

# Plummeting cases in U.S. show a path to crushing COVID-19

BY JILL R. SHAH AND EMMA COURT  
Bloomberg News

COVID-19 cases and hospitalizations are dropping dramatically across the U.S., suggesting that measures to interrupt transmission are working, at least for now.

More than 27.6 million Americans have tested positive, likely giving them some degree of immunity. A rising number — 11.8% of the population — has now received at least one dose of a vaccine. And data gathered from mobile phones suggest people are being more cautious day-to-day. If cases keep falling, it could buy time for the vaccination effort to take hold in the warm summer months ahead, potentially underpinning a long-sought economic recovery.

Health experts, though, anticipate challenges. Inoculations need to outpace highly contagious variants from the U.K. and South Africa that are now in the U.S. And the upcoming holidays — Spring Break, Easter and Mother's Day included — hold the threat of group gatherings that can swiftly boost the virus's spread.

"The history of surges is they do come down," said Robert Wachter, chair of the department of medicine at the University of

California-San Francisco. "They generally come down from some combination of changes in behavior, changes in government policy and the impact of immunity."

Infectious disease experts agree it's way too early to call an end to the pandemic. The declines follow a surge tied to the Thanksgiving and Christmas holiday season, and infection levels remain roughly on par with trends from last fall at around 91,000 new cases confirmed daily.

Early on, the country experienced regional surges in the northeast last spring, Sun Belt states in the summer and Midwest and Western states through the fall. However, the latest surge worsened nearly everywhere in January, producing the deadliest month so far.

Since then, the numbers have leveled off or declined. Ali Mokdad, a professor of health metrics at the University of Washington's Institute of Health Metrics and Evaluation, said that after the holiday surge, Americans began to behave much more cautiously.

"If you look at our data, the week after Thanksgiving, the week after Christmas, it was dead silence," Mokdad said. "People stayed at home, even cell-phone calls went down."

The country is still far

short of herd immunity, the time when the country has so much protection from the dominant strain that it can no longer spread effectively. That will likely require 70% to 85% of the 330 million Americans be either vaccinated or have natural protection, experts say.

At the present vaccination rate, enough doses will have been administered by Spring Break in mid-March to cover about 15% of the U.S. population with two doses, according to the Bloomberg vaccine tracker. By Easter Sunday, that will rise to about 20% and by Mother's Day enough shots could be given to cover close to 30% of Americans. And these estimates, based on vaccination rates over the last week, should rise substantially as more vaccine supply becomes available.

Still, the highly-contagious U.K. variant, known by scientists as B.1.1.7, is already tied to about 1% to 4% of U.S. infections and is predicted to become the dominant strain by late March or April, according to Gregory Armstrong, director of the Advanced Molecular Detection Program at the Centers for Disease Control and Prevention.

That may set up a race between vaccine dispersals, which are likely to rise, and the ability of the virus to

spread among Americans who aren't yet immunized, some experts say.

Armstrong emphasized in an interview that the mutation today remains at relatively low levels. Even if the U.K. variant — which is believed to be 50% more transmissible — accounted for 10% of all known infections, it would drive cases up by just 5%, according to Armstrong.

That's "small enough that we're not even going to be able to detect it," Armstrong said. Still, as the variant becomes more prevalent, adherence to measures like mask-wearing, social distancing and vaccination will have to be even better to prevent infections from increasing, he added.

Researchers at Cedars-Sinai recently claimed to have found a U.S. variant in California linked to the holiday season in Los Angeles. That finding has prompted new concern about the role being played to date by the new mutations.

"There's no consensus yet on what to think of that," Armstrong said. "Across the U.S., what's happened in the last several months, this surge that peaked in the beginning of January, a lot of people have looked at this and have not seen anything in the virus itself that would explain it."



Oregon Department of Fish and Wildlife

A sick pine siskin. Signs of a sick bird can include sitting at a feeder or on the ground for a longer period of time and fluffed or ruffled feathers.

## Salmonella

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The current outbreak has spread as far north as British Columbia and as far south as San Francisco, affecting thousands of birds.

"The range is pretty extensive, and it's all throughout Oregon," Compton said.

Jen Lair, an owner of Wild Birds Unlimited in Bend, said the outbreak occurs every winter like the flu for humans. This winter happened to have some increased cases in areas around Sisters and Redmond, she said.

Lair expects the outbreak to subside locally since the most susceptible bird, the pine siskins, is starting to leave the area.

"I haven't seen that many around lately," Lair said. "People have not been buying as much of the finch food."

If people want to keep their bird feeders up, they should clean them at least once a week with a diluted bleach solution, Compton said.

Other nectar feeders for hummingbirds are safe, and bird baths can stay out as long as they

are cleaned daily.

Because salmonella can spread to humans and pets, residents need to be careful if they see a sick or dead bird, Compton said. Residents should wear gloves to remove a dead bird.

"You don't want your dog or cat to pick up the bird," Compton said. "Also you don't want other birds to come in contact with that sick bird."

If a resident suspects a bird is sick, they are encouraged to call Think Wild's hotline at (541) 241-8680.

Bird watching has become a popular activity in quarantine during the COVID-19 pandemic, and more people have bird feeders, Compton said. It may seem disappointing to take down a bird feeder for the next month, but it will keep birds safe, she said.

"It's something that keeps you busy while you're at home and you want to have something nice to look out your window," Compton said. "But anything we can do to minimize the spread will help protect our native songbirds."

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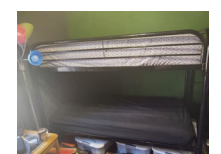
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**AMENDED TRUSTEE'S NOTICE OF SALE**  
This amended notice is being issued pursuant to ORS 86.782(12), after the expiration of the stay imposed by Oregon House Bill 4204 ("HB 4204"), which became effective June 30, 2020, and expired on December 31, 2020. This amended notice modifies and amends that certain Trustee's Notice of Sale dated April 8, 2020. DEED OF TRUST AND PROPERTY DESCRIPTION: This instrument makes reference to that certain Deed of Trust, Assignment of Leases and Security Agreement dated November 2, 2015, and recorded November 3, 2015, as Instrument No. 2015-045124, in the Official Records of Deschutes County, Oregon wherein SHILO INN, BEND, LLC, an Oregon limited liability compa-

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ny, is the Grantor, TIGOR TITLE COMPANY is the original Trustee, and NATIXIS REAL ESTATE CAPITAL LLC, a Delaware limited liability company, is the original Beneficiary, as assigned to WILMINGTON TRUST, NATIONAL ASSOCIATION, AS TRUSTEE FOR THE REGISTERED HOLDERS OF WELLS FARGO COMMERCIAL MORTGAGE TRUST 2015-NXS4, a Delaware limited liability company, by that certain Assignment of Deed of Trust, Assignment of Leases and Security Agreement dated effective as of December 9, 2015, and recorded January 27, 2016, as Instrument No. 2016-002903, in the Official Records of Deschutes County, State of Oregon, as assigned to the Beneficiary, RSS WFCM2015NXS4-OR SIB, LLC, an Oregon limited liability company, by that certain Assignment of Deed of Trust, Assignment of Leases and Security Agreement dated effective as of March 26, 2019, and recorded March 29, 2019, as Instrument No. 2019-09880, in the Official Records of Deschutes County, State of Oregon, (the "Deed of Trust"). The aforementioned Deed of Trust covers property (the "Property") described as: A parcel of land located in the Southeast Quarter (SE 1/4) of Section Twenty (20), Township Seventeen (17) South, Range Twelve (12) East of the Willamette Meridian, Deschutes County, Oregon, being more particularly described as follows: Beginning at a point on the Westerly right of way line of the Dalles California Highway (Oregon State Highway) and being 435 feet North of the South line of said Section 28, from which a 3 inch brass cap marking the Southeast corner of said Section 20 bears South 46° 18' 18" East, a distance of 640.40 feet; thence following a line parallel to and

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435 feet North of said South line of Section 20, North 89° 05' 00" West, a distance of 605.47 feet to a point on the Easterly bank of the Deschutes River (Ordinary High Water Line); thence following the said Easterly river bank the following eight courses and distances: North 41° 07' 26" West, a distance of 74.71 feet; North 12° 56' 43" West, a distance of 103.65 feet; North 08° 18' 23" East, a distance of 138.45 feet; North 19° 45' 34" East, a distance of 159.66 feet; North 16° 53' 45" East, a distance of 113.07 feet; North 08° 09' 43" East, a distance of 138.76 feet; North 03° 50' 58" West, a distance of 109.53 feet; North 21° 03' 03" West, a distance of 89.96 feet to a point on the North line of the Southeast Quarter (SE 1/4 SE 1/4) of said Section 20; thence following said North line South 89° 17' 42" East, a distance of 96.53 feet to a point on the Westerly right of way line of O. B. Riley Road (County Road); thence following said Westerly right of way line the following one curve and one course and distance: following the arc of a 1233.57 foot radius curve left, a distance of 330.93 feet (chord bears South 30° 09' 43" East, 329.94 feet); South 37° 50' 50" East, a distance of 49.49 feet to a point on the Westerly right of way line of the said Dalles California Highway (Oregon State Highway); thence following the said Westerly right of way line of state highway the following one course and distance and one curve: South 52° 18' 00" West, a distance of 20.33 feet; following the arc of a 2241.82 foot radius curve right, a distance of 640.05 feet (chord bears South 29° 31' 15" East, 637.87 feet) to the point of beginning the terminus of this description. Together with all buildings, structures, fixtures and other improvements now or hereafter located thereon (the "Improvements"), all Addition-

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al Collateral described in Exhibit A attached hereto and incorporated herein by reference, and all other personal property described in the Deed of Trust. The undersigned hereby certifies that he has no knowledge of any assignments of the Deed of Trust by the Trustee or by the Beneficiary or any appointments of a Successor Trustee other than the appointment of DAVID W. CRISWELL, ESQ., as Successor Trustee as recorded in the property records of the county in which the Property described above is situated. Further, the undersigned certifies that no action has been instituted to recover the debt, or any part thereof, now remaining secured by the Deed of Trust. Or, if such action has been instituted, it has been dismissed except as permitted by ORS 86.752(7). The name and address of the Successor Trustee are as follows: David W. Criswell, Successor Trustee, Lane Powell PC, 601 SW Second Avenue, Suite 2100, Portland, OR 97204. The Deed of Trust is not a "Residential Trust Deed," as defined in ORS 86.705(6), thus the requirements of Chapter 304 [S.B. 558], Oregon Laws 2013, Chapter 112 [S.B. 1552], Section 4a, Oregon Laws 2012, and ORS 86.771(10) do not apply. DEFAULT BY GRANTOR: There are continuing and uncured defaults by Shilo Inn, Bend, LLC (the "Grantor") that, based on the provisions of the Deed of Trust and the loan documents executed in favor of RSS WFCM2015NXS4-OR SIB, LLC, an Oregon limited liability company ("Beneficiary"), for Loan No. 30-5010029, including the promissory note dated and effective as of November 2, 2015 ("Note"), authorize the foreclosure of the Deed of Trust and the sale of the Property described above, which uncured and continuing defaults include but are not necessarily limited to the following: 1. Grantor's failure to pay to Beneficiary, when and in

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the full amounts due, monthly installments as set forth on the Note secured by said Deed of Trust. Monthly installments in the amount of \$61,046.17 include principal and interest. The Grantor failed to make the full amount of required principal and interest payments under the Note due on September 5, 2018, and for each month thereafter through and including March 5, 2020. During the foregoing time period, Grantor made partial monthly payments or non-default contract principal and interest payments from time to time which have been credited to the indebtedness evidenced by the Note. Late charges, property protection advances, special servicing fees, workout fees, taxes, reserves, insurance and other charges through March 5, 2020, total \$1,423,374.53. Default Interest from September 5, 2018, due as of (i.e., through and including) February 28, 2020, is in the amount of \$713,341.32. In addition, Beneficiary is owed prior default interest of \$77,611.67. Default interest per diem is \$1,323.33. In addition to the foregoing, Grantor failed to make the monthly installment payment under the Note due January 5, 2021. ALL AMOUNTS are now due and payable along with all costs and fees associated with this foreclosure. 2. Additional defaults include Grantor's: (i) allowing three City of Bend liens to attach to the property in the amounts of \$168,985.41 (Lien #7414), \$285,050.00 (Lien #7425), and \$174,241.10 (Lien #7426); (ii) failure to pay the Deschutes County 2019/20 personal property taxes when due in the total amount of \$13,897.95; (iii) allowing a Personal Property Tax Warrant No. 2020-499 issued by Deschutes County, Oregon to attach to the property for unpaid personal property taxes, interest and surcharges in the amount of

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\$15,603.31; and (iv) failure to pay the Deschutes County 2020/2021 property taxes when due in the total amount of \$13,595.21. TOTAL UNCURED MONETARY (PAYMENT) DEFAULT: By reason of said uncured and continuing defaults, the Beneficiary has accelerated and declared all sums owing on the obligation secured by the Deed of Trust and the Property immediately due and payable. The sums due and payable (exclusive of the Emergency Period Amounts as defined below) being the following: Unpaid principal and interest due under the Note as of March 5, 2020: \$183,138.51. Unpaid Default Rate interest owing under the Note as of March 5, 2020: \$713,341.32. Late Fees: \$139,739.33. Prior Default Interest: \$77,611.67. Property Protection Advances including attorneys' fees and costs paid through January 31, 2020, costs of foreclosure, consultants and inspection fees: \$278,065.20. Taxes, Reserves, Insurance, Deposits: \$809,408.50. Special Servicing Fees: \$72,683.33. Workout Fees: \$112,209.51. Payoff Fee: \$3,950.00. Interest on Advances: \$7,318.66. Subtotal: \$2,397,466.03. Unpaid principal and interest payable on March 5, 2020, due and owing under the Note for March 1, 2020 to March 31, 2020: \$61,046.17. Unpaid principal and interest payable January 5, 2021, due and owing under the Note for January 1, 2021 to January 31, 2021: \$61,046.17. Unpaid Default Rate interest owing under the Note for or January 1, 2021 to January 31, 2021: 46,865.59. Special Servicing Fee - January 2021: \$3,500.00. Workout Fee - January 2021: \$610.46. TOTAL DUE: \$2,570,534.42. Accordingly, the amount necessary to effect a statutory cure of the Deed of Trust under ORS 86.778, is \$2,570,534.42 as of January 31, 2021, together with interest

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accruing on the principal portion of that amount, plus additional costs and expenses incurred by Beneficiary and/or the Successor Trustee (including the respective attorney's fees, costs, and expenses). In addition, Grantor failed to make and is responsible for all missed payments and amounts accruing under the Note and the governing loan documents from March 8, 2020, to December 31, 2021 (the "Emergency Period") established by HB 4204 (the "Emergency Period Amounts"). These Emergency Period Amounts are not included in the above total which details the amount necessary to cure the defaults and cause the discontinuance of the trustee's sale in accordance with ORS 86.778. To the extent that HB 4204 is not invalidated or ruled unenforceable in whole or in part by a court of competent jurisdiction the following Emergency Period Amounts shall be due at the scheduled or anticipated date on which full performance of the obligation is due: Unpaid principal and interest due and owing under the Note from April 5, 2020 to December 31, 2020: \$488,369.36. Unpaid Default Rate interest owing under the Note from March 5, 2020 to December 31, 2020: \$369,056.68 (For ease of reporting, March default interest accruing from March 1, 2020 through March 7, 2020, has been included in the deferred Emergency Period Amounts.) Late Fees: \$48,393.17. Property Protection Advances including attorneys' fees and costs paid from March 8, 2020 through December 31, 2020, costs of foreclosure, consultants and inspection fees: \$53,695.30. Taxes, Reserves, Insurance, Deposits: \$442,163.71. Special Servicing Fees: \$31,500.00 (For ease of reporting, March special servicing fees accruing from March 1, 2020 through March 7, 2020, have been in-

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cluded in the deferred Emergency Period Amounts.) Interest on Advances (March 8, 2020 through December 31, 2020): \$11,343.23. TOTAL EMERGENCY PERIOD AMOUNTS DEFERRED PER HB 4204: \$1,444,521.45. ELECTION TO SELL: Notice is hereby given that the Beneficiary, by reason of the uncured and continuing defaults described above, has elected and does hereby elect to foreclose said Deed of Trust by advertisement and sale pursuant to ORS 86.752 et seq., and to cause to be sold at public auction to the highest bidder for cash, the Grantor's interest in the subject Property, which the Grantor had, or had the power to convey, at the time the Grantor executed the Deed of Trust in favor of the Beneficiary, along with any interest the Grantor or the Grantor's successors in interest acquired after the execution of the Deed of Trust, to satisfy the obligations secured by the Deed of Trust as well as the expenses of the sale, including compensation of the Trustee as provided by law, and the reasonable fees of Trustee's attorneys. PLEASE TAKE NOTICE that the sale will be held at the hour of 11:00 a.m., in accordance with the standard of time established by ORS 187.110, on Friday, March 26, 2021, on the front steps of the main entrance to the Deschutes County Courthouse, at 1100 NW Bond, Bend, OR 97701. RIGHT OF REINSTATEMENT: Notice is further given that any person named in ORS 86.778 has the right, at any time prior to five (5) days before the date last set for the sale, to have this foreclosure proceeding dismissed and the Deed of Trust reinstated by (A) payment to the Beneficiary of the entire amount then due, other than such portion of the principal as would not then be due had no default occurred, together with the costs and expenses actually