# **A visit to Roaring Spring**

#### By Craig F. Eisenbeis Correspondent

When a friend recently asked me what I knew about Roaring Spring near Camp Sherman, my answer was, "Nothing" — so we decided to do something to remedy that. It took a fair amount of Googling and map research to locate even the general area. As it turned out, that information was only good enough to get us close. But that was fine; we are always up for a little exploration.

Roaring Spring is about a half mile northwest of Sheep Springs Horse Camp, which is three miles due west of Wizard Falls Fish Hatchery on the Metolius River. All maps we found had the words "Roaring Spring" on the north side of the 200 Road, which leads to Sheep Springs. The first thing to understand, however, is that — despite the location of the words — the spring itself is on the south side of that road.

To begin narrowing down the location, we parked at the junction of the 200 Road and Road 1230. Theoretically, Roaring Creek crosses Road 1230 here, but the creek was anything but roaring. Even in this wet year, it was completely dry. We had read that the spring was just off the Metolius-Windigo Trail, so we located the trail crossing and followed the trail southeast.

Eventually, we could

hear water in the creek; so we dropped down off the trail to investigate. We found the creek just fine; but, as it turned out, we missed spotting Roaring Spring by about 100 feet. So, we continued on down the trail until we reached the junction that connects the main trail to the Sheep Springs Horse Camp.

We walked up to the horse camp and saw that the camp host was in, so we decided to ask for directions rather than continue to wander aimlessly. This camp caters solely to an equestrian clientele, and the host proudly touted the camp's virtues. Sheep Springs (the waters) are none too impressive, however, consisting of a swampy area filled with alders and willows at the edge of the campground.

The camp host seemed mildly amused by our unsuccessful quest to find Roaring Spring but confirmed that it was, indeed, worthy of discovery. As we had already concluded, we had passed the spring along the Metolius-Windigo Trail and would have to retrace our steps. In the end, we managed to log a couple of miles in a search that might have covered only a few hundred yards.

Like many of the Cascade springs in our area, Roaring Spring suddenly emerges – seemingly from nowhere. The nature of our Cascade volcanic landscape is such that the Cascade snowmelt is carried underground, sometimes for many miles through sub-surface aquifers.

Unlike the Head of the Metolius or the Head of Jack Creek, where a full-fledged stream bursts forth, Roaring Spring is much less ostentatious — and scarcely roars at all. It just sort of leaks from all over a hillside, coming together in a burbling little stream that instills some life into the otherwise dry stream bed of Roaring Creek.

Actually, there is so much green moss and other vegetation where the water surfaces, that the spring is easier to hear than it is to see. Maybe that's why it is thought to roar. In any event, braving a mosquito or two, we pulled out our lunch snacks and sat on a log where we could watch the picturesque little spring gurgle its way down the slope.

If you would like to be spared our wanderings and find your way straight to the spring, read on; otherwise, skip to the last paragraph. The secret to finding Roaring Spring is simple. If you don't hear Roaring Creek flowing, you are too far west on the trail. If you're traveling east and the stream is sounding fainter, you've gone too far east. Our initial intuition had proved correct; and, when we emerged from finally finding the spring, we were in exactly the same spot where we had first searched!

To discover Roaring Spring for yourself, travel west on Highway 20 from





Roaring Spring emerges from a hillside north of Camp Sherman.

Sisters for nine miles and turn right (north) onto the Camp Sherman Road (Road 14). Follow the road about 4.5 miles into Camp Sherman to the stop sign and continue straight onto Road 1410 for another 3.5 miles and turn left on Road 12 to Road 1260. From there, it's about a mile to the 200 Road where you turn right and go another mile, where you will arrive at Sheep Springs. The Metolius-Windigo Trail parallels the 200 Road on the left (southwest) side. You can pick up the trail there or at the junction of Road 1230, which is less than a mile ahead. The last few miles of road are gravel.

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# Financial Considerations for High-Income, High-Debt Professionals

Doctors, lawyers and other highly trained professionals often have their sights on lucrative salaries once they complete their courses of study – but many are also saddled with a less pleasant graduation gift: outstanding student loans. For those who've landed a well-paying job in their desired fields, the dual reality of commanding a big salary while being encumbered with debt can lead to financial mistakes. But having a plan in place can help.

#### 1. Spend wisely

The income you earn today may seem staggering compared to what you were accustomed to in the years before receiving your degree. Before you increase your spending, it's important to take a step back and consider how to tackle multiple financial goals at once. Start by earmarking part of each paycheck for your future goals. Knowing you have dedicated savings for future purchases like a new home or sending your kids to college can help you have confidence in your everyday finances – including an occasional splurge. However, until you have your other debts paid off or dramatically reduced, it may not be prudent to take on a large mortgage or a loan for an expensive vehicle.

## 2. Manage your debt effectively

Keep up on student debt and if you can, consider accelerating your payments. Paying extra will not help you eliminate the debt sooner, but will reduce the total amount you pay in interest. Refinancing the debt to ease your monthly payment schedule may be an option, but given your likely cash flow, it may not be necessary. If you have accrued other debts such as car loans or credit card borrowing, repay them as quickly as possible. Make it a priority to reduce the impact that debt has on your monthly budget.

### 3. Start saving for retirement

A good rule of thumb for any young professional is to try to save 10 percent (more, if possible) of their income in accounts designed to build wealth for the long run. While retirement may seem a lifetime away, starting to accumulate money in a retirement account as soon as possible can be especially effective. Those who begin saving for retirement in their 20s or early 30s can most effectively leverage the power of compounding interest. At this age, you have time on your side and the ability for your investments to grow over the decades.



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# 4. Keep it all in perspective

You've worked hard to get where you are, and earning a big paycheck is a justifiable reward. Your professional and financial journey is just beginning, so treat your financial life as a marathon, not a sprint. At the very least, focus on living within your means. To the extent you are able, try to live even more modestly with the goal of paying down debts as quickly as possible. You never know what the future holds and what opportunities may arise. Your income level could change, either by your own choice or due to unavoidable circumstances. Take advantage of your good fortune today to strengthen your financial future.

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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