



Fit For Sisters

Andrew Luscutoff
Columnist

Free local support for the wellness journey

Our nation, our society, our future is faced with a growing obesity challenge. Our nation needs to make some changes. These changes offer complex considerations. Many of these are insurmountable even with the most aggressive legislation, regulations, or promotion.

One of the biggest predictors of health seems to be the health and wellness of the others a person surrounds themselves with. If friends and family follow healthy habits, those habits translate. If someone's friends belly up to the bar every Friday night, it's hard not to do the same. On the other hand, if someone's friends are engaged in healthy activities, then that person is likely to join them.

Part of the joy of a career

as a health and fitness professional has been cracking the perceptions and helping people realize that they can enjoy fitness and health whilst still enjoying much of their life like they always have. Whether this is through moderating diet, teaching exercise routines, or training for mobility and balance, when a person moves toward their goals it empowers and opens new opportunities.

In order to reach this point of self-actualization, someone needs a starting point. All too often a person attempts to begin their journey from the expert platform, skipping the prerequisite base of practice before jumping right in. Over-ambition and gumption get the better of us, which inevitably leads to dropout and often a sour taste in one's mouth.

The feeling of failure leads to disdain against trying again, and people often develop the notion that they're too far gone.

This is why as a professional, it's important to approach a person as an individual case, with individual aspirations, needs,

and prior perceptions. This is also how an individual must consider themselves, knowing that the magazine workouts, the diet "programs" and fitness videos are not one-size-fits-all.

Arming others with alliances, knowledge, and peace of mind is also essential. If anyone reading this has ever deemed themselves a failure, struggled, or even thought that their journey would be better with a support group then it would be worth considering a new community-based group at Sisters Athletic Club.

The group focuses on diet, and follows an eight-week format. Every two weeks there will be a group gathering complete with a topic to discuss. Local experts are on hand and everyone is treated with respect as a peer, not a patient.

The first meeting is August 8, at 5:30 p.m. These are free to the community, and a gym membership is not required. Please RSVP to the meeting to Andrew@sistersathleticclub.com or ask questions for more info!

Post Officer...



PHOTO PROVIDED

Lance Trowbridge (left) was presented with his certificate of graduation by Tom Harris, 1st Vice Commander, Department of Oregon American Legion. Lance completed Post Officer training for the year 2017-18 in Albany on July 16.

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The Benefits of Donating IRA Distributions to Charity

If you've accumulated a significant amount of money in traditional and rollover individual retirement accounts (IRAs), you may want to consider tax-efficient strategies that can reduce your tax burden and benefit your favored charities. IRAs, while an effective tool for retirement savings, may also create tax challenges when you start taking distributions, which are subject to income tax. **So how can you turn your IRA distributions into charitable donations and reduce your tax burden?** One tax-efficient way to make charitable contributions is through a Qualified Charitable Distribution (QCD). A QCD is directing your IRA custodian to make a direct transfer of funds from your traditional IRA to a qualified charity. The amount transferred from your IRA as a QCD is not included in your taxable income.

Multiple tax benefits Making a direct distribution to a qualified charity from your IRA is an option limited to those who have reached age 70-1/2. An individual can direct up to \$100,000 tax-free per year from their traditional IRAs. The distribution must come from an individual IRA or rollover IRA. The option is not available for workplace retirement plans, active SEP or SIMPLE IRA. The QCD approach creates a variety of potential tax benefits, including:

- **Avoiding limits on charitable contributions.** The qualified charitable distribution allows you to direct up to \$100,000 to be paid directly by the custodian, regardless of your adjusted gross income in a given tax year.
- **Using a standard deduction.** The QCD excludes income from the IRA distribution, freeing up the standard deduction to offset taxable income.
- **Retaining the full benefit of itemized deductions and personal exemptions.** If you make a charitable contribution, a QCD allows you to avoid having to take a large IRA donation as income because you are donating it. Therefore, you won't inflate your income to higher levels that could impact your ability to itemize deductions and personal exemptions.
- **Other tax benefits.** Keeping your income lower through direct distributions from IRAs to charities also may help you:
 - Reduce taxes you might have to pay on a portion of your Social Security benefits;
 - Avoid paying higher Medicare Part B premiums;
 - Potentially limit state income taxes;
 - Claim other deductions that can only be declared when your expenses exceed a percentage of your adjusted gross income.

Meeting required distribution rules Another important tax advantage of qualified charitable distributions is that you can use the strategy to satisfy required minimum distribution (RMD) rules each tax year. After you reach age 70-1/2, you are required to take distributions from traditional IRAs. A QCD can satisfy your required distribution obligations in any given year.

As you consider a planning strategy that includes QCDs, consult with your tax and financial advisors about your situation. Also, check with the charitable organization of your choice to be sure they are a qualified charity and can accommodate a direct distribution from your IRA.

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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