

# Running commentary

By **Charlie Kanzig**  
Correspondent

As I drove down Wagon Wheel in Tollgate yesterday on my way home, I saw a runner ahead of me moving at a strong pace and witnessed real proof that this long winter of our discontent is truly behind us — because that crazy runner wore nothing but his Nikes and a pair of shorts!

In addition to the bare-chested runner, the sights and sounds of robins chirping, frogs croaking and crocuses pushing up through the dirt also signaled that perhaps spring really has arrived.

Many people have expressed to me their symptoms of cabin fever, feelings of Seasonal Affective Disorder (SAD), and general impatience of not being able to get out onto the running trails for which we are all normally so blessed to have access. This is not to say that trails are in fantastic shape. Snow remnants, puddles, and mud are on full display making running a little more challenging right now. Mountain bikers are encouraged to wait

a little longer before hitting the established trails since the conditions right now leave the trails vulnerable to a lot of extra wear and tear. But soon enough we will all be back out walking, hiking, running, and biking throughout this paradise we call home.

Now that the snow has retreated it's a great time to get into a race in the Central Oregon area.

A variety of local running events are coming up in the weeks ahead that provide a fun way to join fellow runners in celebrating the end of winter. All of the races below are posted on the Footzone of Bend website at [www.footzonebend.com](http://www.footzonebend.com).

There are a number of races in honor of St. Patrick's Day, but the annual St. Pattie's Shamrock Run here in Sisters will not take place this year due to loss of access to the traditional course. However, there is the St. Patrick's Day Dash in Bend Saturday, March 18, for those who want to dress in green and chase the pot of gold.

Another local race that looks like a lot of fun is the Sunriver March Mudness

Spring Break Mud Run on Sunday, March 26. This is a short course (1.5 miles), which is replete with obstacles and lots and lots of mud.

A unique single-track trail run for those ready to go a little farther is the Horse Butte 10 Miler on April 2, but it is limited to 200 runners so you may want to make that decision today. The course is about 10 miles southeast of downtown Bend.

A week later on April 9 the Peterson Ridge Rumble 20 and 40 mile takes place right here in Sisters. This race attracts hundreds of runners from throughout the northwest and has become a favorite among ultra-runners.

Also on April 9 is the Salmon Run, one of the longest running races in Central Oregon which, in its 29th year, features distances of 13.1 miles, 10 kilometers, 5 kilometers, and a "Small Fry" run for kids.

The April race calendar concludes with the Sisters "Better Half" half marathon on Saturday, April 29, which can be done individually or in two-person-relay fashion. The paved course includes



PHOTO BY CHARLIE KANZIG

A competitor and his pal during the 2016 Peterson Ridge Rumble.

paths and residential streets around Sisters. Proceeds go to the Sisters High School swim team.

I think of the romantic phrase "absence makes the

heart grow fonder" as a parallel to the deeper appreciation we feel now that we can finally enjoy our beloved trails here in Sisters Country after months of snow cover.

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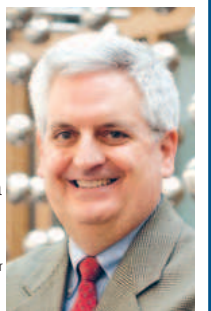
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## 5 Ways to Make the Most of Your Tax Refund

- 1. Give your retirement savings a boost.** While your refund may not seem like a large sum compared to the amount you need to live the life you want in retirement, every dollar you put aside matters. Keep in mind that the money will have a chance to grow, particularly if you are several years or even decades from retirement. This year, think about using your refund to "max out" your contributions to an Individual Retirement Account (IRA). Individuals age 50 or older can set aside \$6,500 per year in an IRA while those under 50 can save up to \$5,500 annually. You may be able to deduct your IRA contributions if you qualify, which may help reduce your 2017 tax bill. You can also put your refund to work in a Roth IRA, potentially qualifying you for tax-free withdrawals in retirement.
  - 2. Save for another long-term goal.** If you are saving money for a down payment on a home, a home improvement, or higher education needs, your refund can make a big difference. Consider using your tax refund to establish a separate savings account, or invest the money in its own investment vehicle. Keeping your goal-specific savings separate from your day-to-day accounts will help you focus on reaching the goal because you'll be less tempted to spend the money elsewhere.
  - 3. Expand your "rainy day fund."** A basic rule of thumb is for you to have at least three-to-six months of income set aside in an emergency fund. This is money that should be left in cash (such as a savings account or a money market fund) in the event an unexpected financial need occurs. A tax refund is a great way to bolster your rainy day fund if it's lacking.
  - 4. Focus on being financially independent.** If you have any credit card debt, consider first using your refund to reduce this costly form of borrowing. After that debt is eliminated, you may want to focus on tackling any outstanding student loan balances. If you're fortunate enough to have your consumer debts paid off, think about making an additional mortgage payment. Many Americans make it a goal to pay off their home before they retire, and several lump sum payments can help make this goal more attainable for you.
  - 5. Adjust your tax withholding.** If you tend to receive a sizable tax refund each year, a better approach may be to reduce the tax withheld from your paycheck. Rather than giving the IRS a "tax-free loan" while you wait for a big refund, keeping the money may make more sense for you. Apply the extra cash you'll receive in each paycheck toward your most important goals, such as retirement or a child's education. Adjusting your withholding may affect your tax situation, so talk to your tax advisor before making a change.
- You want to use your refund where it will have the greatest positive impact on your financial situation. If you need help weighing competing priorities, talk with a financial professional who can give you an objective perspective on how to best divvy up your refund.

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