

Season records fall at Portland cross-country meet

By Charlie Kanzig
Correspondent

Invite strong cross-country teams from throughout the western U.S. to a flat, fast course, and quick times are a likely result. Such was the case for many of the Outlaws runners at last Saturday's Nike Portland XC meet.

The meet attracted more than 100 teams to compete in four different high school varsity divisions showing that the sport of cross-country may be more popular than any time in history. Nearly 4,000 runners completed races at the meet.

The Outlaws competed in Division 2 in order to give the girls team a real test as

the season enters its second month and things begin to get more focused toward the District and State meets, which come up in late October and early November.

Anna Bartlett and Sophie Borders led the team through the first half of the race, but Bartlett pulled away in the second half to come through as the first finisher for Sisters in 18th place among 165 finishers. Her time of 20:26 established a career-best for the junior.

Borders ran a season-best of 20:49 for 33rd place, while Tate Ricker cracked the 22-minute mark with a time of 21:56 for 76th place. Engracia Diez (22:35) and Molly

Winter (23:05) completed the scoring for the Outlaws team, which finished 10th among 24 teams in the division.

Northwest High School of Seattle won the team race after putting three girls in the top 10. Malia Pivec of Lynnwood (WA) won the race in a fine time of 18:28.

The team hopes to be back to full strength in the coming weeks with the return of Amy Hills, Serena Salisbury, and Zidane Galant-Laporte, who missed the meet due to illness, injury, and scheduling conflicts.

"It was a good test for the team and they responded well," said Head Coach Josh Nordell. "We have more work to do of course, but I am feeling good about our progress."

The boys team was over-matched in Division 2, but the quality of the runners in the race resulted in good times for much of the squad.

Jordan Pollard kept contact with the lead pack through two miles before fading a bit in the last 1,000 meters, but still ran a career-best of 16:43 to finish in 16th place. Freshman Josh Liddell ran a solid race to also establish a personal record with a time of 18:07. Cole Pade, battling chronic shin splints, gutted out the race in 18:31 which was his best ever, while fellow junior Peyton Myhre flirted with going under 20 minutes with a time of 20:13.

Andrew Stevens (21:00), Jack Berg (21:13), and

Jackson Bowe (21:26) also competed for the Outlaws, which ended up in 24th place among the 25 teams.

"Even though we should have probably run in a different division, the boys ran tough and got the experience of being in a fast field of teams," said Nordell. "I am satisfied with how they competed."

Medical Lake High School of Spokane (WA) won the Division 2 team title, and Caleb Olson of Hanford High School (WA) captured individual honors with a time of 16:11.

The Outlaws are scheduled to compete Friday, September 30, at the Oxford Classic at Drake Park, which is hosted by Bend High School. The meet, which begins at 1 p.m. and includes 29 teams, is very spectator-friendly. Teams from Idaho, California, and Oregon are entered including 4A teams Henley, Klamath



PHOTO BY HARRY POLLARD

Anna Bartlett and Sophie Borders.

Union, Valley Catholic, Crook County and Sisters.

"It's good to have another meet in our area so more of our parents can come and watch," said Nordell. "Bend High always puts on a good meet."



PHOTO BY HARRY POLLARD

Jordan Pollard ran a career-best race.

Salon Renaissance

R

Come In... Relax... Enjoy!

Tim Westcott
Ronnica Westcott
Jenny Duey
Mary Morgan

541-588-6611
220 W. Cascade Ave.
Come in, Relax, Enjoy!

HAIR LOSS?
We can help men & women!

Multiple scientific studies have proven PRP safe and effective for hair regrowth. *Call us for a free, private consultation to learn more.*

SAVE THE DATE! Free Wrinkle Reduction Info Class Friday, Oct. 21, 6-7 p.m.
Also offering laser hair removal services.

10 a.m. to 3 p.m., Mon-Fri. or by appt.
541-588-6503 • 354 W. Adams Ave.
Jessica Slaughter, Advanced Practice Nurse, & Staff

HOPE
aesthetics & wellness, pc

FLY FISH
CENTRAL OREGON

- FULL-DAY FISHING TRIPS FOR TROUT & STEELHEAD
- OUR GUIDES TAKE YOU TO THE BEST LOCATIONS
- JUST YOU OR BRING A FRIEND

The Fly Fisher's Place

541-549-FISH | 151 W. MAIN AVE., SISTERS | OPEN 7 DAYS A WEEK
GREENDRAKEHATCH@GMAIL.COM | WWW.FLYFISHERSPPLACE.COM

PAID ADVERTISEMENT

Should You Pay Off Your Home Mortgage Early?

Many people who carry a home mortgage dream of the day when they will no longer face the burden of a monthly house bill. They want the financial freedom – and the satisfaction – of owning their home outright. Does that mean you should make paying off your mortgage early a priority? The answer depends on your circumstances and goals. One question you should ask yourself is, "Would the money you spend on your home loan be better spent on or invested in another financial opportunity?"

Getting a different perspective on debt: Reducing debt as early as possible could help you avoid costly interest rate charges. You may have experience with this principle if you've eliminated credit card debt or a car loan. While your home mortgage is a type of debt, the same concept may not apply. In certain instances, staying true to your repayment terms may be best for your financial situation for these reasons:

- The interest rates on mortgages tend to be more reasonable than other types of credit, and the terms often provide more certainty (30-year fixed-rate mortgage).
- The interest you pay can potentially be deducted from your taxes. This deduction makes a mortgage much more cost-efficient on an after-tax basis than most other forms of debt. If mortgage interest is part of your tax strategy, consider if you'll be able to itemize deductions once you own your home outright.
- If you've reaped the benefits of today's historically low interest rate environment (by refinancing or purchasing a home recently), your payment could be half of what homeowners paid 15 years ago!

On the other hand, the earlier you pay off your loan, the longer you could have the opportunity to invest the money each month. This additional investment could help you achieve a more secure financial future. To see if investing may make sense, compare your interest rate to what you could reasonably expect to earn in market returns.

Factoring in time: As you evaluate your situation, you should consider the time you expect to stay in your home and how close you are to retirement. Those who are approaching retirement or are already retired may prefer to be done with the monthly expense of a mortgage. Since this is also a stage in life when your investment approach may be more conservative, the tradeoff of reducing your balance rather than investing may not be as significant. Those who are in this position may want to consider if accelerating payments today would help reduce housing expenses in retirement.

The same is true for those who plan to stay in their homes for a long time. Reducing your loan may be appealing if it results in years of living without a house bill. Younger homeowners should explore methods of accelerating their mortgage pay-down. Among the strategies to consider are contributing more money each month, refinancing your mortgage over a shorter term (i.e., a 15-year mortgage instead of a 30-year one) or occasionally making a larger, lump-sum payment to reduce the balance.

Considering the emotional side: Deciding if you should carry a home mortgage is not only a rational decision, but an emotional one as well. Your home is where you raise your family, create memories and return to each day. How important is it for you to know that you will own your home free and clear?

As you think about your decision, be sure you're in a position to not jeopardize your financial security today by putting additional funds toward your home. Adjusting your monthly bill will impact your cash flow, and you'll want to have flexibility in your budget to cover unexpected expenses. Review your financial circumstances carefully before you decide what's right for you.

1 "Mortgage rates: What to expect in 2016." LendingTree.com. Feb. 2016. (https://www.lendingtree.com/mortgage-rates/mortgage-rates-what-to-expect-in-2016-article)

Mark Greaney is a Financial Advisor with PacWest Wealth Partners, an advisory practice of Ameriprise Financial Services, Inc. in Bend, Oregon. He specializes in fee-based financial planning and asset management strategies and has been in practice for 17 years. Contact Mark at www.PacWestWealthPartners.com, or call him at 541-389-0889. Mark is located at 35 NW Hawthorne Avenue, Bend, OR.

Ameriprise Financial and its affiliates do not offer tax or legal advice. Consumers should consult with their tax advisor or attorney regarding their specific situation. Ameriprise Financial Services, Inc. Member FINRA and SIPC. © 2015 Ameriprise Financial, Inc. All rights reserved. File # 1445539