

# Personal saving rates razor thin

The number of Americans with no emergency savings is up over last year despite an improving economy. Thirty-four percent of adults lack the ability to fix a car, replace an appliance, or offset the loss of a job. Last year the rate was 29 percent. This is why NeighborImpact is getting the word out about Financial Capability Month to let families know there is local help available.

Throughout April, NeighborImpact is partnering with The Corporation for Enterprise Development (CFED), a national nonprofit organization that empowers low- and moderate-income households to build and preserve their financial future. NeighborImpact's HomeSource program provides opportunities to learn about credit and budgeting, money-management skills, and the importance of saving for a rainy day.

"NeighborImpact's goal is to help families build the necessary tools to avoid a major financial disaster," says Lynne McConnell, NeighborImpact's associate director of HomeSource and assets. "None of us can predict when a crisis might hit, so it's essential to be prepared."

While low-income families are often hit hardest, even

higher-income earners lack adequate savings. The survey found that 50 percent of families earning less than \$40,000 a year have no savings, 34 percent of families earning between \$40,000 and \$60,000 lack savings, along with 21 percent of families making up to \$100,000 per year, and 17 percent of families earning more than \$100,000.

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— Lynne McConnell

CFED also uses a mapping tool that shows the poverty asset rate of households in Central Oregon. For example, 34 percent of households in Deschutes County lack liquid assets (money in bank accounts, stocks, mutual funds or retirement accounts) to live at the poverty line for three months in the absence of income. That rate jumps to 44 percent for both Crook and Jefferson counties.

McConnell says NeighborImpact recognizes the need in the region and makes workshops and one-on-one coaching available in all three counties: "With the economy improving, now is the perfect time to learn the importance of saving so that when the next recession hits or medical emergency occurs, families have something to fall back on."

For more information on NeighborImpact's HomeSource program, visit the website at <http://www.neighborimpact.org/services/skills-for-success/> or call 541-323-6567. Download a PDF with a list of HomeSource classes at [http://www.neighborimpact.org/FF\\_Schedule\\_2015.pdf](http://www.neighborimpact.org/FF_Schedule_2015.pdf).

## On litter patrol...



PHOTO BY SUE STRATER

Gayla Nelson was out with her dog, Louie, and her horse, Splash, on an Oregon Equestrian Trails/Sisters Trails Alliance litter clean-up mission earlier this month. The organizations are active in keeping Sisters Country clean.

# SISTERS ENTERTAINMENT ARTS SPECIAL EVENTS

### Thursday~April 16

**Faith Hope & Charity Vineyards Live Music with CinderBlue** 6 to 9 p.m. \$5 cover. For additional information: 541-526-5075 or [faithhopeandcharityevents.com](http://faithhopeandcharityevents.com).

**Sisters Community Church Women's Spring Event** 7 p.m. Free! Enjoy dessert and hear guest speaker Leslie Smith, director of Redmond's Pregnancy Resource Center. For info call 480-390-3638.

### Friday~April 17

**Faith Hope & Charity Vineyards Live Music with Derek Michael Marc** 6 to 9 p.m. \$5 cover. And Fondue Friday is \$15 per person! 541-526-5075 or [faithhopeandcharityevents.com](http://faithhopeandcharityevents.com).

### Saturday~April 18

**The Belfry Live Music with Hot Buttered Rum** 8 to 11:45 p.m. \$16 online at [bendticket.com](http://bendticket.com) and \$20 at the door day of show. For more info call 541-815-9122 or go to [belfryevents.com](http://belfryevents.com).

**Sisters Park & Recreation District Earth Day Spring Clean!** 9 a.m. to 1 p.m. Help remove trash & litter from our community. You'll receive bags, gloves & location to clean. Followed by "thank-you" party! Register at [solveoregon.org](http://solveoregon.org) or call 541-549-2019.

**Hardtails Bar & Grill Live Music on the Outdoor Stage!** 1 to 4 p.m. (weather permitting). For more information call 541-549-6114 or go to [hardtailsoregon.com](http://hardtailsoregon.com).

### Sunday~April 19

**Faith Hope & Charity Vineyards Live Music with CinderBlue** 1 to 3 p.m. for the Amateur Wine & Beer Makers' Competition. For more info: 541-526-5075 or [faithhopeandcharityevents.com](http://faithhopeandcharityevents.com).

Deadline to submit items is by 5 p.m. Fridays to [Teresa@NuggetNews.com](mailto:Teresa@NuggetNews.com)

### Monday~April 20

**The Open Door at Clearwater Gallery Live Music with Michael Howard** 7 p.m. No cover! For info call 541-549-4994 or go to [theclearwatergallery.com](http://theclearwatergallery.com).

### Tuesday~April 21

**The Belfry Frontiers in Science** 6 p.m. Free! Will Brendeke & John Bailey on sustainable forest management practices. For more info go to [sistersscienceclub.com](http://sistersscienceclub.com).

### Wed.~April 22

**Sisters Fire Hall Bingo Fundraiser for Pepperling** 6 p.m. To raise funds for a "bucket list" Yellowstone trip for Gary Pepperling, with stage 4 pancreatic cancer. Enjoy Bingo (\$1/card or 6/\$5), with raffles, silent auction, pulled pork meal for \$10. Free coffee & iced tea. For info call 541-306-0856.

### Thursday~April 23

**Sisters Fire Hall Woody Keen Presentation** 7 p.m. Free! Sisters Trails Alliance presents Woody's discussion on "Leave No Child Indoors." Doors open at 6 p.m. Info: 541-719-8822 or [sisterstrails.com](http://sisterstrails.com).

**Faith Hope & Charity Vineyards Live Music with Reno & Cindy** 6 to 9 p.m. \$5 cover. For info go online to [faithhopeandcharityevents.com](http://faithhopeandcharityevents.com) or call 541-526-5075.

### Friday~April 24

**Paulina Springs Books Author Reading with Phillip Margolin, "Woman with a Gun"** 6:30 p.m. With refreshments. \$5 entry refunded upon purchase of the featured book. Info: 541-549-0866 or [paulinasprings.com](http://paulinasprings.com).

**Aspen Lakes, Black Butte Ranch & Eagle Crest courses Central Oregon Shootout Golf Tourney** 13th annual event! Register online at [aspenlakes.com](http://aspenlakes.com). For information call 541-549-4653, 541-595-5884, 541-504-3877.

**Hood Avenue Art Live Music with Benji Nagel for 4th Friday Art Stroll** 4 to 7 p.m. For additional information go online to [hoodavenueart.com](http://hoodavenueart.com) or call 541-719-1800.

**Sisters Art Works "My Own Two Hands" Open House** 3:30 to 6:30 p.m. For more information call the Sisters Folk Festival at 541-549-4979 or go to [sistersfolkfestival.org](http://sistersfolkfestival.org).

**Faith Hope & Charity Vineyards Live Music with Jeff Jackson** 6 to 9 p.m. \$5 cover. And Fondue Friday is \$15 per person! For more info: 541-526-5075 or [faithhopeandcharityevents.com](http://faithhopeandcharityevents.com).

### Saturday~April 25

**Aspen Lakes, Black Butte Ranch & Eagle Crest courses Central Oregon Shootout Golf Tourney** 13th annual event over 3 days! Register online at [aspenlakes.com](http://aspenlakes.com). For information call 541-549-4653, 541-595-5884, 541-504-3877.

**Black Butte Ranch Symposium on Lake Abert and Oregon's Saline Lake Ecosystem** 8:30 a.m. to 5 p.m. For tickets or additional info contact Dr. Frank Conte at [spfclrecon@centurylink.net](mailto:spfclrecon@centurylink.net).

**The Belfry Live Music with The Weather Machine** 8 to 11:30 p.m. For additional information call 541-815-9122 or go to [belfryevents.com](http://belfryevents.com).

### Sunday~April 26

**Aspen Lakes, Black Butte Ranch & Eagle Crest courses Central Oregon Shootout Golf Tourney** 13th annual event over 3 days! Register online at [aspenlakes.com](http://aspenlakes.com). For additional information call 541-549-4653, 541-595-5884, 541-504-3877.

**Paulina Springs Books Author Reading & Slideshow with Thor Hanson, "The Triumph of Seeds"** 4 p.m. With refreshments. \$5 entry refunded upon purchase of the featured book. For more information call 541-549-0866 or go to [paulinasprings.com](http://paulinasprings.com).

**Sisters MOVIE HOUSE STARTS FRIDAY**  
FRI., APRIL 17 - THURS., APRIL 23

**The Wrecking Crew (PG)**  
Fri 5:00 • Sat 2:30, 5:15  
Sun 1:45, 4:30  
Mon-Thurs 5:00

**Paul Blart: Mall Cop 2 (PG)**  
Fri 5:15, 7:30  
Sat 3:00, 5:15, 7:30  
Sun 2:15, 4:15, 6:30  
Mon-Thurs 7:00

**Woman in Gold (PG-13)**  
Fri 4:45, 7:00  
Sat 2:45, 5:00, 7:15  
Sun 2:00, 4:15, 6:30  
Mon-Thurs 6:00

**The Longest Ride (PG-13)**  
Fri 4:30, 7:15  
Sat 2:30, 7:15  
Sun 1:45, 6:30  
Mon-Thurs 6:15

**Furious 7 (PG-13)**  
Fri 7:15 • Sat 4:30, 7:15  
Sun 3:45, 6:30  
Mon-Thurs 6:15

Movie times and titles are subject to change. Visit website or call for latest information.

**WWW.SISTERSMOVIEHOUSE.COM**  
**541-549-8800**

**The Belfry**

April 18th / Sat.  
**Hot Buttered Rum**  
Tales about good times, bad times, and the roads between, belted from the heart in 3-part harmony.  
8 PM • \$16 online

April 25th / Sat.  
**The Weather Machine**  
Songwriter Slater Smith and crew offer a rich, spirited brand of folk-rock. • 8 PM

May 2nd/Sat.  
**Taarka with The Rainbow Girls**  
New acoustic super group. Presenting masterfully deep Americana and gypsy jazz string band music.  
8 PM • \$12 online

PUB OPENS 1-1/2 HOURS PRIOR TO SHOWS  
**BelfryEvents.com**  
Call for Details  
**541-815-9122**