

LETTERS

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Pardon me, if I extend the analogy to the uninformed, who like blind MOLES dig shallowly just relishing roots of Earth's succulent plants.

Joann Power



To the Editor:

Eight years ago a group of Sisters citizens came together to revise and update the city's TSP (Transportation System Plan). Many months were spent reviewing changes to our transportation needs, and a final report was presented to the City Council.

After several workshops and public hearings, that plan was adopted in January of 2010. One of the recommendations in the TSP is finally in place — the west-side roundabout. Kudos to ODOT and the City, especially Paul Bertagna, for seeing this through.

The west-side entrance to our city will be safer, and more beautiful, as a result. Parents will no longer have to fear for their teenage drivers as they dart across Highway 20 between speeding cars on the way to school. Our seniors will no longer have to cross between 50 mph+ traffic on their way to Ray's or Bi-Mart. ALL cars passing through this intersection will be at 20 mph. There is no doubt that we saved someone's life by choosing a roundabout for the entrance to our city.

These types of infrastructure projects take years from the planning stage, to funding, to implementation. We need to start now on getting the second roundabout installed at Locust and Highway 20. Our community will be safer, and more beautiful, as a result.

Carey Tosello



To the Editor:

Thank you for the article explaining the problems the townhome owners are experiencing with their damage repair and lack of cooperation from the HOA in the Village of Cold Springs built by Hayden Homes.

I agree there is absolutely no excuse for all these delays. These folks pay monthly dues to the HOA to cover the maintenance of the exterior of their buildings. This means the roofs. Of course, this is Hayden's problem to solve.

Hayden has total control of the HOA board. There are no homeowners on this board, so we have no input into how things at the HOA are handled.

The single-family homes have a separate problem. We do not pay the HOA for our maintenance of the exterior of our homes. However, because Hayden did not build these homes to code, many of us sustained major damage as well. I find it interesting that Hayden Homes said in your article, "Your home was constructed in accordance with all building codes and requirements that applied on the date of construction... Neither the city of (Sisters) nor (Deschutes County) required the installation of an ice barrier when your home was constructed in 2013."

This is totally wrong! There is a code in place, and has been in place for several years, that requires an ice shield be installed on the roofs of these homes. We have it stamped on our plans, in red ink, showing the locations that were required to have the ice barrier. I have an e-mail from Deschutes County that shows they have this code in effect as of January 1, 2013. Hayden is not being honest with the homeowners.

Hayden was contacted by several homeowners and were told that Hayden would do nothing. They are not going to honor what they should have done in the first place. They don't care. Now several homeowners are having to replace their roof to install the ice shield that should have been done by Hayden and are considering potential legal action.

Hayden should be held accountable to build homes per code. I don't understand where they get their reputations as a high-quality home-builder, based on our experiences.

Doug Wills



WaterWatch...



PHOTO BY JIM CORNELIUS

Jeff Perin, an avid fisherman and board member of WaterWatch of Oregon, explained the nonprofit's mission at a fundraising dinner at Lake Creek Lodge last week. The organization works to improve stream flows in the region's vital rivers. More information can be found at <http://waterwatch.org>.

PAID ADVERTISEMENT

5 Reasons to Plan for the Unknown

When you plan for the future, you may think about positive events such as marriage, starting a family, retirement or grandchildren. Yet there are other life changes such as job loss, illness, disability, or need to care for a family member, that can take an emotional and financial toll. While it's natural to avoid thinking about these difficult events, it's short-sighted to ignore the possibilities. Here are five compelling reasons why it's better to prepare your finances for the unexpected rather than simply cross your fingers.

Challenging life events are hard enough to manage. Financial decisions made in a moment of crisis may not be the soundest ones and could have consequences for years to come. If you have financial contingency plans in place, you may have less to worry about or distract you from the issue at hand. You can be free to focus on pressing personal situations when it matters most.

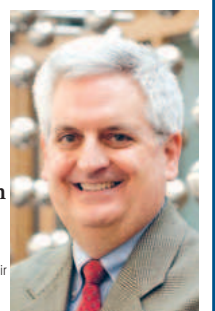
You'll have more choices. Planning when things are going well will give you more options for protecting your finances. Certain options that guard against financial loss may not be available when tragedy strikes. For example, it's too late to buy insurance after a kitchen fire or a family member becomes ill. Planning ahead can give you peace of mind that you'll be ready for these types of events.

Careful planning takes time. When you face an unexpected situation, you may not have the time or energy to consider your options carefully. With time on your side, you can be more deliberate, thorough and informed. For example, you can make multiple appointments to meet with tax, medical, financial planning and legal professionals to get advice and recommendations. These professionals can help you with a variety of tasks to prepare for the unexpected, such as updating your will, researching and comparing prices on financial products or insurance, establishing a trust or completing a healthcare directive. All of these arrangements can be complex, requiring a certain amount of your time and attention to get them in order.

It's the considerate thing to do. Imagine the burden to family members if you're incapacitated and your finances are in disarray. Having your financial dealings in order makes it easier for a loved one to step in and help, as needed. Make sure a trusted family member knows where key financial documents are and how to contact the professionals who help with your finances.

Action beats fear. Conventional wisdom urges us to "hope for the best and prepare for the worst." It's good advice, and having a plan in place is empowering. You may not be able to prevent every unpleasant occurrence in life, but you can soften the blow of a personal hardship by putting safety nets in place. A financial advisor can help you identify options to prepare for life's uncertainties.

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.



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Partners In Care presents a film screening of **NETFLIX ORIGINAL EXTREMIS**

2017 Academy Award-nominated short film about family and end-of-life decisions.

Jennifer Blechman, MD (Palliative Care Specialist) and Stephen Kornfeld, MD (Oncologist) lead a discussion after the film about advance care planning and palliative care.

June 16
 Friday, 12-1pm
 Lunch at 11:30am

No cost. RSVP required.
Light lunch provided.

Space is limited; call (541) 382-5882 to reserve.

Community Education meets at Partners In Care, 2075 NE Wyatt Court Bend, OR 97701

Lunch sponsored by *Friends of Hospice* PartnersBend.org • FriendsOfHospiceOregon.org