## **Local connections come together**

Sisters locals have come together to help a branch office open for a local financial advisor to serve as a community resource. Dr. Tom and Peggy Rheuben have called Sisters country home for more than 25 years. The Rheubens are longtime friends of Sisters financial advisor Darren Layne and fans of his employer, Edward Jones Investments. Edward Jones was started in 1922 to offer people in underserved rural areas the opportunity to have a financial advisor.

The local advisor serves as a resource during market ups and downs, through life changes and events, and educating people about their choices with investments and insurance. The Rheubens were thrilled when Layne's officemate Karen Kassy approached them when she was ready to move to her own office location.

They have signed a long-term lease with Edward Jones in the space adjacent to their dental office at 304 W. Adams.

An even stronger local connection was forged when Tom and Peggy's longtime friend, contractor Mark Smeltzer, of Sisters, was awarded the contract to do the office remodel.

Smeltzer said, "Tom recommended me to Karen and she put me in touch with the Edward Jones liaison. I competed against three other worthwhile companies and am happy we are 'keeping it local' with everyone from the landlord to remodel to my local subcontractors to Karen's office."

Kassy has 20 years experience as an educator and two degrees in business. When she was in second grade, her father, who worked in finance, taught her a simple math trick called "the rule of 72" that shows how quickly an investment doubles at a certain interest rate. Kassy remembers thinking, "What? Your money can double without you having to ever work for it? That's magic!' Her dad started her investing as a teenager.

When she moved to Sisters, Kassy chose Darren Layne to become her financial advisor, "because of his great integrity."

Fast-forward several years, and the tables turned.

"When I was looking for a new company to work for, I asked Darren to keep his ears out for me, because he grew up in Sisters and is deeply connected in our town. He surprised me in suggesting I become a financial advisor," Kassy said. "Darren convinced me that because



Tom and Peggy Rheuben offered up a space when Karen Kassy opened her own Edward Jones office in Sisters.

of my background, starting with my dad teaching me at age seven, experience, 20 years' of relationships with people in Central Oregon, and my work as an educator, that I would be able to help people understand their financial picture."

Edward Jones advisors learn clients' needs and dreams and then create a "roadmap" helping people understand where they are now and how to get where they want to go.

Why not stay in Layne's office?

Kassy explains, "Darren has been a great co-worker and mentor and Edward Jones's business model is for each person to have their own office once they've grown their business to a certain level in serving their communities."

She offers personal face-to-face or secure online meetings at no charge, including a free financial plan or "second opinion" review of what people may have already in place. Kassy also has held several educational events where she brings in experts on socially responsible/sustainable investing, social security and more. Future events will include these and a women's investing seminar as well. For more information, contact Kassy at 541-549-1866.

The best part of her job? "That's easy," Kassy says, "The people. Often they are so surprised that they are in better shape than they think they are and once they have a plan they understand they can move forward toward their dreams. I love helping them through monitoring, informing, adjusting and navigating - including during times of ups and downs in the market which can create changes and opportunities."

During COVID-19, Kassy can offer additional help to those who are no longer with their employer.

"I can explain options for 401(k), Simple, 403(b) or other plans they may have had at their past employer. Most people don't realize they may be able take control and I can help them understand their choices."



## March was a chilly one in Sisters

According to preliminary data received by NOAA's National Weather Service in Pendleton, temperatures in Sisters averaged colder than normal during March.

The average temperature was 35.6 degrees which was 4 degrees below normal. High temperatures averaged 47.6 degrees, which was 4.1 degrees below normal. The highest was 65 degrees on March 6. Low temperatures averaged 23.5 degrees, which was 3.9 degrees below normal. The lowest was 10 degrees, on March 18.

There were 24 days with the low temperature below 32 degrees. There were three days when the high temperature stayed below 32 degrees.

Precipitation totaled 1.35 inches during March, which was 0.37 inches above normal. Measurable precipitation

— at least .01 inch — was received on nine days with the heaviest, 0.47 inches on March 31.

Precipitation this year has reached 3.69 inches, which is 0.49 inches below normal. Since October, the water year precipitation at Sisters has been 7.40 inches, which is 1.66 inches below normal.

Snowfall totaled 9.4 inches with at least one inch of snow reported on three days. The heaviest snowfall was 5.8 inches reported on March 15.

The outlook for April from NOAA's Climate Prediction Center calls for below-normal temperatures and abovenormal precipitation. Normal highs for Sisters rise from 55 degrees at the start of April to 62 degrees at the end. Normal lows rise from 29 degrees to 32 degrees. The 30-year normal precipitation is 0.95 inches.



