

# Winter Ball will support grad night

Folks in Sisters can shake off the winter blues while supporting a safe graduation night for Sisters seniors.

All of Sisters is invited to The Winter Ball on Saturday, February 11, from 6:30 to 11 p.m. at Aspen Lakes Club House.

The event is a fundraiser for the senior graduation party set for June 8.

The grad party is designed to give graduates something fun and exciting to do in a safe environment on their big night. The party is planned

and organized by parents of seniors, and The Winter Ball will help fund the effort.

Cost is \$25 per person, \$40 per couple, and other donations are gratefully accepted. There will also be a live auction featuring auctioneer Melvin Herburger, offering up items including the use of a house at Black Butte (sleeps 10) available graduation weekend; two one-night stays at Suttle Lake; a stay at FivePine Lodge; art work by Chris Nelson; 25 pounds of organic beef; use

of a condo in Sunriver; and a canvas portrait of the senior class.

Music will include Jim Cornelius & Mike Biggers, followed by DJ Matt Bradley.

There will be a photo booth during the evening and heavy hors d'oeuvres donated by local businesses. Drinks will be available for purchase.

For further information contact Chris Gurney at 541-588 6281 or Annie Winter, 541-678 1914.

# Tickets available for Chamber Awards

The Sisters Chamber Awards Ceremony is set for Thursday, February 16.

The banquet honors the winners of the 2016 annual Sisters Country awards and provides the yearly update for the Sisters Area Chamber of Commerce.

The event will include a full no-host bar and heavy hors d'oeuvres provided by local restaurants.

"It is always a great time presenting the award winners" said Sisters Chamber Events Director Jeri Buckmann. As Buckmann explained, it is an honor to receive one of these awards. Jeri and her husband, Bob,

were the 2015 Citizens of the Year. Clearwater Gallery was Business of the Year.

The Sisters Chamber will present the 2016 annual awards to Business of the Year, Volunteer of the Year, Nonprofit of the Year, Citizen of the Year, President's Award and Customer Service Award.

The event will be held at FivePine Conference Center, beginning at 5:30 p.m. Tickets are \$35 per person or \$280 for a table of eight. Reservations are available until February 14 by calling 541-549-0251 or emailing Jeri Buckmann at jeri@sisterscountry.com.

## CORRECTION

The article "Sisters Chiropractor helps people to

live better" listed an incorrect contact number for chiropractor Sarah Conroy. The correct number is 541-588-2213.

## A job well done...



PHOTO PROVIDED

Heart of Oregon YouthBuild members and their Circle of Friends partners built a bunch of birdhouses to donate to Seed-to-Table last week. It was a fun community service project that honored the legacy of Martin Luther King, Jr.

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## When do you need a Financial Advisor

Are you a "do-it-yourselfer"? If you can take care of home repairs, lawn work and other types of maintenance by yourself, you'll save money and probably gain satisfaction. But you will almost certainly need some help in other areas of your life – one of which may be investing.

In fact, you could benefit from the services of a professional financial advisor at several points in your life:

- *When you're starting out in your career* – When you land your first "career-type" job, you will have some financial decisions to make: *Should I participate in my employer's 401(k) or other retirement plan? (Hint: Yes!) If so, how much should I contribute? How can I juggle saving for retirement with paying off student loans?* These are the types of questions you can answer with the help of a financial advisor.

- *When you're saving for important goals* – Whether you're saving for a down payment on your first home, or for your children's college education, or for your own comfortable retirement, you'll face many choices. A financial advisor – someone with experience in helping people work toward these goals – can assist you in making the choices most appropriate for your individual situation.

- *When you're experiencing a personal "milestone"* – Like everyone, you'll go through many major life events. Some will be joyful, such as marriage and the arrival of children, while others may be unpleasant or sad, such as divorce or the death of a loved one. But virtually all these events carry with them some type of financial component – establishing new investment accounts, purchasing sufficient insurance, naming and changing of beneficiaries, and so on. A financial advisor who truly understands you and your needs can help you make appropriate moves for all your milestones.

- *When you're close to retirement* – As you near retirement, you'll have several issues to consider: About how much income will you need each year? When should you start taking Social Security? How much can you afford to withdraw annually from your IRA and 401(k)? A financial advisor has the tools, training and experience to explore alternatives and suggest suitable moves for you.

- *When you're retired* – Even after you retire, you've got plenty to think about, in terms of financial moves. For one thing, you need to ensure that your investment portfolio provides you with both sufficient income for your desired lifestyle and adequate growth potential to help you stay ahead of inflation. What's the correct balance of investments for your needs? Are there investments that can provide you with rising income without exposing you to undue risk? Once you're retired, you just won't get a lot of "do-overs," so getting the right help is important.

If you're a do-it-yourselfer, you may not get it right each and every time. But you won't pay much of a price (except, perhaps in embarrassment) if that chair you built collapses under a stack of newspapers. However, you also know when it's time to call in a professional – and that's whom you need when it comes to building your financial future. So, get the assistance you need, when you need it, from a financial advisor.

This article was written by Edward Jones for use by your local Edward Jones Financial Advisor.



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