

Obituaries

Alfred "Al" Williams

December 21, 1931 – February 5, 2018

Alfred "Al" Williams, a longtime Camas, Washington, resident, born in Neosho, Missouri, passed away Monday, February 5, at his residence in Sisters.

He is survived by his wife, Barbara "Joan" Lilley-Williams; his children, Tammy Harrison (Scott), Terri Chiodo (Robert), Rodney Williams (Christy), Randy Williams and Ricky Williams (Nancy); his grandchildren, Felicia Harrison, Kristina Williams, Colton Williams, Kyler Williams, Sean Narhi, Chad Narhi, Robbie Williams, David Williams, Jr., Nova Williams, Brian Williams and Danny Williams, Angie Williams and Nicole Williams; and many great grandchildren, nieces, nephews and great nieces and nephews, and his stepchildren, Shelly Lighty, Michael Lighty and Tim Lighty, step-grandchildren, Sydney Mills, Christopher Lighty, Sasha Lighty Jacobs and Sablahn Lighty.

He was preceded in death by his former wife of 43 years, Ruth Elaine Williams, and his son David Williams, of Othello, Washington. He was also preceded in death by his parents, Bessie and Roy Williams and four brothers and one sister.

Al proudly served as a Sergeant in the United States Air Force during the Korean War. Boating was a passion, and Al belonged to the



Vancouver Yacht Club for many years. He was a member of the 19th Bombardment Group and enjoyed traveling to many of the Reunions held in various parts of the United States, and was also a member of the VFW in Camas, Washington. He was employed at the Camas papermill for 30 years as an additive supervisor.

His real joy was being with his family, extended family, and his dogs. He enjoyed bicycling, walking, motorhoming, music (all types, especially classical), history, dancing, gardening, watching TCM and western movies, talking about his military service, farming, building homes, meeting and visiting with his friends.

Services will be held at the Episcopal Church of the Transfiguration in Sisters on March 10, 2018, at 1 p.m. and a military burial at Willamette National Cemetery in Portland (the date to be announced at a later date).

In lieu of flowers, please send donations to the American Cancer Society.

Barbara Smith Burkart

September 26, 1943 – February 24, 2018

Barbara Smith Burkart passed away on February 24, from complications of Parkinson's Disease. She was surrounded by loving family, and died in Portland.

She was born to her parents Joe and Marie Smith in Oakland, California, on September 26, 1943. She was 74, and a fourth generation Smith from Oakland.

Barbara is survived by her husband William F. (Bill) Burkart, her three children David W. Burkart, Molly K. Jorgensen and Michael J. Burkart, and three grandchildren, Amanda Jorgensen, Mila Burkart, and William Burkart.

She attended high school in Piedmont, California and later attended Cal Poly, San Luis Obispo. While in college she participated in the Experiment for International Living and lived with two wonderful families in England. She completed her B.A. in elementary education, and met her husband Bill her senior year. After obtaining her teaching credential, they married and Barbara began an 18-year career of teaching and serving as a classroom aide

in the Piedmont, California, school system. She was active in the Piedmont community, was president of the Piedmont Swim Club and captain of Ladies Golf at Claremont Country Club.

As their children were graduating from college, Barbara and Bill moved to Black Butte Ranch (BBR), where they enjoyed 25 years of living in the beautiful mountains of Central Oregon. Barbara's many activities included golf, quilting and sewing, knitting and handwork, hiking, gardening, book group, group driving trips, travel and reading. She held many positions in the BBR Ladies Golf and Women's Association, and helped choose recipients of scholarships awarded by the Women's Association to deserving students at Sisters High School.



She was a weekly volunteer at the Sisters Habitat for Humanity Thrift Store. Her many friends describe her as a lovely lady, graceful, athletic and always put-together. Barbara was a most wonderful wife, mother, mother-in-law and grandmother. She is sorely missed.

Barbara will be cremated and there will be no services. Memorial gifts would be welcome to The M.J. Fox Foundation or other Parkinson's Disease research group.

CORRECTION

The obituary for Janice Marie Secrest in February 28 edition of *The Nugget* incorrectly used her maiden name of Lamb in the header.

PAINTLESS DENT REMOVAL
Saves you MONEY & TIME

- Independently owned local business, 24 years experience
- Save hundreds of dollars on your repair versus going to an autobody shop
- Fast – most repairs are completed in under an hour
- We offer mobile service that comes to you
- Estimates are free

Dent Craft

541-588-2299

PELLET PATIO HEATERS

For Sale or Rent!

Li'l Timber \$499

Big Timber \$749

Timber Gravity Grill Elite \$999

Or rent them for only \$63!

DON'T MISS OUT
 on the inserts in this week's issue!

Ray's Food Place: This week's **Fantastic Friday One-day Deal**, March 9 only, is for **Choice Boneless Beef Rump Roasts:** Buy 1, Get 1 FREE! (of equal or lesser value, \$4.99 per pound)

Bi-Mart: Bi-Mart's **Arctic King Chest Freezer** is on sale, discounted 25%. Regularly \$199.99, it's now **\$50 OFF** at **\$149.99!** Featuring 7 cubic feet, an easy-to-clean interior, and removable storage basket.

SISTERS RENTAL
 506 N. Pine St.
541-549-9631
 Sales • Service
 Rentals • Accessories
www.sistersrental.com

Is Your Portfolio Telling You to Make a Change?

The past nine years have been extraordinary for the stock market. From March 2009 to the end of 2017, the Standard & Poor's 500 Index, a benchmark of market performance, rose close to 300 percent. In 2017 alone, the index gained more than 21 percent. If you are an investor who has benefited from the extended bull market in stocks, you might think there's no reason to rebalance your portfolio. However, certain investments or sectors you own may have prospered in recent years, possibly affecting the level of risk you have in the market. With market performance where it is, it may make sense to review your portfolio and determine if changes are appropriate.

The importance of rebalancing: Rebalancing is a process of shifting assets in your portfolio back to your original allocation to more suitably reflect your investment objectives and risk profile. Because the markets move in unpredictable cycles, it's important to remember that the types of returns many investors saw in 2017 won't necessarily be repeated in the next few years. While stocks have historically moved higher over time, there are periods when they either perform below average or give back some of the gains they previously achieved. These market swings mean an investor may have to make adjustments to their portfolio mix over time. Keep in mind that rebalancing does not guarantee a profit or protect against a loss.

As a simplified hypothetical example, assume an investor's portfolio was established with a mix of 60 percent stocks and 40 percent bonds. This mix would be determined based on the investor's risk tolerance and goals. After the market's recent winning streak, stocks may now represent 70 percent of the portfolio. This could be considered an "overweight" position compared to the investor's designated allocation. If stocks experience a correction, the "overweight" position in equities could work against the investor. It may make sense to reduce the stock position back to its original allocation of 60 percent, and move 10 percent of the portfolio back into bonds. In this way, the portfolio would more accurately represent the investor's risk profile.

When to shift assets: There are many market or personal events that may cause investors to rebalance their portfolios. While the following rules of thumb may give you an idea of when to consider reallocating your investments, remember that the right time and frequency is different for each investor. Consider reallocating:

- When one asset class is a certain percentage higher or lower than its original representation in your portfolio. Your investments will swing up and down day-to-day and week-to-week, so work with your financial advisor to establish a benchmark for when volatility may trigger a change in your investment makeup.
- At a set timeframe, such as quarterly, biannually or annually. Reviewing on a regular schedule may help you avoid making an emotional decision during times of market volatility.
- When you recognize a broad, persistent trend in the markets. For example, upward trends in emerging markets' performance or rising interest rates in the U.S. could affect your portfolio or present an investing opportunity based on your goals.
- Because of changes in your own life. Major life events, such as marriage, divorce, the birth of a child or grandchild, or deciding on a retirement date, may require you to adjust your investments so they align with your new priorities. For example, if you decided to retire early you may want to reduce your exposure to risk in case the markets dip before your retirement date. This could mean shifting a portion of your portfolio into more conservative investments.

Be aware of tax ramifications: Even if you hold investments in a variety of accounts, consider assessing all of your holdings as one portfolio to determine if you need to rebalance your assets. Be aware that if you sell positions in taxable accounts, you may incur taxable gains. If you make changes within a tax-advantaged account (such as IRAs or a workplace retirement plan), you may be able to avoid any current tax implications from the rebalancing process.

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 541-382-2354. Mark is located at 35 NW Hawthorne Avenue, Bend, OR.



Ameriprise Financial and its affiliates do not offer tax or legal advice. Consumers should consult with their tax advisor or attorney regarding their specific situation. Investment advisory products and services are made available through Ameriprise Financial Services, Inc., a registered investment adviser. Ameriprise Financial Services, Inc. Member FINRA and SIPC. © 2018 Ameriprise Financial, Inc. All rights reserved.