

4 reasons to invest in cybersecurity insurance

BY KEYLEN VILLAGRANA
BBB Advice

While billion-dollar corporations and their very public battles with issues such as ransomware attacks typically garner most of the headlines, small businesses are far from immune to cybersecurity troubles. In fact, they're just as susceptible as their larger counterparts.

According to Accenture's Cost of Cybercrime Study, 43% of all cyberattacks target small businesses. But less than 15% of the businesses that fit that description are prepared to protect themselves should their systems get breached.

Password management, system updates, consistent training —

those measures may not be enough. Practicing cyber hygiene does better position your business to avoid a cyberattack. But breaches can still happen, and when they do, the fallout is potentially devastating.

Cyber insurance is a form of coverage that helps organizations and individuals remediate issues that arise following a cyberattack. With the number of cybercrimes continuing to rise, pairing consistent cyber hygiene with an appropriate cyber insurance plan is an approach more businesses are taking.

If your data is breached, cyber insurance lessens the amount of time it takes to recover. In many cases, it can also help minimize most of the financial losses incurred.

If you're considering cyber insurance for your company, or maybe you just want to learn what it is, Better Business Bureau outlines the protections it offers and insight for finding a trustworthy policy:

- **Legal defense:** Depending on the severity of the attack, you or your business may need to connect with some legal help. That type of assistance is typically pretty costly. Cyber insurance covers expenses



should you need to utilize lawyers to help put the pieces back together following a breach.

- **Lost income:** Data breaches aren't cheap. If your business has to shut down its operations because of a cyberattack, those disruptions can result in thousands or even millions of dollars in losses. You may need to purchase new hardware as well, in case the attack caused permanent damage to some of your systems.

- **Ransom:** Should an attacker hold your data hostage until you pay to get it back, that's considered extortion. Covering costs associated with those investigations is included in some cyber insurance policies, as well as any expenses incurred when recovering that information.

- **Reputation:** False information about your company that's shared online can permanently impact your business's credibility. Its why defamation connected to cyberbullying or other forms of online harassment is insured under some cyber policies.

Finding a trustworthy cyber insurance policy may require a bit of leg work. "Cy-

bersecurity is such a dynamic and changing environment, policies this year have changed completely from where they were last year," says Derek Gabriel, CEO of Ignite Solutions Group, a BBB Accredited IT services provider. "The requirements to get those policies and what those policies will protect has really changed dramatically. So, you really want to work with a specialist."

Gabriel strongly advises businesses to leverage their current insurance contacts to find someone equipped for the job. Insurance companies that specialize in cyber coverage are becoming more common, too.

Consumers are becoming increasingly knowledgeable on the ways their information can be breached. Adding a cyber insurance policy not only demonstrates to customers that you care about safeguarding their privacy, but it also differentiates you from your competitors.

The FTC has provided a list of questions to help you make the right call when choosing a cyber insurance policy.

For more cybersecurity tips, visit trust-bbb.org.

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Legal Notices
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Legal Notices & Public Notices

Legal Notice IN THE CIRCUIT COURT OF THE STATE OF OREGON FOR THE COUNTY OF DESCHUTES
IN THE MATTER OF THE PETITION OF THE Panoramic Access Special Road District, Petitioner,
For a Judicial Examination and Judgment of the Court as to the Regularity and Legality of Resolution 2021-1 and Resolution 2021-2. Case No. 21CV41823

NOTICE AND SUMMONS
NOTICE AND SUMMONS is given that a Petition for Judicial Validation has been filed in the above-titled court by the Board of Directors ("Board") of the Panoramic Access Special Road District ("District"). The Petitioner seeks judicial examination and judgment of the court pursuant to ORS 33.710 to ORS 33.720 validating the legality of Resolutions 2021-1 and 2021-2 adopted by the Board, as the governing body of the District, relating to road improvements in the District and the financing of the road improvements.

On May 11, 2021, Petitioner adopted Resolution 2021-1 authorizing the District to proceed with road improvements with an estimated cost of \$795,000 and to assess each lot in the District an estimated \$5,656.73 on a per lot basis. On October 19, 2021, Petitioner adopted Resolution 2021-2 authorizing the District to finance the road improvements by: (1) issuing and selling an assessment bond anticipation note ("Note"); (2) issuing assessment bonds ("Bonds"); and (3) selling the Note and Bonds at a public or negotiated sale. The Bonds would be a special obligation of the District payable solely from the installment payments of the final assessments. The President or Treasurer is appointed to act as an Authorized Representative of the District for purposes of the Note and Bonds transactions. Resolution 2021-2 approves the process for the issuance and sale of the Note and Bonds in the best interests of the District and provides for compliance with the Oregon Revised Statutes. The Petition for Judicial Validation asks the court to declare and enter judgments: (1) that the District's Resolutions No. 2021-1 and 2021-2 are valid; (2) authorizing Petitioner to expend approximately \$795,000 for construction of the road improvements in the District; (3) authorizing Petitioner to assess each lot \$5,656.73 to complete the road improvements and to enforce such assessments; (4) authorizing Petitioner to enter into contracts to complete the road improvements (5) authorizing the Petitioner to provide for and issuance of a Note and Bonds of the District

for the purpose of financing the road improvements; and (6) authorizing the Petitioner to sell the Note and Bonds. Notice is further given that this Notice and Summons will be published once per week for three successive weeks in The Bend Bulletin, a newspaper of general circulation published in Deschutes County. Jurisdiction shall be complete upon the Panoramic Access Special Road District and all electors, freeholders, taxpayers, and other interested persons, within ten (10) days after **November 24, 2021**, the date of last publication of this Notice and Summons. **NOTICE TO INTERESTED PERSONS: READ THESE PAGES CAREFULLY!**
At any time before the expiration of ten (10) days after the last date of publication, any interested person may "appear" and contest the validity of the Petition, or any of the acts or things therein enumerated. To "appear" you must file with the court a legal document called a "motion" or "answer." The "motion" or "answer" must be given to the court clerk or administrator along with the required filing fee. It must be in proper form and have proof of service on the Petitioner's attorney. If you have any questions, you should see an attorney immediately. If you need help in finding an attorney, you may contact the Oregon State Bar's Lawyer Referral Service online at www.oregonstatebar.org or by calling (503) 684-3763 (in the Portland metropolitan area) or toll free elsewhere in Oregon at (800) 452-7636. DATED: November 3, 2021. KARNOPP PETERS-EN LLP s/ Tyler J. Moore Josh Newton, OSB No. 983087 jin@karnopp.com Tyler J. Moore, OSB No. 172544 tjm@karnopp.com 360 SW Bond Street, Suite 400 Bend, Oregon 97702 Of Attorneys for Petitioner

Legal Notice
The undersigned has been appointed personal representative of the Estate of Susan L. Ryan, Deceased, by the Deschutes County Circuit Court of the State of Oregon, probate number 21PB09207. All persons having claims against the estate are required to present the same with proper vouchers within four (4) months after the date of first publication to the undersigned or they may be barred. Additional information may be obtained from the court records, the undersigned or the attorney.
Date first published: November 17, 2021. Jeffrey Wellman Personal Representative c/o Steven D. Bryant Attorney at Law Bryant Emerson, LLP PO Box 457 Redmond OR 97756

Legal Notice
Storage Lien sale Cascade View Storage Solutions 1280 NE Hemlock Ave, Redmond, OR. Unit 116 Aahminneecha T Fallsrock. Auction date 11-30-2021, 11:45 am.

Calendar

Continued from P1

Holiday Village Market: Find gifts for friends, family and everyone in-between while supporting local artists, artisans, crafters and nonprofits. Features 10 European-style kiosks and numerous pop-up vendors, plus Santa; 11 a.m.-5 p.m.; free; Centennial Park, corner of SW Seventh St. and Evergreen Ave., Redmond; facebook.com/RedmondOregon or 541-923-5191.

Bonfires, Bikes and Brews: The cauldron will be fired up with 5 draft beers and enough gear and bikes in the shop to keep you busy for a few hours every other Friday; 4:30-7 p.m.; Good Bike Co., 284 NE Third St., Prineville; prinevillechamber.com or 541-447-6304.

80's Dance Night: Two local Redmond DJ's spinning vinyl records from the 80's all night; 7 p.m.-12:30 a.m.; free; High Desert Music Hall, 818 SW Forest Ave., Redmond; highdesertmusic.com or 541-527-1387.

SATURDAY 11/27

Three Sisters Lions Club 10th Annual Holiday Faire: The annual boutique-style fair features gift items made by local vendors; 10 a.m.-5 p.m.; free; Sisters Lions Holiday Faire, 142 E. Main St., Sisters; sisterscountry.org or 541-549-0251.

Holiday Village Market: Find gifts for friends, family and everyone in-between while supporting local artists, artisans, crafters and nonprofits. Features 10 European-style kiosks and numerous pop-up vendors plus Santa; 11 a.m.-5 p.m.; free; Centennial Park, corner of SW Seventh St. and Evergreen Ave., Redmond; facebook.com/RedmondOregon or 541-923-5191.

Maragas Winery Thanksgiving Weekend Barrel Tasting: Complimentary admission, live music, barrel taste, wine, beer, soft drinks, Mediterranean apps all available for purchase; 11 a.m.-5 p.m.; Maragas Winery, 15523 U.S. Highway 97, Culver; maragaswinery.com or 541-546-5464.

Post-Turkey Day Hike: Ready to hike off all that turkey, tofurkey, and pie? Join the Deschutes Land Trust and Michele McKay for a hike to explore Whychus Canyon Preserve; Noon-3:30 p.m.; Whychus Canyon Preserve, Off Goodrich Road, Sisters; deschuteslandtrust.org or (541) 330-0017.

Civil War Watch Party: Dress in your favorite team's items for a chance to win a prize at the football watch party between Oregon State and University of Oregon; Noon; Over the Edge Taphouse, 13959 SW Commercial Loop, Terrebonne; facebook.com/overtheedgegetaphouse or 541-527-2101.

Take-and-Make Craft Soapmaking: In this hands-on workshop, DIY enthusiasts will explore an accelerated soap-making technique called "melt & pour" using a microwave and various ingredients; 1-1:30 p.m.; Deschutes Public Library, online; deschuteslibrary.org or 541-923-5191.

Live at the Vineyard — Clay Helt: The solo guitarist will perform; 5-8 p.m.; \$10 Adults, children 12 and under free; Faith, Hope and Charity Vineyards, 70450 NW Lower Valley Drive, Terrebonne; faithhopeandcharityevents.com or 541-350-5384.

Friendsgiving: An evening of festive eats, the ticket includes a live concert on the big screen, table seating and a meal for one; 6 p.m.; \$15 plus fees; High Desert Music Hall, 818 SW Forest Ave., Redmond; highdesertmusic.com or 541-527-1387.

Booth's Claus Festival: The farm will host a holiday village complete with local artisans, vendors, entertainment, family activities, hiking, fun runs and more; Sun Life Farm & Ranch, 1607 NW Gerke Road, Prineville; sunlifefarm.com or 541-636-9909.

SUNDAY 11/28

Three Sisters Lions Club 10th Annual Holiday Faire: The annual boutique-style fair features gift items made by local vendors; 10 a.m.-5 p.m.; free; Sisters Lions Holiday Faire, 142 E. Main St., Sisters; sisterscountry.org or 541-549-0251.

Maragas Winery Thanksgiving Weekend Barrel Tasting: Complimentary admission, live music, barrel taste, wine, beer, soft drinks, Mediterranean apps all available for purchase; 11 a.m.-5 p.m.; Maragas Winery, 15523 U.S. Highway 97, Culver; maragaswinery.com or 541-546-5464.

Christmas Marketplace — Sip and Shop: Shop for artisan products and gifts while sipping on selections of the

winery's vintages; Noon-4 p.m.; free; Faith, Hope and Charity Vineyards, 70450 NW Lower Valley Drive, Terrebonne; faithhopeandcharityevents.com or 541-526-5075.

Booth's Claus Festival: The farm will host a holiday village complete with local artisans, vendors, entertainment, family activities, hiking, fun runs and more; Sun Life Farm & Ranch, 1607 NW Gerke Road, Prineville; sunlifefarm.com or 541-636-9909.

MONDAY 11/29

Three Sisters Lions Club 10th Annual Holiday Faire: The annual boutique-style fair features gift items made by local vendors; 10 a.m.-5 p.m.; free; Sisters Lions Holiday Faire, 142 E. Main St., Sisters; sisterscountry.org or 541-549-0251.

Tree-ific Craft Night: Create a ceramic light-up tree to bring home with you; 6-9 p.m.; \$30.00 Nightlight tree; \$65 11" table top tree; Wild Ride Brewing Co., 332 SW Fifth St., Redmond; meanderingmaker.com or 541-610-2520.

Open Mic: First timers to pros, everyone's welcome to sing up for open mic; 5:30-7:30 p.m.; free; General Duffy's Watering Hole, 404 SW Forest Ave., Redmond; generalduffys.com or 541-527-4345.

TUESDAY 11/30

Three Sisters Lions Club 10th Annual Holiday Faire: The annual boutique-style fair features gift items made by local vendors; 10 a.m.-5 p.m.; free; Sisters Lions Holiday Faire, 142 E. Main St., Sisters; sisterscountry.org or 541-549-0251.

Quiet Writing Time: Enjoy the focus of a quiet space with the benefit of others' company; 10:30 a.m.-12:30 p.m.; free; Redmond Public Library, 827 SW Deschutes Ave., Redmond; deschuteslibrary.org or 541-312-1050.

Know Timber — Totem Poles, the Past and the Present: Destroyed, stolen, and appropriated through colonization, hear how 21st century Northwest Coast Indigenous people are now reappropriating their artistry into symbols of Native sovereignty; 6-7 p.m.; free; Deschutes Public Library, online; deschuteslibrary.org or 541-312-1029.

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Father Todd Unger, Pastor
Mass Schedule:
Weekdays 8:00 am (Except Wednesdays)
Wednesday 6:00 pm
Saturday Vigil 5:00 pm
First Saturday 8:00 am (English)
Sunday 8:00 am, 10:00 am (English) 12:00 noon (Spanish)
Confessions on Wednesdays From 5:00 to 5:45 pm and on Saturdays From 3:00 to 4:30 pm

SOLUTION
Sudoku on Page 2

9	4	1	7	2	6	8	3	5
3	5	7	8	1	4	6	2	9
6	8	2	3	5	9	7	4	1
2	7	8	1	6	5	3	9	4
1	9	3	4	7	2	5	6	8
4	6	5	9	3	8	2	1	7
7	2	9	5	4	3	1	8	6
5	3	4	6	8	1	9	7	2
8	1	6	2	9	7	4	5	3

SOLUTION
Crossword on Page 2

L	O	P		D	U	M	A	S		S	P	A	S			
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M	A	P		W	A	L	T	E	R	P	A	T	E	R		
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A	D	D	A		E	M	E	R	Y		S	I	R			

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