

Christmas comes early for Habitat families

Christmas came early for families in Sisters last Sunday as Silvia Ayala and her three children broke ground at the site of their future Sisters Habitat for Humanity home and Sharyn Benson and Clara Eberius dedicated their homes.

Nearly 100 friends, donors and volunteers who help make it possible for families to own affordable homes in Sisters attended the celebration at Village Meadows, Sisters Habitat's 17-lot neighborhood.

The Ayala family home will be the seventh house built in the neighborhood and will be the second home to be built in partnership with Heart of Oregon Corps YouthBuild Program. Eberius' home was the first home where Heart of Oregon Corps and Sisters Habitat worked together.

When a family is selected for the homebuilding process, they are teamed them up with family partners. These are Habitat volunteers who help the family navigate the homebuilding road. Family partners for the Ayala's are Judy Osborne and Suriana Iverson, who also assists as a translator for the family. "Silvia is such a hard worker, holding two jobs, caring for her family and still finding the time to do her sweat-equity for Habitat. It is an honor to take this journey with her," Osborne said.

While Silvia, son Jose and daughters Silvia and Destiny



PHOTO BY OUTLAWS PHOTOGRAPHY
Sharyn Benson celebrated the dedication of her new Habitat for Humanity home in Sisters.

took turns with the golden shovel, they shared how excited they are to get their project started and thankful to those who have helped them get this far toward the purchase of their first home.

The groundbreaking was immediately followed by two home dedications, the 63rd and 64th homes for Sisters Habitat. The first home was built with Sharyn Benson, who works at the Habitat Thrift Store and is absolutely thrilled to be moving into her home. She was all smiles and laughter, thanking the many volunteers, donors and loving friends who have helped her navigate the long process, especially her family partners, Nan Daschel and Marcia Lewis.

"This is truly a dream come true. In 10 years, I have lived in seven different places. I never thought I would have a home of my own," Benson said.

Clara Eberius shared her gratitude to her family partners Cathy Sewall and Malia Ladd and the youth from the YouthBuild program.

Many of the YouthBuild students who worked on her house came to consider her as "Grandma Clara" over the course of the build, said YouthBuild team lead, Andy Walker. Eberius, who has lived in Sisters for seven years, said she couldn't sleep the night after the celebration as she was so excited and warmed by all the support.

Heart of Oregon Corps is a nonprofit organization invested in inspiring and empowering change in the lives of Central Oregon youth through jobs, education, and stewardship. Their programming creates pathways out of poverty while stimulating regional economic growth. They apply a "work-earn-learn" model that invests in local young people, many of whom come from disadvantaged backgrounds, to prepare them for the workforce and to encourage their self-sufficiency.

"I am sure Sharyn and Clara will both tell you that they worked hard for the opportunity to purchase these homes. Sharyn and Clara are not simply recipients but participants in this life-changing process," Sisters Habitat's Executive Director Sharlene Weed said. "In order to be

selected to purchase a home from Habitat a family must have the need for housing, the willingness to partner with Habitat and the ability to repay the costs of construction on terms they can afford over time and with no interest charged or profit made," she added. The families help build their own home along with construction volunteers and the staff construction manager.

"Sisters Habitat for Humanity is an option for many qualified families to achieve strength, stability and the independence they need to build a better

life for themselves and their families," said Weed. Those interested in homeownership or the Sisters Habitat home repair program can visit www.sistershabitat.org and review the qualification guidelines, or call the Habitat office at 541-549-1193.



PHOTO BY OUTLAWS PHOTOGRAPHY
Clara Eberius sliced the ribbon at her front door during a dedication last weekend.



PHOTO BY OUTLAWS PHOTOGRAPHY
The Ayala family broke ground on their future home last weekend.

Managing the Unknown of Surprise Medical Expenses

Major medical expenses can carry a heavy financial toll. If you experience an accident or injury, cost may be the least of your concerns initially. Yet, unexpected medical care has the potential to impact your financial situation in a big way. Before it does, take the time to prepare your strategy for dealing with surprise medical expenses.

Plan ahead with health insurance: Under today's health insurance plans, you may face greater risk of sizable medical costs due to rising costs of healthcare, increasing deductibles and coverage changes year to year. Review your insurance coverage to ensure you understand what services or prescriptions are covered, and what medical bills you may be responsible for. It's worth reviewing how these basic but important policy components may apply to you:

- **Deductible** – Your deductible is the amount you're expected to pay each year for medical services covered by your health insurance plan. You are responsible for all expenses until you meet your deductible.
- **Out-of-pocket maximum** – Once your deductible is met, additional medical expenses will be applied to your out-of-pocket maximum. When you've incurred this amount, your insurance will pay all expenses covered by your plan for the rest of the year. Most insurance providers include your deductible in your out-of-pocket maximum.
- **In-network** – In general, medical expenses must be in-network, or part of your insurance company's system of providers, for the bill to be applied to your deductible or out-of-pocket maximum. If you require out-of-network services, check with your insurance provider to see how the bill will be handled.
- **Co-pay and co-insurance** – A co-pay is a set amount you pay each time you receive a service, such as a primary care physician visit or receiving a new prescription. Co-insurance is a set percentage of the expense you pay at the time of service. Co-pays and co-insurance may or may not apply to your deductible and out-of-pocket maximum.

Strategically use savings accounts: A key way to cope with unplanned medical costs is to have money already in the bank. Among the options to consider are:

- **Health Savings Accounts (HSAs)** – These are tax-advantaged savings plans associated with high-deductible health insurance policies. In 2018, individuals can save up to \$3,450 (\$3,400 in 2017) in an HSA while families can set aside as much as \$6,900 (\$6,750 in 2017). These are funds that can be used to pay out-of-pocket medical expenses this year or in future years.
- **Flexible Spending Accounts (FSAs)** – An FSA allows you to use pre-tax dollars to pay for certain medical expenses. Typically, you must spend these funds within the same calendar year.
- **Savings accounts** – If you don't participate in either type of plan or want to have a larger financial cushion, make sure you have a sufficient emergency fund. Set aside enough funds to cover your out-of-pocket maximum, or three to six months' worth of living expenses, whichever is greater.

Craft a bill-paying strategy: If you incur unexpected medical expenses, first work with your insurance company to understand how each bill is applied to your deductible or out-of-pocket maximum, noting co-pays and co-insurance where appropriate. Before paying each bill, make sure the amount matches the number calculated by your insurance company. Next, consider using the money you have available in your HSA, FSA or savings accounts dedicated to healthcare expenses. If you still have a balance remaining on your medical expenses, try to fit the costs into your budget. A medical expense may require you to trim spending in other areas in order to pay for these costs, either immediately or over a period of time.

Consider a healthcare directive: Lastly, have a conversation with your spouse or another trusted family member about your healthcare wishes and consider a healthcare directive. Directives allow you to designate one or more people to make healthcare decisions on your behalf if you're unable to make them yourself.

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AVOID LEFTOVER LEFTOVERS

Rethink about it! To start with, don't make more food than you need. How? Write a grocery list and stick to it – then store leftovers in the front of the fridge so you don't forget about them. Freeze bigger portions, and if you still end up with food waste, compost! Learn more on our website, just in time for the holidays.

RethinkWasteProject.org **RETHINKWASTE**