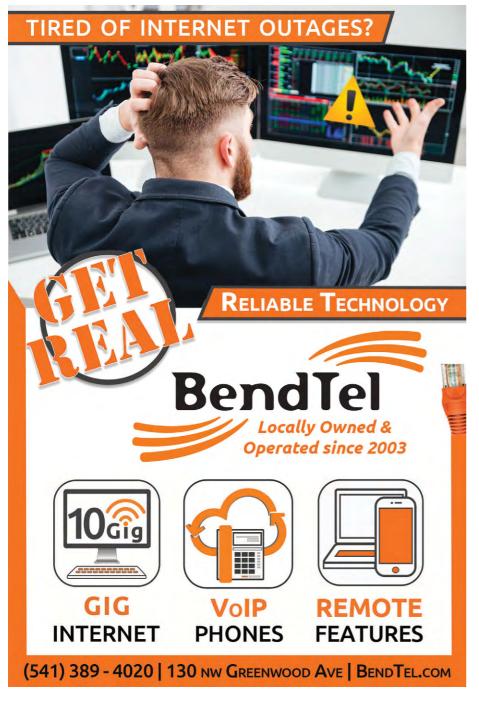
- · Sisters Coffee Company, known for its "house-roasted coffee drinks and light lunch fare such as pastries and sandwiches," built a new 11,000-squarefoot roasting facility last year.
- Sisters Bakery, which turns out "sweet and savory eats, along with gourmet coffee and espresso drinks," is adding a new 2,500-square-foot production space.
- Sisters Meat & Smokehouse, which recently opened a second location in Redmond, plans to expand its entire Sisters operation and possibly begin to ship out of the area, according to Strobel.
- Personalized Nutrients, which offers "personalized supplement formulations custom-made to meet individual patient's needs," plans a 16,000-square-foot expansion on its property.

EDCO, asserted Strobel, "needs to be the voice to support businesses for the next 10-20 years," especially if the town's Urban Growth Boundary (UGB) is expanded to encourage and accommodate further growth. He sees the "sweet spot" for Sisters as "small, owner-operated companies with three to six employees — primarily due to employment and housing."

"It would be lovely to capitalize on music," Strobel said, "given the town's association with music through annual events such as the Sisters Folk Festival and a blues festival; Preston Thompson Guitars, which produces custom acoustic guitars 'that have the look, playing feel, and above all, the sound of instruments from the 1930s'; a new local radio station; and great concert venues. We should make sure to feature that. We're not going to have smokestacks here!"

Complimenting the city staff as "really incredible," Strobel is equally lavish in his praise for the people who make Sisters their home. "Across the board, the community believes in coming together to get things done, which is really gratifying. It's in the town's DNA."

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## New Art Gallery in Sisters

#### Space in Common Enters Thriving Art Scene

by NOAH NELSON — CBN Feature Writer

rowing up in Ashland, Oregon, Amelia Morton always loved playing "store" as a child. She's been an artist for as long as she can remember, and has a deep interest in the curation and operation of retail spaces.

Morton, the founder of Sisters' newest art gallery, Space in Common, took the opportunity to pursue gallery ownership when she found an ad on Craigslist for a small retail space in Downtown Sisters in March of 2023.

"The time I spent designing and creating the space was such a joyful unfolding," Morton said. "My husband, John, built most of the displays, and I had help from my mom, my sister and my incredible employees to get everything up and running."

Morton runs the business, which operates in three main ways: gallery, creative studio and retail shop. "My goal from the beginning has been to create a space that fosters and supports community creativity," Morton said.

As a gallery, Space in Common hosts a variety of local artists, participates in events hosted by the Sisters Arts Association such as the 4th Friday Art Walk, and works with artists to grow their local following. "My focus right now is on local up-and-coming artists who are establishing their place as the future of art in Central Oregon," Morton said.



Second, the business operates as a retail space that supports local artists. Everything in the shop is purchased from the artists upfront to support their work. "We are proud to carry work from over 30 makers and artists in our shop," Morton said. "We also have a small selection of art supplies!"

Finally, the business also operates as a creative studio. This educational element exists to help advance the local arts community, and takes place in the form of small classes and workshops hosted at Space in Common. "We host creative workshops for people of all skill levels and ages, including watercolor, drawing, wreath making, beading, and many more classes to come," Morton said.

Morton said that her philosophy in running the business is all about the people. "My goal is to bring people through the door to be a part of what's going on, rather than just trying to sell them beautiful things, and to serve the year-round locals and tourists alike. Of course I need to make sales to stay open, but my focus is on people and connection," she said.

Morton wants to thank the thriving art community in Sisters and the Sisters Arts Association for making this goal of hers possible.

"There is a strong feeling of collaboration rather than competition between gallery owners, which ends up serving all of us and elevating our offerings," Morton said. "It is so meaningful to see the support for art in Sisters represented in many ways, from the number of local restaurants and other businesses who display local art, to artists' involvement with events like The Sisters Folk Festival and The Sisters Quilt Show."

In the future, Morton wants to focus on expanding the gallery's educational opportunities for the community, with a focus on helping support artists who are just beginning their journey of selling work and surviving as an artist. "There is so much knowledge to be shared when it comes to marketing, pricing, social media and all of the behind the scenes elements of running a business," Morton said. "So many of us have learned this through trial and error, and I want to create a space where that knowledge



PHOTOS | COURTESY OF AMELIA O'DOUGHERTY

can be easily shared with the next wave of artists in our community."

Morton said that, despite having some initial fear with this undertaking, she felt supported the entire way through by a thriving arts community.

She said, "Sisters is a town filled with artists and people who appreciate creativity, and I am honored to be a part of this community."

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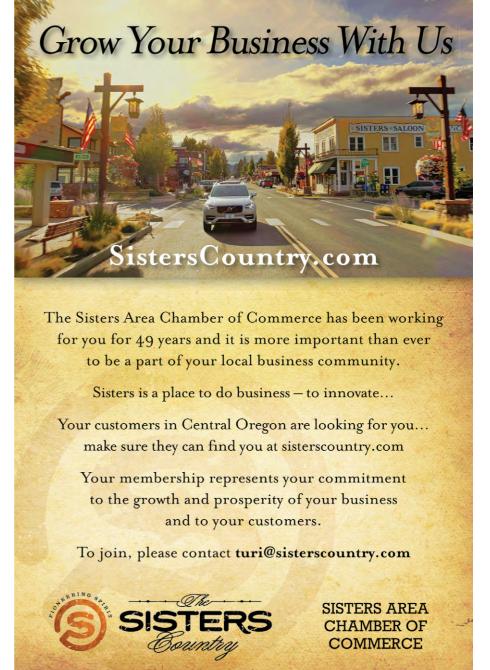
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## Two Projects in Sisters Aim to 'Get the Workforce Into Housing'

#### by ANDREA HINE — CBN Feature Writer

ith housing prices in Sisters reaching an all-time high, two questions arise: who can still afford to buy in this destination community, and how do companies continue to attract those employees who cannot? According to the most recent monthly report produced by the Beacon Appraisal Group in Redmond, the median sales price of a single-family home in Sisters rose to \$699,000 in August, compared to \$623k a year ago, and \$550k in August 2021.

Answering the first question posed above, EDCO's Eric Strobel said that "post-COVID, remote work became a huge factor that allowed more people to afford a home in Sisters. We're seeing a whole new way of working."

Addressing the second question, he stated what local employers have to deal with: "housing is a huge obstacle," adding that "of local companies employing 40 people or less, one-third commute from Redmond, and one-third from Bend, while only one-third live in Sisters."

He and Community Development Director Scott Woodford (himself a commuter from Bend) point to two housing developments intended to ease the lack of local housing options.



SUNSET MEADOWS WILL PROVIDE 130 NEW DWELLING UNITS ON ONE OF THE LAST AVAILABLE LARGE PARCELS OF LAND IN SISTERS

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OBJECTIVES FOR SISTERS WOODLANDS, SHOWN IN THIS AERIAL VIEW, INCLUDE "CREATING AFFORDABLE WORKFORCE HOUSING OPPORTUNITIES FOR THE GROWING POPULATION." | RENDERINGS COURTESY OF BUILD LLC

#### **Sisters Woodlands**

Sisters Woodlands, a development project on the former Forest Service Property located at 201 N Pine Street, is approximately 31.56-acres in size. Its objectives include "creating affordable workforce housing opportunities for the growing population."

It will consist of approximately 359 residential units in the form of cottages, townhomes, apartments, and mixed-use commercial/industrial and residential buildings, including about 44,000 square feet of commercial/light industrial space. The proposal also includes 4.26 acres of park space.

Now working with the City, County, School District, and Sisters Woodlands is a non-for-profit called Rooted Homes which "provides environmentally sustainable and permanently affordable homeownership opportunities for those who contribute to the fabric of the Central Oregon economy and community." They have built or announced plans to build around 100 affordable single-family homes in Central Oregon including 23 units in Redmond.

Having identified teachers as one group deserving of subsidized housing, Rooted and its partners will be dedicating two homes in Sisters Woodlands for teachers — homes that will stay within the school district. (It is anticipated that the first two homes could be ready for the start of the 2024 school year.)

#### Partnership with Habitat for Humanity

In addition, Sisters Woodlands is partnering with Sisters Habitat for Humanity to build ten cottage lots that will be integrated throughout the development, rather than clustered together as is generally the case. As a result, the Habitat homes will not be distinguishable from the others.

(Designating the lots to Habitat was not a requirement for Sisters Woodlands Development (SWD) group, but a voluntary election.)

The developers sold Habitat the first four lots, with funding coming from Deschutes County's redistribution of funds from ARPA (American Rescue Plan Act). Of the \$1.3 million Sisters received, \$800,000 goes to purchase the ten single-family units in the Woodlands project. Some \$500,000 was reserved to support the expansion of affordable workforce housing in Sisters, with additional funds provided by the City.

#### **Sunset Meadows**

Sunset Meadows consists of a 12.92-acre property, located on the McKenzie Highway between West Hood Avenue and North Brooks Camp Road, that will provide some 130 new dwelling units on one of the last available large parcels of land in Sisters. It includes:

- 36 lots for detached single-family dwellings;
- 24 lots for attached townhome single-family dwellings;
- 1 parcel for approximately 72-124 multi-family residential units; and
- Approximately 3.15 acres of open space with trees.

"Sunset Meadows will bring a lot of housing, while Sisters Woodlands will offer both townhouses and apartments that are more affordable," Strobel said. Together, these projects which will result in hundreds of new units — are an important step to "get the workforce into housing."





## 'Sisters Is a Great Town, & We All Want to Keep It That Way'

#### by ANDREA HINE — CBN Feature Writer

"It will take all of us as a community, along with a variety of policies and programs, to address the issues we face in Sisters, of which one of the most important is increasing the housing supply to address affordability and meet anticipated demand," emphasized Community Development Director Scott Woodford.

"Our current population is projected to almost double in the next 20 years, which is kind of frightening," he added. "An analysis done in 2021 (which we're currently updating) estimated that up to 100 acres will be needed to accommodate future population growth, yet Sisters currently has no place to expand within its current urban growth boundary (UGB)."

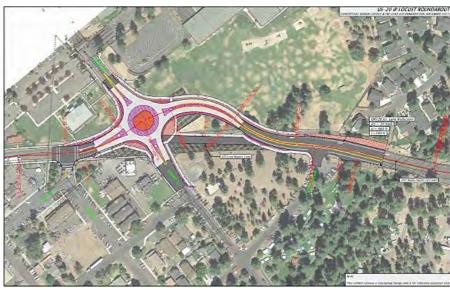
(A UGB circumscribes a geographic urbanized area used by local governments as a guide to zoning and land use decisions, and is used to designate where a city expects to grow over the next 20 years. Cities may amend their UGB as needed to accommodate growth, once approved by the State of Oregon.)

"Speaking in broad terms, it seems the 'newcomers' are most resistant to growth, while the 'old timers' are more open to it," said Woodford. "Newer residents are worried that Sisters will turn into the overdeveloped places they left, and are concerned that development could change the town's character. (As an example of development, a lot of infill in housing has occurred over the past three years — a pace that has been too fast for some.)"

According to Woodford, "Sisters faces a choice of whether to grow by building either up or out. The sweet spot may be doing a little bit of both — allowing more density with multifamily units (such as duplexes, triplexes, and fiveplexes) by changing the development code; and modestly expanding the UGB, an issue that can be as controversial as situating a homeless shelter."

"While many in the community want to maintain the rules that are in place," he said, "more flexibility in housing types, and a possible expansion of the UGB, would result in more opportunities to accommodate new growth -- which I believe can be done without ruining the small town feel that we know and love."

"Another challenge we face in Sisters is traffic, especially on the main artery through downtown — so much so that some residents have decided not to go downtown at certain times," Woodford noted. To address this, ODOT plans to build a single-lane roundabout at the intersection of U.S. 20 and Locust St. — which has the highest number of vehicle collisions in the city.



ODOT PLANS TO BUILD A SECOND ROUNDABOUT IN SISTERS AT THE INTERSECTION OF U.S. 20 AND LOCUST

This new roundabout will connect with the roundabout at the other end of town, at Barclay Avenue, but with steeper curvature to slow traffic going in and out of town. Both will be equipped with flashing beacons and ADA-compliant crosswalks and ramps.

Contributing to the town's traffic, especially during summer, is tourism — "which also accounts for a significant part of the local economy," he said. "It's a balance — we want to keep attracting visitors, yet accommodate existing residents. And because we have to balance so many different needs — nobody will get everything they want."

Woodford praised people in the town as "very engaged, smart and savvy. They know the issues, and are not afraid to get involved and express their opinions. Residents also participate in a lot of volunteer committees and commissions."

He's equally complimentary about local government. "We have 17 fulltime employees — a lean and mean operation that gets a lot of work done — with a very supportive city council. Sisters is a great town, and we all want to keep it that way."



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#### titchin' Post Continued from page 1

community events, they also host the annual Quilter's Affair, which is a weeklong series of workshops and lectures for quilters and all kinds of creatives.

"Quilters, makers, and creatives from all over the world flock to Sisters to take classes from locally, nationally, and internationally known authors, designers and instructors," Jean said.

Quilting, as an old-fashioned art form, faces a challenge in spreading the art form to new generations. Not all, by any means, but many guilters are of a certain age or mindset where they are not concerned with things like social media or sharing their work

online, which can make passing down the art form difficult.

To help promote quilting in a digital age, Valori has made it a point to keep the website fresh, share on social media and utilize the digital tools she has at her disposal. "We are a destination for quilters all over the world that travel to Oregon because of our website, newsletters, videos and education," Valori said.



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PHOTOS | COURTESY OF STITCHIN' POST

After nearly 50 years, the Stitchin' Post is still going strong in Sisters. With passionate leaders who care about advancing the American art form of quilting through collaboration and education, it is likely that the Stitchin' Post will remain a key part of the Sisters art community for generations to come.

On the future, both Jean and Valori agreed that, "We will always strive to better our connection to the community, near and far, creating unique classes and workshops for students to attend both in person and virtually. We work hard to create exclusive products and inspirational content that people from all over the world can enjoy. We hope to expand our reach online, and in turn, bring more people to Sisters."

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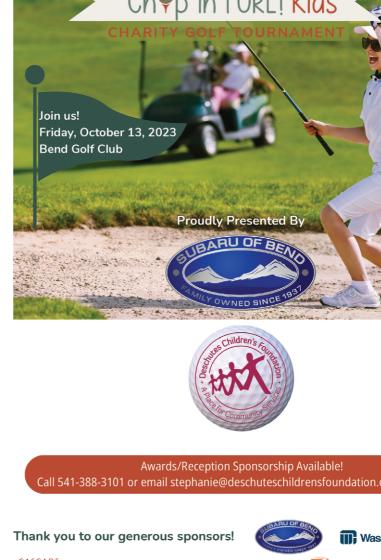
pahlisch











### Generational Wealth

#### What Is It & How Can You Create It?

by BRETT FERGUSON, APMA, Financial Advisor & RENATA GARBOWSKI, APMA, Financial Advisor — AGP Wealth Advisors

n a recent survey from Ameriprise Financial, more than three out of four Americans (78%) said they have taken at least one step to build generational wealth<sup>1</sup> But what exactly constitutes "generational wealth" — and how can you achieve it?

The most common answer (44%), according to survey respondents, is wealth in excess of \$500,000 that's passed down to loved ones. Depending on your financial situation, half a million dollars may or may not sound like a lot of money. But one thing is clear: no matter how much you



intend to one day bestow upon your family and friends, it helps to have a plan.

If you, like the majority of survey respondents (68%), say passing generational wealth onto your heirs is important to you, here are some things to keep in mind:

#### Strategies for growing generational wealth

- 1. Be a strategic saver. Rather than leaving wealth accumulation to chance, strategic savers set goals and work to actively increase their savings. They make regular contributions to savings accounts. Active saving curbs spending and influences earning behavior. They may defer purchases, work longer, pursue higher-paying employment, or make other choices (and sacrifices) to ensure their savings goals are met.
- 2. Invest in stocks. Investors who are serious about income growth utilize the stock market. Most experts recommend a buy-and-hold approach to optimize earnings over time. A risk-adjusted, diversified, and balanced portfolio can help investors meet their investment goals.
- 3. Invest in real estate. Historically, property values have increased over time, making homeownership a leading method of wealth accumulation. Investors may also diversify their portfolios with Real Estate Investment Trusts (REITS) and other purchases of property.
- 4. Pass along financial wisdom. Financial values are another important asset to pass along to heirs. Many families find it beneficial to discuss their financial decisions with their adult children and stepchildren. Clear communication can help establish realistic expectations and avoid surprises and conflicts when it comes time to pass along your assets.



5. Consider "Giving While Living." Plans for sharing generational wealth can include giving now rather than waiting to hand down assets after death. Beneficiaries are often adult children but can also include charitable organizations. Giving in the present can satisfy the desire to help now and enable you to see the impact of your generosity. That said, it shouldn't come at the risk of your financial security, so make sure you have the means necessary before writing a check to your favorite cause.

Building generational wealth is a lifelong process. Along the way, an experienced financial advisor can help you develop a financial plan and set achievable goals aligned to your estate planning needs. Your advisor can work with you and your estate planning attorney to ensure your will facilitates your wishes for sharing generational wealth.

<sup>1</sup>Ameriprise Money and Family study (Money & Family: A new study on generational wealth)

Brett Ferguson, APMA, Financial Advisor, and Renata Garbowski, APMA, Financial Advisor are a part of AGP Wealth Advisors, a private wealth advisory practice of Ameriprise Financial Services, LLC. in Bend, OR. They specialize in fee-based financial planning and asset management strategies. To contact them, visit our website at agpwealthadvisors.com or call 800-563-1636.

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Edward Jones 247 North Main St. Prineville, OR 97754	541-447-7013	888-805-0812	www.edwardjones.com darrel.wisseman@edwardjones.com	Oliver Wisseman, Darrel Wisseman	4	2002	1	Financial planning, asset mgmt. & investment advisory services. Stocks, bonds, mutual funds, cd's, government & tax exempt municipal services: variable annuities, life insurance, long term care, estate, retirement planning & retirement savings. Business financial services including cash mgmt. lines of credit & succession planning
Edward Jones Investments 8222 N Hwy. 97, Ste. 103 Terrebonne, OR 97760	541-504-7817	855-379-0714	www.edwardjones.com hadi.sale@edwardjones.com	Hadi Sale	2	1968	1	See above.
Edward Jones Investments 320 SW Upper Terrace Dr., Ste. 103 Bend, OR 97702	541-330-4096	877-566-9510	www.edwardjones.com mark.schang@edwardjones.com	Mark Schang	2	2002	1	Asset management & investment advisory services. Stocks, bonds, mutual funds, CD's, government & tax exempt municipal services: variable annuities, life insurance, long term care, estate, retirement planning & retirement savings. Business financial services including cash mgmt. lines of credit & succession planning. Business IRAs including sep, simple & 401K.
Edward Jones Investments 16345 Sixth St., Ste. 101 La Pine, OR 97739	541-536-8822	866-462-0145	www.edwardjones.com bob.cox@edwardjones.com	Bob Cox	2	2002	1	Financial planning, asset mgmt. & investment advisory services. Stocks, bonds, mutual funds, cd's, government & tax exempt municipal services: variable annutites, life insurance, long term care, estate, retirement planning & retirement savings. Business financial services including cash mgmt. lines of credit & succession planning
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Edward Jones Investments 655 SW Greenwood Ave., Ste. 4 Redmond, OR 97756	541-923-7773	800-303-0134	www.edwardjones.com	Dan Young	1	2002	1	See above.
Edward Jones Investments 585 SW Sixth St., Ste. 1 Redmond, OR 97756	541-923-2532	888-516-6327	www.edwardjones.com john.l.meyer@edwardjones.com	John Meyer	2	2002	1	See above.
Edward Jones Investments 1705 SW Highland Ave. Redmond, OR 97756	541-923-5135	866-462-7274	www.edwardjones.com jeanie.eberle@edwardjones.com	Jeanie Eberle	2	2002	1	See above.
Edward Jones Investments 1020 SW Indian Ave., Ste. 103 Redmond, OR 97756	541-923-8848	888-239-6409	www.edwardjones.com/mi- chael-bishop michael.bishop@edwardjones.com	Michael Bishop	3	2013	1	See above.
Edward Jones Investments 1247 NE Medical Center Dr., Ste. 2 Bend, OR 97701	541-382-0853	888-452-0159	www.edwardjones.com john.morgan@edwardjones.com	John Morgan	2	2002	1	See above.
Edward Jones Investments 334 NE Irving Ave., Ste. 101 Bend, OR 97701	541-389-0100	888-232-0664	www.edwardjones.com danielle.baptist@edwardjones.com	Danielle Baptist	2	1968	1	See above.
Edward Jones Investments 1444 NW College Way, Ste. 2 Bend, OR 97703	541-330-4329	866-411-6564	www.edwardjones.com justin.lappe@edwardjones.com	Justin Lappe	1	2002	1	See above.
Edward Jones Investments 1345 NW Wall St., Ste. 300 Bend, OR 97703	541-389-4363	888-449-5591	www.edwardjones.com kate.gaughan@edwardjones.com	Kate Gaughan	1	2002	1	See above.
Merrill Lynch 755 SW Bonnett Way, Ste. 2200 Bend, OR 97702	541-382-4373	541-326-0291	www.ml.com	Stuart C. Malakoff	13	1994	10	See above.
Morgan Stanley 705 SW Bonnett Way, Ste. 1200 Bend, OR 97702	541-389-1282	541-382-7329	www.morganstanley.com william.brewer@morganstanley.com	William Brewer	17	1974	12	Full-service brokerage firm.
RBC Wealth Management 2220 NW Labiche Lane, C Bend, OR 97703	800-678-5026	N/A	www.rbcwealthmanagement.com pamela.j.carty@rbc.com	Pamela J. Carty	23	1909	14	Financial planning, asset mgmt. & investment advisory services, stocks, bonds, mutual funds, CDs, government & tax exempt municipal services: variable annuities, life insurance, long term care, estate, retirement planning & retirement savings. Business financial services include cash mgmt. IRA & college planning
UBS Financial Services Inc. 600 SW Columbia St., Ste. 6200 Bend, OR 97702	541-617-7020	N/A	www.ubs.com james.carideo@ubs.com	James Carideo	13	1998	9	Full-service brokerage firm offering financial planning wealth management, consulting, discretionary & non-discretionary portfolio mngmt, equities, fixed income, cash mngmt, lending, equity research & retirement planning
Wells Fargo Advisors 320 SW Upper Terrace Dr., Ste. 200 Bend, OR 97702	541-388-1221	541-318-0715	www.wellsfargoadvisors.com	Brad Waterman, Grant Aspell	27	1986	19	Full-service brokerage firm.
Zimbalist Smith Investments LLC 547 SW 13th St., Ste. 201 Bend, OR 97702	541-330-6300	N/A	zims@bendcable.com	Bill Smith	0	1982	3	Independent, locally owned, full-service discount investment firm specializing in financial planning for retirement, college funding, wealth accumulation, preservation & transfer.

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

## Not listed?

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## Taking Advantage of Employer-Sponsored Retirement Plans

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

mployer-sponsored qualified retirement plans such as 401(k)s are some of the most powerful retirement savings tools available. If your employer offers such a plan and you're not participating in it, you should be. Once you're participating in a plan, try to take full advantage of it.

#### **Understand Your Employer-Sponsored Plan**

Before you can take advantage of your employer's plan, you need to understand how these plans work. Read everything you can about the plan and talk to your

employer's benefits officer. You can also talk to a financial planner, a tax advisor, and other professionals. Recognize the key features that many employer-sponsored plans share:

- Your employer automatically deducts your contributions from your paycheck. You may never even miss the money — out of sight, out of mind.
- You decide what portion of your salary to contribute, up to the legal limit.
   And you can usually change your contribution amount on certain dates during the year or as needed.
- With 401(k), 403(b), 457(b) and SIMPLE plans, you contribute to the plan on a pre-tax basis. Your contributions come off the top of your salary before your employer withholds income taxes.
- Your 401(k), 403(b), or 457(b) plan may let you make after-tax Roth contributions — there's no up-front tax benefit but qualified distributions are entirely tax free.
- Your employer may match all or part of your contribution up to a certain level. You typically become vested in these employer dollars through years of service with the company.
- Your funds grow tax deferred in the plan. You don't pay taxes on investment earnings until you withdraw your money from the plan.
- You'll pay income taxes (and possibly an early withdrawal penalty) if you withdraw your money from the plan.
- If your plan allows loans, you may be able to borrow a portion of your vested balance, up to specified limits.
- · Your creditors cannot reach your plan funds to satisfy your debts.

#### Contribute as Much as Possible

The more you can save for retirement, the better your chances of retiring comfortably. If you can, max out your contribution up to the legal limit (or plan limits, if lower). If you need to free up money to do that, try to cut certain expenses.

Why put your retirement dollars in your employer's plan instead of somewhere else? One reason is that your pre-tax contributions to your employer's plan lower your taxable income for the year. This means you save money in taxes when you contribute to the plan — a big advantage if you're in a high tax bracket. For example, if you earn \$100,000 a year and contribute \$10,000 to a 401(k) plan, you'll pay income taxes on \$90,000 instead of \$100,000. (Roth contributions don't lower your current taxable income but qualified distributions of your contributions and earnings — that is, distributions made after you satisfy a five-year holding period and reach age 59½, become disabled, or die — are tax free.)

Another reason is the power of tax-deferred growth. Your investment earnings compound year after year and aren't taxable as long as they remain in the plan. Over the long term, this gives you the opportunity to build an impressive sum in your employer's plan. You should end up with a much larger balance than somebody who invests the same amount in taxable investments at the same rate of return.

For example, say you participate in your employer's tax-deferred plan (Account A). You also have a taxable investment account (Account B). Each account earns 6% per year. You're in the 24% tax bracket and contribute \$5,000 to each account at the end of every year. After 40 years, the money placed in a taxable account would be worth \$567,680. During the same period, the tax-deferred account would grow to \$820,238. Even after taxes have been deducted from the tax-deferred account, the investor would still receive \$623,381. (Note: This example is for illustrative purposes only and does not represent a specific investment.)

#### **Capture the Full Employer Match**

If you can't max out your 401(k) or other plan, you should at least try to contribute up to the limit your employer will match. Employer contributions are basically free money once you're vested in them (check with your employer to find out when vesting happens). By capturing the full benefit of your employer's match, you'll be surprised how much faster your balance grows. If you don't take advantage of your employer's generosity, you could be passing up a significant return on your money.

For example, you earn \$30,000 a year and work for an employer that has a matching 401(k) plan. The match is 50 cents on the dollar up to 6% of your salary. Each year, you contribute 6% of your salary (\$1,800) to the plan and receive a matching contribution of \$900 from your employer.

#### **Evaluate Your Investment Choices Carefully**

Most employer-sponsored plans give you a selection of mutual funds or other investments to choose from. Make your choices carefully. The right investment mix for your employer's plan could be one of your keys to a comfortable retirement. That's because over the long term, varying rates of return can make a big difference in the size of your balance.

**Note:** Before investing in a mutual fund, carefully consider the investment objectives, risks, charges, and expenses of the fund. This information can be found in the prospectus, which can be obtained from the fund. Read it carefully before investing.

Research the investments available to you. How have they performed over the long term? How much risk will they expose you to? Which ones are best suited for long-term goals like retirement? You may also want to get advice from a financial professional (either your own, or one provided through your plan). He or she can help you pick the right investments based on your personal goals, your attitude toward risk, how long you have until retirement, and other factors. Your financial professional can also help you coordinate your plan investments with your overall investment portfolio.

#### **Know Your Options When You Leave Your Employer**

When you leave your job, your vested balance in your former employer's retirement plan is yours to keep. You have several options at that point, including:

- Taking a lump-sum distribution. Before choosing this option, consider that you'll pay income taxes and possibly a penalty on the amount you withdraw. Plus, you're giving up the continued potential of taxdeferred growth.
- Leaving your funds in the old plan, growing tax deferred. (Your old plan may not permit this if your balance is less than \$5,000, or if you've reached the plan's normal retirement age typically age 65.) This may be a good idea if you're happy with the plan's investments or you need time to decide what to do with your money.
- Rolling your funds over to an IRA or a new employer's plan (if the plan accepts rollovers). This may also be an appropriate move because there will be no income taxes or penalties if you do the rollover properly (your old plan will withhold 20% for income taxes if you receive the funds before rolling them over, and you'll need to make up this amount out of pocket when investing in the new plan or IRA). Plus, your funds continue to potentially benefit from tax-deferred growth.

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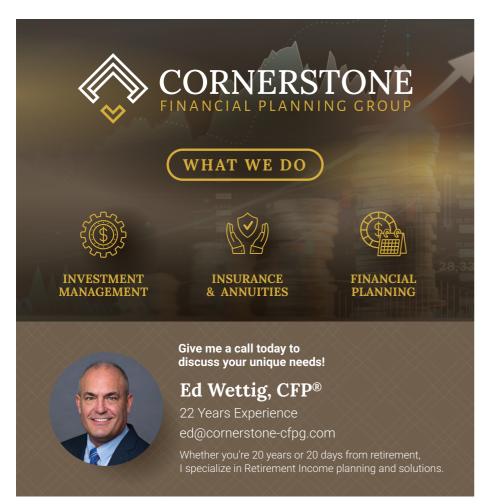
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#### **Financial Services**

### Financial & Investment Advisors (Listed Alphabetically)

Company / Address	Phone	Fax	WebSite/Email	Contact	Staff	CO Year Est.	Services
Ascend Financial Solutions LLC 1295 NW Promontory Dr. Bend, OR 97703	541-410-3875	N/A	www.ascend-financial.com belinda.afs@gmail.com	Belinda Britt Adler	1	2018	Financial consulting, business lending & bookkeeping.
Ascent Capital Management, LLC 395 SW Bluff Dr., Ste. 200 Bend, OR 97702	541-382-4847	541-388-1124	www.ascentbend.com scott@ascentcap.com	Devin Harrigan, Scott Agnew	6	2001	Registered investment advisor.
ASI Wealth Management 15 SW Colorado Ave., Ste. 280 Bend, OR 97702	541-617-0898	541-617-0498	www.asiwealthmanagement.com info@asiwealthmanagement.com	Susan Langdon	16	1998	Wealth management for affluent individuals & families. Investment consulting for endowments, foundations & corporations. Corporate service areas include retirement plans, cash mgmt, reserve assets & fiduciary oversight.
Axiom Wealth Strategies, LLC 243 SW Scalehouse Loop, Ste. 3B Bend, OR 97702	541-389-7777	541-508-5400	www.axiomwealthstrategies.com Neal@axiomwealthstrategies.com	Neal Richards	3	2021	Financial planning, asset management, wealth management.
Bend Wealth Advisors 523 NW Colorado Ave., Ste. 100 Bend, OR 97703	541-306-4324	541-588-5609	www.bendwealth.com stu@bendwealth.com	Stu Malakoff	5	2020	Retirement guidance, divorce planning, investment management, generational succession planning, business planning, strategic tax planning, insurance & risk management & more.
Black Diamond Financial, LLC 855 SW Yates Dr., Ste. 101 Bend, OR 97702	541-389-4740	541-647-6545	www.blackdfinancial.com paul@blackdfinancial.com	Paul Svendsen	1	2008	Financial planning, estate planning & investments.
Buckingham Strategic Wealth 1777 SW Chandler Ave., Ste. 205 Bend, OR 97702	541-317-1617	866-371-7889	www.buckinghamadvisor.com/ locations/bend alaferriere@buckinghamgroup.com	Lex Grecu, Ann LaFerriere	4	2002	Fee-only fiduciary: investment management & retirement planning.
Capstone Wealth Management Group, LLC 404 SW Columbia St., Ste. 230 Bend, OR 97702	541-330-0266	541-330-0254	www.capstonewmg.com mike@capstonewmg.com	Michael Conrads	5	2003	Registered investment advisor. Independent, fee-based, customized portfolio management, wealth management & tax, financial & estate planning strategies.
Cascade Financial Strategies 243 Scalehouse Lp., Ste. 1A Bend, OR 97702	541-678-5475	541-678-5476	www.cascadefs.com jack@cascadefs.com	Marc Eppinger, Jack Schniepp	2	2013	Fee-only investment management, comprehensive financial planning, socially responsible ESG investing, risk management, savings maximization & preservation.
Central Financial Services 21155 Scottsdale Dr. Bend, OR 97701	541-382-6400	541-388-0205	insurebend.com henrik@insurebend.com	Henrik Jahn	7	1986	Medicare, long-term care, disability, life insurance.
Charles Schwab & Co., Inc. 777 NW Wall St., Ste. 201 Bend, OR 97701	541-318-1794	541-318-1841	www.schwab.com luiz.soutomaior@schwab.com	Luiz Soutomaior	2	1999	Full-service brokerage from non-commissioned brokers, financial, estate, college & retirement planning
Cornerstone Financial Planning Group 424 NE Kearney Ave. Bend, OR 97701	541-516-0923	541-919-0141	www.planmember.com/ewettig ed@cornerstone-cfpg.com	Ed Wettig	4	2010	Investment management, IRA Rollovers, comprehensive financial planning, retirement income strategies, insurance & annuities.
Country Financial 8283 11th St., Ste. 4 Terrebonne, OR 97760	541-923-7105	541-548-1466	www.countryfinancial.com/ray.austin ray.austin@countryfinancial.com	Ray Austin	34	1925	All lines.
Edward Jones & Co. 701 NW Arizona Ave., Ste. 210 Bend, OR 97702	541-617-8861	877-843-3790	www.edwardjones.com austin.ouderkirk@edwardjones.com	Austin Ouderkirk	2	1968	Financial Planning, asset mgmt. & investment advisory services. Stocks, bonds, mutual funds, cd's, government & tax exempt municipal services: variable annuities, life insurance, long term care insurance, estate, retirement planning & retirement savings & more.
Edward Jones Investments 320 SW Upper Terrace Dr., Ste. 103 Bend, OR 97702	541-330-4096	877-566-9510	www.edwardjones.com mark.schang@edwardjones.com	Mark Schang	3	2002	Asset management & investment advisory services. Stocks, bonds, mutual funds, CD's, government & tax exempt municipal services: variable annuities, life insurance, long term care, estate, retirement planning & retirement savings & more.
Edward Jones Investments 8222 N Hwy. 97, Ste. 103 Terrebonne, OR 97760	541-504-7817	855-379-0714	www.edwardjones.com hadi.sale@edwardjones.com	Hadi Sale	2	1968	Financial planning, asset mgmt. & investment advisory services. Stocks, bonds, mutual funds, cd's, government & tax exempt municipal services: variable annuities, life insurance, long term care, estate, retirement planning & retirement savings & more.
Edward Jones Investments 1705 SW Highland Ave. Redmond, OR 97756	541-923-5135	866-462-7274	www.edwardjones.com jeanie.eberle@edwardjones.com	Jeanie Eberle	2	2002	Asset management & investment advisory services. Stocks, bonds, mutual funds, cd's, government & tax exempt municipal services: variable annuities, life insurance, long term care, mortgage financing, estate, retirement planning & retirement savings & more.

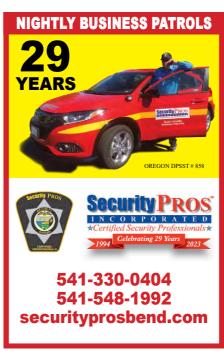
Continued on Page 22





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#### **Financial Services**

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## Financial & Investment Advisors (Listed Alphabetically)

Company / Address	Phone	Fax	WebSite/Email	Contact	Staff	CO Year Est.	Services
Edward Jones Investments 1020 SW Indian Ave., Ste. 103 Redmond, OR 97756	541-923-8848	888-239-6409	www.edwardjones.com/michael-bishop michael.bishop@edwardjones.com	Michael Bishop	3	2013	Financial planning, asset mgmt. & investment advisory services. Stocks, bonds, mutual funds, cd's, government & tax exempt municipal services: variable annuities, life insurance, long term care, estate, retirement planning & retirement savings & more.
Elevation Capital Strategies 775 SW Bonnett Way, Ste. 220 Bend, OR 97702	541-728-0321	N/A	elevationcapitalstrategies.com info@elevationcapitalstrategies.com	Ryan Sanford	10	2009	Offers comprehensive wealth management with a focus on preservation, appreciation & income generating solutions.
First Interstate Bank Wealth Management 1070 NW Bond St. Bend, OR 97703	541-617-6883	N/A	www.firstinterstatebank.com	Customer Service	2	1977	Full service trust, investment management, financial & retirement planning.
Jones & Roth CPAs & Business Advisors 300 SW Columbia St., Ste. 201 Bend, OR 97702	541-382-3590	541-382-3587	www.jrcpa.com info@jrcpa.com	Brian Newton, Evan Dickens	13	1946	Tax, audit, assurance, advisory, business transitions & retirement plans for companies of all sizes. Specialized industry practices in construction & real estate, dental, medical & nonprofit organizations. Retirement plan audit specialists.
LPL Financial Member FINRA/SIPC 50 SW Bond St., Ste 101 Bend, OR 97702	541-382-9212	541-610-1880	www.josephferrinlpl.com joseph.ferrin@lpl.com	Joseph Ferrin	1	1994	Full service private money management.
Mackeson Advisory 777 SW Mill View Way, Ste. 200 Bend, OR 97702	541-323-6300	541-323-6301	www.mackesonadvisory.com eric@mackesonadvisory.com	Eric Maki, Tyler Mackeson	4	2015	Investment strategy & financial planning.
Merit Wealth Management, LLC 61239 Tetherow Dr., Ste. 209 Bend, OR 97702	888-516-3748	541-550-2223	www.meritwealth.com jeff@meritwealth.com	Jeff Griswold	5	2008	Fee-only investment advise & portfolio management, comprehensive financial planning, access to DFA funds & other no-load & low-cost institutional grade investments, customized bond ladders, 401(k)management & consulting, open communication & transparency.
Mid Oregon Wealth Management 1386 NE Cushing Dr., Ste. 200 Bend, OR 97701	541-322-5745	N/A	www.midoregon.com m.cabanilla@lpl.com	Marc Cabanilla	2	2002	Wealth management.
Northwest Quadrant Wealth Management 63088 NE 18th, Ste. 190 Bend, OR 97701	541-388-9888	541-388-3492	www.northwestquadrantwealth.com troy@northwestquadrantwealth.com	Tyler Simones, Troy Reinhart	9	1981	Fee based wealth management, financial planning, estate planning, retirement & charitable planning.
Northwestern Mutual 225 SW Scalehouse Lp., Ste. 102 Bend, OR 97702	541-389-7878	541-383-3846	www.northwesternmutual.com	Customer Service	4	1975	Insurance planning, investment products & services, retirement planning, education funding, estate & business planning, long-term care, disability insurance.
Northwind Financial LLC 2445 NE Division, Ste. 204 Bend, OR 97703	541-318-7871	888-320-7095	www.northwindfinancial.net BJ@northwindfinancial.net	B.J. Boeck	3	1985	Customized wealth management.
Ocean's Edge 334 NE Irving Ave., Ste. 102 Bend, OR 97701	541-382-1456	541-382-2172	www.oceansedge.com Abbie@OceansEdge.com	Duane J. Silbernagel, Edward Guest	4	1984	Fee-based financial planning, retirement & estate planning, wide variety of mutual funds, annuities, life insurance, money market accounts.
Paltzer Wealth Management 404 SW Columbia St., Ste. 130 Bend, OR 97702	541-389-3624	541-389-3579	www.jakepaltzer.com jake@jakepaltzer.com	Jake Paltzer	2	2009	Comprehensive wealth management & investment advisory for successful individuals & families.
RBC Wealth Management 2220 NW Labiche Lane Bend, OR 97703	541-385-5026	N/A	www.rbcwealthmanagement.com pamela.j.carty@rbc.com	Pamela J. Carty	23	1909	Financial planning, asset mgmt. & investment advisory services, stocks, bonds, mutual funds, CDs, government & tax exempt municipal services: variable annuities, life insurance, long term care, estate, retirement planning & retirement savings. Business financial services include cash mgmt. IRA & college planning.
Rosell Wealth Management 550 NW Franklin Ave., Ste. 368 Bend, OR 97703	541-385-8831	N/A	www.rosellwealthmanagment.com david@rosellwealthmanagement.com	David Rosell	5	2001	We have a unique planning process, THE RETIREMENT ADVANTAGE, to help our clients achieve three critical things: 1. Enjoy retirement 2. Mitigate taxes 3. Create a Legacy.
Seglund Financial Group 750 NW Charbonneau, Ste. 108 Bend, OR 97703	541-647-8157	N/A	www.paulseglund.com paul@seglund.com	Paul Seglund	2	2007	Services include: independent investment advisory & financial planning. Business retirement & benefit plans. Business exit planning strategies & asset protection analysis.
Sherpa Wealth Strategies LLC 444 NE Norton Ave., Ste. 101 Bend, OR 97701	541-633-7728	541-633-7759	www.sherpawealthstrategies.com brian@sherpawealthstrategies.com	Brian K. Stallcop	4	2011	Business exit planning, securities, investments, retirement accounts, financial planning, insurance.
Sundowner Capital Management, LLC 725 NW Broadway St. Bend, OR 97703	541-389-3311	541-389-3322	www.sundownercapital.com doug@sundownercapital.com	Douglas Downer	3	2000	Portfolio management for affluent investors.
The Bahnsen Group 5 NW Minnesota Ave., Ste. 220 Bend, OR 97703	541-604-8603	N/A	thebahnsengroup.com pnwoffice@thebahnsengroup.com	John Swanson	4	2014	Asset management, financial planning, wealth management.
The Pacific Wealth Group at UBS Financial Services Inc. 600 SW Columbia, Ste. 6200 Bend, OR 97702	541-322-6132	855-333-1711	advisors.ubs.com/pacificwealthgroup jim.mead@ubs.com	Camille Fetzer-Lockhart, Jim Mead	17	1997	We work with uniquely successful people who have complex financial lives due to their level of wealth. We help our clients navigate the rare obstacles & unusual opportunities they face the average investor doesn't experience.
U.S. Bank 1025 NW Bond St. Bend, OR 97703	541-388-8742	541-388-8726	www.usbank.com james.boss@usbank.com	James Boss	4	1891	Securities & insurance products, stocks, bonds, mutual funds, fixed & variable annuities, employer sponsored retirement plans, wealth management/fee based, long-term care insurance, individual retirement accounts, tax deferred strategies & a variety of small business products.
U.S. Bank Private Wealth Management 86 SW Century Dr. Bend, OR 97702	541-633-1205	541-388-8704	www.usbank.com/wealth-management charles.yeaman@usbank.com	Chuck Yeaman, Cody Michael	6	1891	High net worth wealth management banking services including personal & business lending. Retirement & financial planning, trust services, investment management. www.usbank.com/wealth-management/private-wealth-management/bend-or.html
Wells Fargo Advisors 320 SW Upper Terrace Dr., Stc. 200 Bend, OR 97702	541-388-1221	541-388-4274	www.wellsfargoadvisors.com	Customer Service	14	1986	Full-service brokerage firm.
Wells Fargo Wealth Management 650 SW Bond St., Ste. 200 Bend, OR 97702	971-978-4700	541-633-1921	www.wellsfargo.com	Customer Service	24	1852	Full service & online brokerage, wealth planning, equity research, portfolio mgmt, investment consulting, personal trust, private banking, business banking & private mortgage consulting
Wychick Investment Advisors Inc. 70 SW Century Dr., Ste. 100-448 Bend, OR 97702	866- WYCHICK	N/A	www.wychick.com gparker@wychick.com	Glenn Parker, Stein Swenson	2	2005	Investment advisory services, retirement planning, financial planning, trust administration.
Zivney Financial Group, LLC. 25 NW Irving Ave. Bend, OR 97703	541-330-7590	541-749-2729	www.zivneyfinancialgroup.com linda.zivney@raymondjames.com	Linda Zivney	3	2007	Financial planning, retirement planning, investment management, risk management.

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



Michael Sipe, President CrossPointe, Inc.

## How to Increase the Value & Marketability of Your Business

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

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



## The Art of Shopping for a Financial Advisor

by JOHN BELLMAN, CFP, Senior Client Advisor — ASI Wealth Management

ave you ever found yourself in the grocery store shopping for barbecue sauces? As you scan the aisle from the top shelf to the bottom, each brand's label competes for your attention. There are labels that use humor, some highlight tasty ingredients like maple and bourbon, and some highlight ingredients they don't have like no high fructose corn syrup or gluten. You may even invest time picking up a few bottles to get a closer look. Unless you know the exact brand you want to purchase, the options quickly become overwhelming. Eventually,



you resort to picking one to try and if it doesn't amount to being everything you dreamed of, you'll try again next time. When it comes to more important life decisions than choosing a barbecue sauce for your weekend grill out, you will likely take additional steps to avoid starting off on the wrong foot.

When you approach the financial service industry looking to hire a financial advisor to help oversee your assets, it's often hard to tell advisors apart. Advisors don't come in nicely packaged 16oz. barbecue sauce bottles that are easy to recycle if you happen to pick one you don't like! To avoid the feeling of *I don't know what I don't know* on your search — here are a few things to know and questions to ask:

Is your advisor a fiduciary? — Not every financial advisor acts as a fiduciary. This is important because an advisor that acts under a fiduciary agreement is bound by law to manage your assets for your benefit, not theirs. If your advisor isn't acting as a fiduciary, make sure you understand any conflicts of interest when they make recommendations to you.

What fees will I pay? — There can be layers of fees in the financial service industry so it's important to understand what fees you will pay. Ask your advisor — "How do you make money from your clients?" This question should illuminate whether they charge a management fee, if they make additional compensation by the investments, or the commissions they make off insurance they may try to sell you. According to the National Association of Personal Financial Advisors (NAPFA), a Fee-Only compensation model is

Armed with the right questions, you should be able to better assess whether you have selected the advisor who is best for your financial situation.

the most transparent and objective method. This is where an advisor is paid either hourly, or as a percentage of assets under management, and receives no additional compensation from the products they use.

**How do you invest my money?** — Keeping investment cost low is very important to keeping up with the market. Investments that have high expenses must make higher returns to overcome their costs. In addition, advisors who trade often incur additional costs related to managing accounts that they must make up for. Naturally, advisors who try to predict where returns in the market will come from will be trading more often.

Armed with the right questions, you should be able to better assess whether you have selected the advisor who is best for your financial situation.

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## Corporate Engagement: A Virtuous Cycle

#### by MICHAEL SIPE, President — CrossPointe Capital

ne notable characteristic of Central Oregon is the generosity of its corporate citizens. Nearly everywhere you look, you see companies stepping up to support worthy community causes: nonprofit services, music, the arts, education, sports, political causes, social causes, faith-based initiatives, and secular humanitarian efforts. Corporate support comes not just in the form of financial contributions, but also in the form of countless volunteer hours willingly given in service to others. The examples are endless. A list of Central Oregon



companies deeply involved in our regional affairs would completely fill the space of this article — and more.

Corporate engagement at its finest flows out of a sincere desire to serve the community. When you think about it, what we call "business" is simply an organized way to offer and provide help to others...at a profit (which makes the process sustainable). At its essence, then, a business is just a vehicle to provide help and serve others. Profit is a legitimate result of doing that well. It's the outcome of providing value.

But chasing profit purely for its own sake...grasping to amass more cash... ultimately rings hollow. Therefore, it just makes sense that an organization that exists to provide help to customers in one domain is ideally positioned and resourced to provide help to people in other domains. The "profit" or the return on an investment in serving our community shows up differently than just dollars on the corporate bottom line, but it's very real. Just ask any of the countless companies that invest in the community with a holistic view of business as platform for service, and that pursue a multi-faceted "bottom line."

Engaging with the community is not something that is just nice to do. When a company invests in its local community, it strengthens the very market it serves. Although there may not be a direct link from community investment to corporate bottom line, the logical connection is clear to all good corporate citizens. Investment always precedes return. However, community engagement is a long game of continual participation, contribution and value creation. It's not a one-shot payoff.

Investing in the community makes it better for all who live here. As overall quality of life rises, all citizens benefit, including the employees and their families employed by the business. The best corporate engagement is simply a part of ongoing corporate culture, and the business prospers (in the largest

sense of the word) accordingly.

Community involvement is also one of the best forms of market research, as a business connects directly with its various stakeholders. By taking an active role in the community, a business develops an understanding of its target market while creating meaningful relationships with customers and strategic partners. It also builds trust by demonstrating that the company cares not just about monetary profit, but also about the wise use and reinvestment of its money and resources.

Community involvement is also good for recruiting, inspiring and retaining high quality employees. The best employees are those who don't just want to grind out a job and go home, but who want to be part of a team that exists for a purpose that goes beyond just cranking out widgets. The best people want to make a difference in the world. They thrive in an environment where that's clearly a priority. This sense of purpose can lead to increased job satisfaction, improved retention rates, and heightened productivity.

When a business engages with the community as a part of its core culture, it launches a virtuous cycle that tends to feed itself. As employees become more motivated and productive, businesses see an increase in profits. Some of these additional profits can then be reinvested back into the quality of the work environment and some can be invested back into the community. The cycle continues as this further investment in the community enhances the company's reputation and trust, drawing in more customers and motivating employees even further. In this way, corporate community engagement creates a positive cycle of profit, employee motivation, and community impact. It's the perfect example of a company that is doing well...and doing good.

Although there are many examples of great corporate citizens in Central Oregon, one of the most well-recognized is Mid Oregon Credit Union, recently voted Best of Bend. The opening presentation at the upcoming Central Oregon Business Forum on September 27 at the Riverhouse, is by Mid Oregon CEO Kevin Cole, who will share his perspectives on corporate engagement and the Mid Oregon culture. This is a presentation you don't want to miss. For more information and to register, visit: BusinessForum23.Eventbrite.com.

Michael Sipe is a local business coach and mergers and acquisitions advisor.

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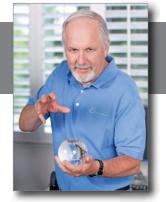


Tony Levison, Broker 541.977.1852 alevison@windermere.com

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by ROB ENDERLE — Enderle Group

## The Coming Wave of AI-Based Financial Planners & Stockbrokers

ne of the problems with building a nest egg is that we generally don't focus on doing this early enough and build up the practice of saving before getting into our 40s. By then, it is a bit too late. But when we first start out, we don't have enough money to invest unless we receive it as a gift or inheritance to justify working with a financial planner or stockbroker to set up a long-term personalized engagement.

This creates a cart and horse problem. If we don't start saving early, we won't get the advice we need until after we've saved enough. As a result, many of us don't save enough. This is one of the benefits of the new generative AI platforms based on large language models. They have the potential to engage deeply with potential investors, but the cost of that engagement is low so they can be used early in a person's career profitably and help young investors get into the habit of investing before it is too late.

This creates both an opportunity and several problems. Let's discuss both this month.

#### Opportunity

The opportunity for AI use in investing is that the cost of the advice can be minimized to make it financially viable for those with minimal investment dollars. In addition, it can engage deeply and keep the clients informed, provide real time warnings and advice at any time during the day or night, never get frustrated, and can know more about every individual investor than a human advisor can remember.

So, the best opportunity is to use this technology as an on-ramp to a firm's investment and brokerage services by developing both a relationship with this new young customer and their related habits that will grow the investment over time into something that would warrant human support.

In addition, while the training set to create such an AI is expensive (generally estimated in the \$100M range), it could then be sold to many small investment houses, which would spread the cost across many customers and make it far more affordable. This would allow smaller firms to compete with the larger firms that can afford to create this training set themselves.

Current development of generative AI in the financial industry isn't just in personalization or the customizing of financial advisory services for individual clients at scale. The technology is also focused on automating financial reporting, risk assessment and cyber security. An example of a generative AI application is Fin Genius which can take in information on the client's income, financial goals, risk tolerance and current assets. It then takes that information, factors in market growth percentages, financial conditions like interest rates and taxes, inflation, and where the current investment trends are to create a customized investment report that will optimize an investment strategy based on all those metrics. This report will also consider the investor's spouse and kids to craft a result that will provide for the future needs of both.

#### **Problems**

Like any technology, this technology can be abused and biased with similar outcomes, but better evidence trails for those seeking to abuse this technology to take advantage of customers at scale. Individuals, however, need to focus on assuring that the service, human or digital, is trustworthy, knowledgeable (negligence can be as or costlier than a crime), and has protections against being compromised (does the firm tend to cover up or report and correct problems?).

Als operate at machine speeds. This their mistakes could result in damages far greater than any human could create (and humans have made some huge mistakes over the years, the sub-prime mortgage collapse being a case in point).

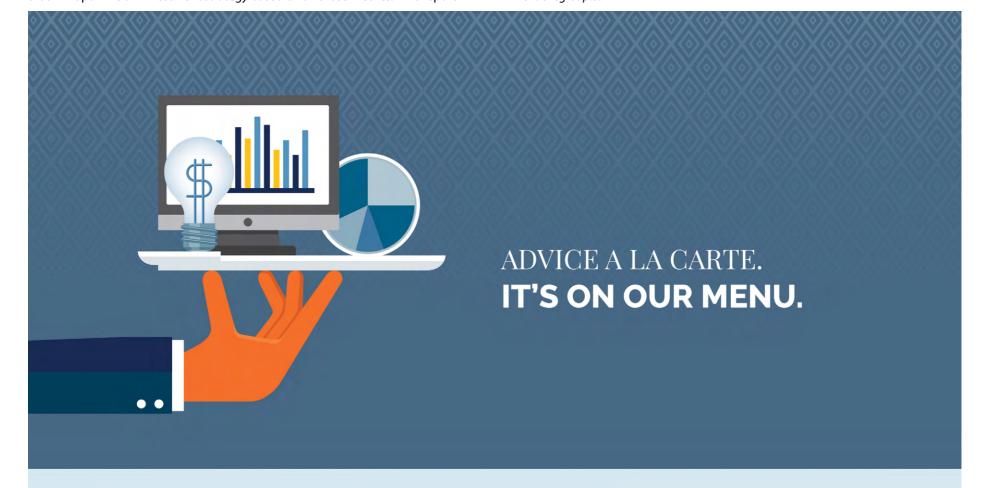
So financial institutions that have a history of making bad mistakes should likely be avoided like the plague if you are considering using one of these new Al tools. Finally, Als, like any tool, aren't inherently good or bad. That depends on the integrity and quality of their training set, and how the tool is used. This last not only again suggests you want to see a history of ethical behavior but that the firm providing the service understands it. This could be problematic for a small investment house without the ability to take a course like Udacity's "Machine Learning Engineer" course. (The cost is around \$750 per student).

#### Wrapping up:

One of the markets that has embraced AI heavily is the financial market but the cost of spinning up a generative AI is prohibitive, meaning that it will initially only be available to large firms and eventually as a cloud service that could go through a smaller firm or bypass them. (I can imagine that after going into the healthcare business, Amazon Web Services may next move into the financial market). Competing with these larger AI firms will require that smaller firms either collectively spin up or use services that can level the playing field or face declining potential markets as companies like Amazon do to them what they have done to bookstores and brick and mortar retailers.

To prevent migrations, it would be wise to make sure your customer relationships are solid and that you work to spin up competing services to hold customers, arguing that you can deal with them more effectively than some faceless company. However, this will only work for a while because these AI solutions are advancing at unbelievable speeds. Those firms that survive will the ones that best understand this new technology and can use it effectively to protect and grow their customer base.

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

based office.

and medical market sectors.

Springs in Sunriver.

up projects throughout the region.



Judy Campbell

ColeBreit Engineering announced recently that Judy business relationships. Campbell has joined the firm as director of marketing.

Formerly the president of Campbell Consulting Group -- a $national \ bout ique \ PR \ and \ strategic \ communications \ firm \ --$ Campbell brings nearly three decades of PR, thought leadership and marketing experience to the team. Before Campbell, she was the international PR manager at Nike.

Campbell will oversee the marketing department and report to founder, managing principal and CEO Laura Breit. Campbell will be actively engaged in the expansion of ColeBreit's marketing team in Oregon and California, specifically seeking candidates with marketing experience in the AEC (architecture, engineering, construction) industry.

ColeBreit's team possesses vast experience in a variety of sectors including education, commercial, public, healthcare, hospitality, residential,

biotech, industrial and agricultural, including the wine industry.

**Envision Bend** welcomes **Sarah Holcombe** to the Board of Directors.

Holcombe is director of development for the Deschutes Land Trust and has a rich background in fundraising, volunteer coordination, communications, and public relations. She most recently served as the development director of the Truckee Meadows Park Foundation in Reno, Nevada.



Sarah Holcombe

addition of seasoned commercial broker, Corey Charon. Charon joins NAI Cascade with ten years of commercial real estate experience in Central Oregon. Charon's background as a licensed civil engineer adds a unique dimension to his capabilities as a broker and makes him an asset to any development project. Charon also excels in business valuation and sales.

NAI Cascade Commercial Real Estate announced the

A long -time Bendite and Mountain View High graduate, Charon remains close to his Central Oregon roots and possesses a deep understanding of the local community and its evolving dynamics.



Corey Charon

**Tiffany Grimes** 

**COCC** introduces their new CBIPD instructor **Tiffany** Grimes. Grimes' focus is helping people understand and manage human behavior through the lens of neuroscience. She is a professional certified coach (PCC) through the helping you create communities of change where a strong sense of belonging, shared vision, and high emotional

International Coaching Federation. Grimes is also a certified practitioner of neuro-linguistic programming (NLP), specialty master trainer through Portland State University's Oregon Registry Training Program, national presenter, and published author. She holds a master's degree in management (MIM) with a focus on organizational development and she has spent over 20 years creating change and opportunities within workforce development Grimes is looking forward to

Ana Laura Jacuinde Caballero, a recent Crook County graduate, was awarded a \$500 scholarship this year through NewSun Energy's 1st Annual Climate + Ag Essay Contest.

**R&H Construction** announces the promotion of three employees in their Bend

Amanda Bolender has been promoted to project manager. With a decade

of experience in the construction industry, Bolender manages remodel, tenant

improvement and ground-up projects within the hospitality, office, retail, multifamily

Stephen Duncan has 13 years of experience in the commercial construction

industry and was promoted to assistant project manager in R&H's Bend office.

Duncan recently wrapped up construction on the 42 Greenwood renovation

project in Bend and continues to support R&H's tenant improvement and ground-

Chris Ehman has been promoted to foreman in R&H's Bend office. Ehman has

over 25 years of experience in commercial and residential construction. Ehman is currently working on The Forest House, a ground-up amenity space for Caldera

Applicants were asked to write 1,000-2,000 words about how climate change, renewable energy, other factors affect regional farming and ranching and how those compare to impacts on agriculture world-wide. NewSun Energy encouraged applicants to write about their personal or community experiences.

Caballero's winning essay focused on the importance of community when finding solutions against climate change for the agriculture industry. Caballero wrote that "transitioning to renewable energy and promoting energy efficiency through community-based initiatives would be more feasible and accessible solutions."

Caballero learned about the importance of community-based initiatives through her time working to raise awareness of HPV-related cancers in her community. She will be attending Oregon State University-Cascades this fall as a future business major.

Essays were reviewed by a nine-

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ho's Who
Continued from previous page

person committee, consisting of four NewSun Energy employees and five community members, including state representatives Mark Owens (R-Crane) and Bobby Levy (R-Echo).

The NewSun Energy Climate + Ag Scholarship is available to graduating seniors in Harney, Crook, Lake, and Klamath counties who are attending college in the Fall of 2023.



Lynn Baker

BBT Architects (BBT) announces Lynn Baker has joined the firm as an interior designer. With more than 11 years of experience, Baker has worked in corporate, commercial, and hospitality design providing interior solutions on new construction, remodel, and renovation projects across Central Oregon. Baker received her bachelor of science degree in interior space design from Ohio State University and master of science degree in textiles/apparel design from Oregon State University. She is certified by the Council for Interior Design Qualification (NCIDQ), and is a WELL-accredited professional.

On September 13, **Compass Commercial Real Estate Services** broker **Howard Friedman** was awarded the 2023 Oregon Real Estate Association (OREA) Good Neighbor Award at the 2023 Fall Convention in Salem, OR. This award is a testament to his nearly 17 years of unwavering service to Bend's Bethlehem Inn. The Good Neighbor Award recognizes those who have demonstrated an exemplary dedication to their neighborhood and the community through volunteerism and service.

Friedman was the runner-up for the OREA award in 2021. He also won the Compass Commercial Compass Cares Award for the most volunteer hours served company-wide in 2018 and 2019. In June 2021, he was given the Pay it Forward Award by Mid-Oregon Credit Union and KTVZ News Channel 21.



Howard Friedman

Sylvan Learning

Cognia names **Sylvan Learning Centers of Bend** a 2023 Cognia School of Distinction for excellence in education. This year Cognia, the global nonprofit school improvement organization, recognized 33 schools and school systems in the United States and in four other countries across the globe as 2023 Cognia Schools or Systems of Distinction.

Sylvan Learning Center of Bend first earned Cognia Accreditation in 2005 and

reaccreditation in May of 2023. During the 2022-2023 school year, Sylvan participated in Cognia's rigorous Accreditation Engagement Review process, which is grounded in research-based performance standards. The process includes a third-party review of evidence by education experts, interviews, and classroom observations. The review evaluates institutions and seeks evidence of growth in learning, a healthy culture for learning, engaging and high-quality instructional environments, and effective leadership for learning — all characteristics Cognia expects to see in quality schools that also demonstrate a commitment to continuous improvement.



(L-R) SUNRIVER STARS COMMUNITY THEATER (SSCT) BOARD PRESIDENT MICHELE HANS, RECIPIENTS ANDREW WHITWORTH AND SAMUEL SOYSTER AND SSCT ARTISTIC DIRECTOR VICTORIA KRISTY | PHOTO COURTESY OF SUNRIVER STARS COMMUNITY THEATER

**Sunriver Stars Community Theater** (SSCT) announced the recipients of its inaugural scholarship, Stars Scholars, to two local high school students, **Andrew Whitworth** and **Samuel Soyster**. The award was officially presented at the SSCT August board meeting.

Soyster and Whitworth, who are homeschooled and close friends, each participated in the Sunriver Stars 2022 production of Oz and have served as volunteers for kids programming. Both students used the scholarship to help with expenses from their recent trip to the National Fine Arts Festival in Columbus, Ohio, where they joined more than 65,000 junior and senior high school students for a time of learning through evaluations, workshops and interaction with other students. Additional funds will be used toward their involvement in Ovation Performing Arts' 2024 production of Seven Brides for Seven Brothers.

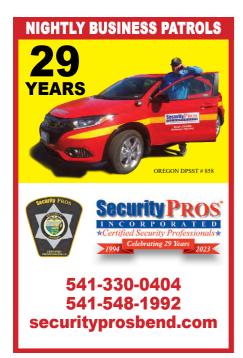


MID OREGON CREDIT UNION AND MID OREGON WEALTH MANAGEMENT AT THE AWARD GALA | PHOTO COURTESY OF MID OREGON CREDIT UNION

**Mid Oregon Credit Union** and **Mid Oregon Wealth Management** were honored to receive the *Bend Bulletin's* Best of the Best of Bend Community Choice Awards in the credit union and financial planning categories.

Earlier this year, the community was invited to nominate their favorite service providers, businesses, and destinations as the Best of the Best of Bend. Three top nominees from each category advanced to a second round of voting, with the winner being announced at an award gala on September 8.

Mid Oregon CEO and President Kevin Cole announced that Mid Oregon and KTVZ's Once Class at a Time \$500 award, which is given monthly to deserving teachers and classrooms, will increase to \$1,000 this school year. The Boys and Girls Club of Bend and Kids Center will also receive an individual donation from the credit union.



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

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

## Who's Who!

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

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

## The Great Drake Park Duck Race Raises Over \$96K for Local Nonprofits

#### by STEPHANIE CURTIS, Marketing Specialist — Mid Oregon Credit Union

he 2023 Great Drake Park Duck Race raised over \$96K for Central Oregon nonprofits CASA, Education Foundation for Bend-La Pine Schools, Furnish Hope, MountainStar Family Relief Nursery, Neighbor Impact, Saving Grace, and Sleep in Heavenly Peace. This year marks the 34th consecutive year of local Rotary clubs, businesses and community members raising much-needed funds for local nonprofit organizations. The Duck Race has raised over \$2 million since it began in the late 1980s.

On Sunday, September 10, thousands of the colorful ducks were excited to hit the water and show off their racing skills. Spectators eagerly awaited and cheered at the Galveston Bridge "starting line" as 19,500 plastic ducks splashed into the river, competing to be first to cross the finish line.

In the end, Jessica Lerma's bright pink duck outpaced the pack for first place earning her the Grand Prize of \$5,000 cash!

The list of the 2023 Great Drake Park Duck winners include:

- \$5,000 cash: Jessica Lerma
- 4 Adult '23/24 season ski passes to Hoodoo: Trish Kuhns
- 4 rounds of golf at Widgi Creek: Gary Bell
- 2 8-punch pickleball cards: Carl Salvo
- Milwaukee 4-tool combo: Robert Williams
- Signature 1/2 carat diamond earrings: Amie Monroe
- 1/2-day Wanderlust tour for 10: Allan Bruckner
- Sonos ARC Soundbar: Kathy Janssen
- Sony LED TV with Smart Google TV: Richard Newman



DUCK MASCOT CRUISING IN CANOE



9,500 DUCKS SPLASH INTO THE RIVER AND RACE TO THE FINISH LINE | PHOTOS COURTESY OF MID OREGON

- \$500 in Bend Downtown bucks: Shari Howard
- \$500 Bella Nuova Day Spa gift card: Cady Zivney
- \$500 Les Schwab Tirés gift card: Phyllis Minisce
- \$500 Les Schwab Tires gift card: Andy Jordan
- \$500 Sea Crab House gift card: Cameron Taylor
- Gozney Roccbox pizza oven: Marilyn Hayes
- \$400 Newport Ave Market gift card: Ed Stephens
- Dinner for 2 at a nearby lake with Gary Lewis: Rob Schottfoefer
- \$400 in Old Mill gift cards: Jo Powers
- Red Carpet Platinum Car Wash gift card \$330: Ryan Kelly
- \$250 Wild Rose Thai gift card: Daniel Howell
- \$250 Zydeco gift card: Christine Reed midoregon.com



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## Local Make-A-Wish Families Unite Bend Area Chefs to Help Grant Future Wishes through Wishes & Dishes Event

#### by SARAH WILLIAMSON

wo Central Oregon wish families, who know the impact of a wish firsthand, have joined forces to create a first of its kind event, all to help future wishes come true.

The event, called Wishes & Dishes, will take place at 5:30pm on Sunday, September 24 at the Unitarian Universalist Fellowship in Bend. The night will feature ten local chefs who are serving up their finest foods and beverage pairings for attendees. Guests can savor gourmet delicacies, bid on auction packages, and feel good knowing that every dollar raised supports local kids who are waiting for their wishes to come true right now.

Community Partners Include Zydeco, Bangers and Brews, Chef Bryant Kryck, Roam at the Oxford Chef Anne Naphat Ghiassi, Proud Thai Cuisine, Mountain View High School Culinary Program Chef Michele Morris, Kindred Creative Kitchen, Mountain Burger Jackalope Grill, Chef Brian Garza, Fire Fare Food Service Chef Ingrid Rohrer, Faith, Hope & Charity Vineyards Wild Ride Brewing, Stoller Wine Group, Faith, Hope & Charity Vineyards Wild Ride Brewing and Deschutes Brewery.

#### **Grant's Story:**

After battling cancer, Grant wished to visit the Walt Disney World Resort with his family. He spent the week eating ice cream for breakfast, meeting his favorite characters, and enjoying every possible ride. The experience not only transformed his life, it's now motivating his family to wish it forward to future wish kids through an all-new fundraising event.

"The pure, indescribable joy that our entire family experienced throughout this trip is not one we will ever forget," said Mom, Sarah Williamson. "We would love to help others experience the same joy from Make-A-Wish. Please help us make more dreams come true for Central Oregon Children."

#### **Rob's Story:**

Wish Brother Rob, now an adult with his own family, says he still remembers his brother Phil's wish to meet the Ninja Turtles coming true. Phil is a leukemia survivor, and Rob says they still talk about the wish to this day. "It is now only as a father of two young boys that I can begin to grasp how much this gift was needed for my brother and parents," said Rob.

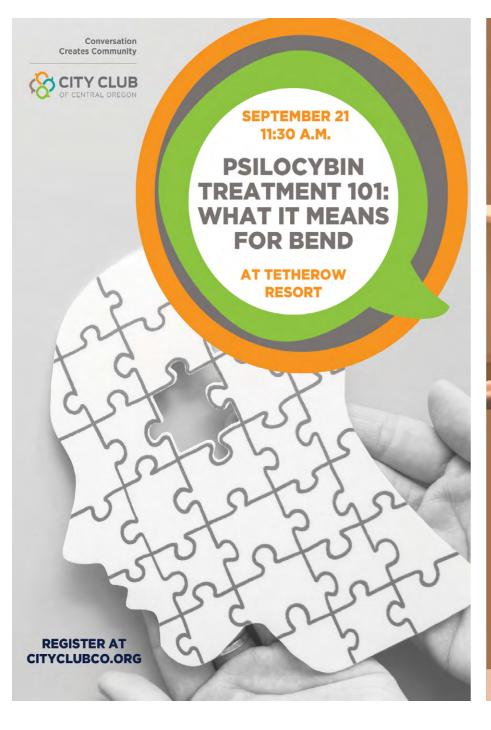
#### **About Make-A-Wish Oregon:**

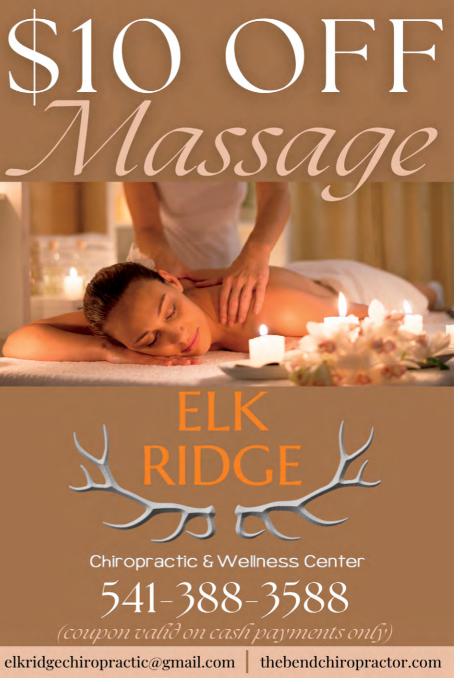
Make-A-Wish creates life-changing wishes for children with critical illnesses. We are on a quest to bring every eligible child's wish to life, because a wish is an integral part of a child's treatment journey. Research shows children who have wishes granted can build the physical and emotional strength they need to fight a critical illness. Since 1983, Make-A-Wish Oregon has granted the wishes of more than 5,000 children living in Oregon, and Clark County, Washington.

oregon.wish.org



GRANT | PHOTO COURTESY OF SARAH WILLIAMSON





## igh Desert Innovation Week Continued from page xx

the afternoon with ample time for networking and community building, including a happy hour reception. In addition, we will have a marketplace featuring Cultivate Bend member companies, businesses from the Confederated Tribes of Warm Springs, and the Built Oregon Accelerator.

#### Wednesday, October 18, 2023 **BOW Bootcamp**

Open Space Event Studios | 8:30am-1:30pm

BOW, the country's first outdoor accelerator, will offer educational sessions on marketing, funding and founders' stories. Attend one or all three sessions for indepth panel discussions with time for Q&A, networking with outdoor industry experts, and a silent auction with amazing outdoor gear. This event kicks off BOW's incubator program which consists of a 14-week program followed by four monthly sessions. Selected companies receive mentorship, e-commerce coaching, branding, accounting & legal consulting, and more.

#### **Badass Women Entrepreneurs by VertueLab**

Location TBD | 12-1:30pm

Badass Women Entrepreneurs celebrates groundbreaking women who have founded science-based businesses; highlights funding opportunities and support resources; and connects emerging trailblazers and climate tech professionals. Through this event, VertueLab seeks to inspire the next generation of inventors and scientists by amplifying the voices and stories of current pioneers who are actively shaping and building a brighter future. Attendees are invited to honor and uplift amazing women who are doing novel work in their fields and showing just how possible it is to create a successful career in the sciences and within climate tech.

#### **BOW Breakout Pitch Event**

Open Space Event Studios | 6-8:45pm

BOW, the country's first outdoor accelerator, will bring to the stage four earlystage or growth-stage cohort companies to compete for cash prizes. Watch as the 2023 BOW Cohort Companies pitch and vote for your favorite! Listen to Co-owners of Ruffwear, Patrick Kruse and Will Blount, share their inspiring and insightful brand story, network with outdoor industry experts and business owners and join a growing outdoor community.

#### Thursday, October 19, 2023 Bend Venture Conference (BVC) by EDCO

The Tower Theatre & Tetherow Resort | 10am-7pm

BVC is one of the longest standing and largest angel conferences in the Pacific Northwest. Thursday's agenda kicks off with pre-conference education seminars focused on strengthening startup business foundations across industries. Following the seminars, attendees will watch as Early Stage finalists will pitch at the Tower Theatre for a chance at \$25,000 investment by Portland Seed Fund. The evening ends at Tetherow Resort for the BVC Networking Reception, Central Oregon's biggest networking reception of the year.

#### Friday, October 20, 2023 **BVC by EDCO**

The Tower Theatre & Tetherow Resort | 8:30am-5pm

BVC is one of the longest standing and largest angel conferences in the Pacific Northwest. Friday's agenda will be filled with networking opportunities. Following breakfast, the event kicks off with a presentation by Joth Ricci, CEO of Dutch Bros Coffee, who led the company through its 2021 IPO. The day will feature pitch events for the Growth Stage and Impact Track BVC finalists and commence with a winner's ceremony and check presentations at The Oxford Hotel.

Speaking on behalf of the committee of organizers, Kyle McLeod of CO Innovation Network said, "High Desert Innovation Week 2023 is the first step towards a greater vision for innovation and business development in Central Oregon. As entrepreneurial groups continue to emerge and grow and more people move to this beautiful place, there has never been a better time than now to come together. The breadth and depth of entrepreneurial resources in Central Oregon is larger than it's ever been; from manufacturing, outdoor products, tech, natural products and beyond, Central Oregon is and will continue to grow as a hub of innovation and an amazing locale to build thriving businesses. We are all looking forward to coming together for this amazing week, and building a lasting legacy in this place we call home."

More details and registration links for all the week's activities can be found at hdinnovationweek.com.

#### **About High Desert Innovation Week:**

High Desert Innovation Week is a celebration of entrepreneurship, craft, innovation, and community. From consumer product goods to the outdoor, climate and technology industries, this is an opportunity to see and experience the collaborative energy and resources that make Oregon a hub for entrepreneurship.

hdinnovationweek.com

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#### RECENT TRANSACTIONS

Continued from Page 3

SF office suite located at 300 SW Columbia Street in Bend. Compass Commercial Broker **Terry O'Neil, CCIM** represented the tenant, Peak Dental.

Brokers Terry O'Neil, CCIM and Luke Ross with Compass Commercial Real Estate Services represented both the landlord, Rock Ridge Investments, LLC, and the tenant, How We Adventure, in the lease of a 3,498 SF industrial suite located at 693 SE Glenwood Drive in Bend.

Compass Commercial Real Estate Services brokers Russell Huntamer, CCIM and Eli Harrison represented both the landlord, Bend Plating - PVD Coatings, LLC, and the tenant, Must Love Paws, in the lease of a 3,504 SF industrial suite located at 530 SE Bridgeford Boulevard in Bend.

Brokers Pat Kesgard, CCIM and Kristie Schmitt, CCIM with Compass Commercial Real Estate Services represented the landlord, Greenwood Center Investment, LLC, in the lease of a 1,723 SF retail suite located at 200 NE Greenwood Avenue in Bend.

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## Central Oregon Business Calendar

## Email Your Upcoming Business Events to CBN@CascadeBusNews.com Event Details at CascadeBusNews.com/Business-Events

#### **BUSINESS EVENTS**



#### September 20

5-7pm Bend Chamber Bend YP Social at Waypoint Hotel.

#### September 21

7:50-10am Central Oregon Employer's Council Paid Leave Oregon Seminar at Hampton Inn, Bend.

#### September 21

11:30am City Club of Central Oregon September Forum, Psilocybin Treatment 101: What it is and what it means for Central Oregon, at Tetherow Events Pavilion, Bend.

#### September 21

5-7:30 Bend Chamber What's Brewing: Responding to Economic Fluctuations & Supply Chain Disruptions, at Tetherow Pavilion.

#### September 23

Deschutes County Sheriff Central Oregon Partnerships for Youth (COPY) Volunteer Training.

#### September 26

11:30am-1pm Redmond Chamber Lunch and Learn, Tax Preparation & Onboarding Employees at Integrity Bookkeeping.

#### September 26

6pm City of Redmond City Council Meeting.

#### September 27

6:30-10am Central Oregon Business Forum at Riverhouse on the Deschutes.

#### September 27

4-5:30pm Bend Chamber Ribbon Cutting for Taylor Brooks at Shevlin Crossing.

#### September 27

4:30-6:30pm City of Bend Virtual and In-Person Human Rights and Equity Commission Meeting at Bend City Hall Council Chambers.

#### September 27

7-8:15pm Breathwork with Gong Sound Healing at Riverhouse on the Deschutes Convention Center.

#### September 28

1-2:30pm City of Bend Virtual and In-Person Accessibility Advisory Committee Meeting at Bend City Hall Council Chambers.

#### September 28

4-7pm EDCO Central Oregon PubTalk: The Road to BVC, at Worthy Brewing, Bend.

#### October 2

8:30am-5pm Inclusive Employers' Summit at COCC Hitchcock Auditorium, Pioneer Building, Bend Campus.

#### October 2

4-6pm Bend Chamber Ribbon Cutting and Dedication at Friends Ranch.

#### October 2

5-7pm Bend Chamber Bend YP Expert Lab: Failure: An Important Part of Success at Deschutes Brewery Mountain Room.

#### October 4

8:30am-4:30pm 350Deschutes 2023 Go Clean Energy Conference at COCC, Bend.

#### October 5

3-7pm Bend Chamber Ribbon Cutting and Celebration at RE/MAX Key Properties, Greenwood Ave.

#### October 10

10-11am Bend Chamber Membership  $101\,|\,\text{Maximizing}$  Your Membership at Bend Chamber Conference Room.

#### October 12

4:30-6pm Bend Chamber Biz and Bevs at Kernutt Stokes LLP.

#### October 18

5:30pm Bend Chamber BEND 101 at Deschutes Brewery Mountain Room.

#### October 19-20

2023 Bend Venture Conference at Tower Theatre, Bend.

#### October 26

5:30pm Deschutes County Virtual and In-Person 2040 Comprehensive Plan Public Hearing at Deschutes County Service Center Barns and Sawyer Rooms.

#### October 31

7:30am-12:15pm Bend Chamber 2023 Impact Conference at Riverhouse on the Deschutes Convention Center.

#### **November 14**

10-11am Bend Chamber Membership 101 | Maximizing Your Membership at Bend Chamber Conference Room.

#### **December 12**

10-11am Bend Chamber Membership 101 | Maximizing Your Membership at Bend Chamber Conference Room.

#### December 20

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

### **WORKSHOPS & TRAINING**



#### October 24

9am-1pm City Club of Central Oregon Special Workshop, Trust is Imperative, at The Haven, Bend.

#### (Ongoing)

COCC Small Business Development Center Virtual Classes.

## **Building Permits**

#### **COMMERCIAL PERMITS WEEK ENDING 9-1-23 & 9-8-23**

#### **City of Redmond**

\$1,164,673.00 - Commercial (New) 4,403 sf. at 4699 SW 43rd St. Redmond 97756 OR Owner: Three Peaks Real Estate, LLC 4699 SW 43rd St. Redmond, OR 97756 Builder: Empire Construction and Development, LLC 541-389-0070 Permit # 711-23-001041

\$1,326,861.00 - Commercial (New) 13,703 sf. at 2754 SW 6th St. Redmond 97756 OR Owner: Sandeb Limited Partnership 3271 Twin Oaks Dr. Napa, CA 94558 Permit # 711-23-001105

\$11,260.00 - Commercial (Tenant Improvement) at 2605 SW 1st St. Redmond 97756 OR Owner: Oregon Industrial Properties-Redmond, LLC 1302 Puyallup St. #A Sumner, WA 98390 Builder: Linkus Enterprises, LLC 530-351-7340 Permit # 711-23-001935

#### **Deschutes County**

\$1,900,000.00 - Commercial (New) 13,125 sf. at 57475 Abbot Dr. Sunriver 97707 OR Owner: Sunriver Owner Association PO Box 3278 Sunriver, OR 97707 Permit # 247-23-001983

\$72,516.00 - Commercial (New) 1,200 sf. at 21690 Neff Rd. Bend 97701 OR Owner: Bend BMX 799 SW Columbia St. Bend, OR 97702 Builder: Russell Anderson Contracting, LLC 541-280-0315 Permit # 247-23-001591

#### City of Bend

\$310,000.00 - Commercial (Alteration) 6,800 sf. at 63500 N Hwy 97 Bend 97701 OR Owner: Catherine M Craven Family Trust Permit # PRRE202305404

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