



PHOTO COURTESY OSP

A two-vehicle wreck at Santiam Junction took the life of a Sutherlin woman.

## Fatal wreck closed Highway 20 on Monday

Sisters and Black Butte Ranch fire and police personnel responded on Monday to a fatal wreck on Highway 20 at the Santiam Junction.

Preliminary investigation by Oregon State Police revealed that a green 2001 Toyota Tacoma, operated by Lucas Ettinger, age 33, of Salem, was travelling eastbound on Highway 20 at the Santiam Junction when a 1993 Ford F250 pickup, operated by Willard Metzler II, age 57, and passenger, Dana Metzler, age 63, both of Sutherlin, was travelling

westbound and turned in the path of the Toyota.

The Toyota collided with the Ford nearly head-on.

Dana Metzler suffered fatal injuries and was pronounced dead at the scene. The remaining occupants received minor injuries and were transported by third party for treatment of their injuries.

Highway 20 was closed for approximately one hour following the crash. One lane was opened for two hours until both lanes were reopened.

## Boys golf competes at championships

By Rongi Yost  
Correspondent

The boys golf team finished seventh out of eight teams at the district championships held at Tokatee on Monday and Tuesday, May 8-9. Sisters posted a team score of 405 on day one, and on day two finished with a 410 for a two-day total of 815.

Sutherlin took top honors at 719, and Stayton was runner-up with 724. Remaining scores were: Cascade (765), Junction City (770), Cottage Grove (795), Sweet Home (808), and North Marion (824).

On day one, Wyatt Hernandez posted a 99 to lead the Outlaws, and Andrew Mayes was just one stroke back at 100. Kade Owen and Peyton Myhre both carded a 103, and Austin Lake finished at 111. Myhre's birdie on the par-three No. 17 hole was the highlight of the day. Peyton almost had a hole-in-one, but the ball stopped about one foot from the hole, and Peyton made an easy tap-in for the birdie.

On day two, Mayes posted a 49 on the front nine, and lowered his score by four strokes (45) on the back for a total of 94, and the Outlaws'

best score of the day. Hernandez was three strokes back at 97. Owen shot a 109, Lake finished at 111, and Myhre rounded out the scores with a 123.

Hernandez started his round with a par, birdie, bogie, and was at even par after three rounds, which, according to Coach Bill Mitchell, is very difficult. Wyatt hit a good drive with his seven iron that landed four feet from the hole, and he hit the putt for birdie.

"Wyatt is getting better each time he plays, and next year I know he will be shooting better scores on a consistent basis," said Mitchell. "Peyton has also been a pleasant surprise. He's never played golf before, but he fearlessly jumped in and has been the fifth man for us. He's a good basketball player and those skills have served him well as a golfer. Next year, I'm counting on him to be one

of my top three golfers."

At the close of the tournament Mitchell got positive comments from the Junction City (JC) coach.

"The JC coach, a new coach we'd never met before because we mostly play in Central Oregon, came up to the boys after the round and said he had many players and coaches come up to him and comment on how nice all of the Sisters boys were to play with," said Mitchell. "This was very special and made me feel great. We do have some great kids from strong families. Hats off to them all."

Mitchell told *The Nugget* that senior Andrew Mayes will be hard to replace. Mayes is attending Utah State in the fall and is enrolled in the Air Force ROTC program, and would like to be a fighter pilot.

Owen will also graduate this spring and will be missed on the Outlaws squad.

### PAID ADVERTISEMENT

#### Retirement Saving for the Self-Employed

The choice to become self-employed can be a fulfilling journey, but it comes with many responsibilities. Entrepreneurs just starting out are in control of virtually every aspect of their business, which includes their retirement. If you are self-employed or thinking about making the leap, make sure you prioritize your own financial future. Begin by exploring retirement-plan options available to you.

#### Make retirement saving a habit

If you are self-employed, you need to make retirement saving part of your routine. Although it may be challenging to determine what your salary is – and therefore what your retirement savings will be – make it a priority to set aside money each month. Even a modest amount can make a big difference in the total amount of your nest egg. Once your income is more consistent, consider increasing your contribution.

#### Savings options available

There are a variety of retirement savings vehicles for self-employed individuals to consider. You can use one approach or a variety of vehicles to build your nest egg. Among the most popular savings options are:

#### SEP-IRAs

A Simplified Employee Pension (SEP) IRA allows you to set aside as much as 25 percent of your net earnings from self-employment, up to \$54,000 per year in 2017. It is easy to administer, requires minimal paperwork, and gives you the ability to build a significant pool of savings for retirement.

#### SIMPLE IRA

This is a fairly simple plan to establish for the self-employed or small business owners. You can contribute 100 percent of your net self-employment earnings up to \$12,500 (\$15,500 for those age 50 and older). As your own employer, you can also make a modest additional or matching contribution.

#### Solo 401(k)

As a business owner, you're able to make contributions as both an employer and an employee. As the owner, you can contribute up to 100 percent of your net self-employment earnings on a pre-tax basis, up to \$54,000 in 2017. You can save an additional \$18,000 (\$24,000 for those age 50 and older) in the plan. For the individual contribution, you have the option of making either pre-tax contributions, or saving after-tax dollars into a Roth 401(k) that offers benefits similar to a Roth IRA. A 401(k) has additional administrative requirements that don't apply to some of the other savings options.

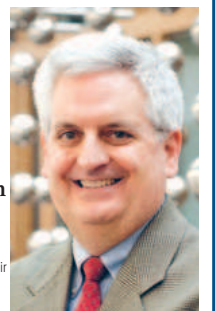
#### Individual Retirement Accounts (IRAs)

Another potential option is to maximize annual contributions to IRAs. Those under age 50 can save as much as \$5,500 (or 100 percent of income, whichever is less) in an IRA. Those 50 and older can set aside an extra \$1,000 above that limit. Contributions may be tax-deductible based on your income. Otherwise, you may have the option to save your after-tax dollars into a Roth IRA, if you qualify. Earnings accumulated in a Roth IRA have the potential to give you a tax-free income stream in retirement, when all conditions are met.

#### Look for guidance

Choosing which plan or combination of savings plans is right for you is a personal choice. If you have questions or want additional information about your options, contact a financial professional. No matter what you choose, keep in mind that the best approach is the one that encourages you to create a secure financial future for yourself.

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