



PHOTO BY KATHRYN GODSIFF

Pony Club quiz rally participants demonstrating practical skills. They were also tested on theory and general equine knowledge.

Young equestrians hold quiz rally

By Kathryn Godsiff
Correspondent

Sisters Elementary School was bustling with more than 60 equestrians, sans the horses, on earlier this month.

The Oregon Region of United States Pony Club held a qualifying quiz rally, an annual non-riding, knowledge-based competition that put Pony Club members from Oregon and southwestern Washington through their paces. Points accrued at the rally go toward qualifying for national Pony Club championships.

Pony Club, which began in the UK in 1929 and in the United States in 1954, exists to teach riding and the proper care of horses to equestrians of all ages. It is not limited to equines with short legs. All sizes of horses are found at Pony Club events. All riders are welcome to participate and learn lifelong horse management, riding, sportsmanship and leadership skills.

Not all Pony Club activities involve riding. The quiz rally spanned five sections, each testing the participants' knowledge in practice and theory. There was a written section, a classroom section where questions were asked and answered orally. This occurred in front of a panel of assessors and other participants, testing public speaking and recall skills. Three additional sections had the interesting titles of "stations, mega-room and barn."

Stations had teams cycling through different tasks, working as a team to figure out things such as how to assemble a bridle or associating different animals or things with an appropriate part of a horse (yes, horses do have frogs).

Mega-room involved different matching activities. This was a timed activity, building skills and associations.

Barn took place outdoors and involved a couple of

placid ponies. Competitors were asked questions relating to barn management and demonstrated basic horse-handling skills such as leading the pony and tying it a horse trailer.

Annie Winters of Sisters organized this year's quiz rally. She comes from a Pony Club background in the UK and has been involved with Pony Club in Central Oregon for several years. Winter said that members from Sisters who were competing at the rally included her daughter, Chloe, and Isabelle Rex.

Chloe added, "I really enjoy Pony Club rallies, as I get to see all my friends from all over the Oregon region. Pony Club has taught me so much about how to be a better rider and how to properly take care of my horse."

Commentary... Elders with a story to tell

By Joann Power
Columnist

My husband and I are aging, each approaching 85 years of life. I have a story to tell that has or will have parallels with others who are aging. Who, don't doubt, is everyone, but circumstances are not the same for everyone.

Old age is a privilege denied to many. Perhaps it should be deeply appreciated in spite of its nuisance. It is a series of losing everything and everyone until lost is the part of us that does not leave Earth alive. This is a big change, but maybe not the end?

I do what I can do taking care of me and my husband so our social and physical needs are met. I am connected firmly to Sisters Senior Alliance, which has many committed people making many changes in this community for the welfare of everyone who is aging. That's everyone, of course, from conception on. A community that recognizes this is a strong one. No one is lonely, left out or isolated.

My grandmother lived with me and my family. I have all my life loved old people and recently realized why as I became well acquainted with many 90- to 103-year-olds at an assisted-living facility in Redmond where we stayed for two months. This due to a desperate need for my

husband, Bill, to have care and rehabilitation in a safe place to recover from a knee replacement, complicated by blood clots, intolerance to pain meds and dizziness.

Those old people had things to tell us every day. We were the new kids on the block. Here is a sample of their wisdom that practiced can make life better for listeners:

I am not doing well, but this is so much better than the alternative. I don't know why I am still living. I am ready for the ultimate change, but I wouldn't kill myself even if I could. You're lucky to be going back to your home. This is OK and necessary now, but not home. All my life I have been disabled. I always found someone worse off than I and made them my friend. I never lacked friends. Live for today. Be glad you woke up on this side of the grass. No one knows what

will happen tomorrow. Don't buy trouble by worry. It only helps if you can do something about it. Wake up and greet the day with gratitude. Know that God's love is with you, no matter what. Life — and especially old age — is not for sissies. You are strong because God is everywhere in you and around you. Look for the bright colors. Love others and pray for them. Smile at others and they smile at you. If your kids do not come to see you, picture them having a good time in their busy lives. Your kids are not yours. They belong to themselves. You are yours, so have a good time and spend their inheritance. (This last said facetiously, I think.)

Do we need unread history books to tell us about what we have not experienced? Or to tell us what to avoid? No, just a few very old people around us who love us and whom we love.

When Life Events Affect Your Benefits

Getting married or divorced, having or adopting a baby and retiring are significant milestones in life. These "qualified life events," as they are commonly referred to in the insurance industry, may permit you to make adjustments to the benefits you receive through your employer or other provider. If you've experienced a life event this year, review your benefits and determine if you need to make new or different elections to ensure the desired coverage for you and your family. Keep the following items in mind as you complete your review:

Act promptly. Be aware of deadlines to make your new benefits elections. Generally speaking, providers offer special enrollment for a limited timeframe during which you can update your new status or make changes in your covered dependents. If you miss the window, you may face a waiting period. In some cases, a missed deadline means you're out of luck until the next open enrollment period or the first of the year, whichever applies to your situation.

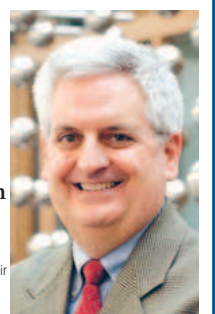
Change health insurance coverage. Do you have enough insurance? Too much? If you're newly married, compare the benefits offered to you and your spouse through your respective employers to see where you can get the most value. A higher deductible plan may make sense if you have two incomes, are both young and healthy and don't anticipate significant medical expenses. If you add children to your family, you'll want to make sure they are included in your health insurance as dependents. If you're retiring before you are eligible for Medicare, evaluate COBRA benefits (continued coverage under your employer's plan), insurance through a still-employed spouse or your options through the healthcare marketplace.

Evaluate life and disability insurance. Marriage, divorce and the addition of children are all reasons to evaluate your life and disability insurance coverage. If your coverage is insufficient, make it a priority to obtain additional insurance. Unfortunately, many policyholders forget to remove a former spouse as a beneficiary to their policies following divorce and remarriage, which can complicate legal matters should your health be unexpectedly jeopardized. When reviewing your coverage, take time to verify that your beneficiary designations are correct.

Adjust your Health Savings Account (HSA) contributions. If you have a health savings account (HSA) and experienced a family event this year, the amount you're allowed to contribute annually may have changed. If you added to your family through marriage or children, you can set aside more money in a HSA. If you experienced a divorce, you can split savings accumulated in an HSA or assign the benefits to your former spouse as part of a divorce agreement. Check with your healthcare provider to learn how much you can contribute based on your situation.

Consider legal and financial advice. Some life events, such as divorce or adoption, may involve benefits decisions that have legal implications. Consider meeting with an attorney to discuss your situation and get advice on next steps. Additionally, these events may trigger numerous changes to your budget, investments or other financial affairs. Think about meeting with a financial advisor who can help you evaluate your benefits within the broader financial picture of your life goals and retirement plans.

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