

Financial tips to alleviate stress during a crisis, such as the pandemic

BY HEATHER HAWORTH

After spending the last decade recovering from the Great Recession, Redmond was on the brink of record-breaking expansion. Job gains in Central Oregon were outpacing the rest of the nation and tourism was rising.

At the beginning of 2020, many in Redmond were optimistic about our economy's growth, but then the pandemic hit. COVID-19 raised unemployment rates and tourism came to a screeching halt.

Then, we were hit with a devastating wildfire season that damaged our neighbor's homes and businesses.

As the Branch Manager at OnPoint Community Credit Union's Redmond Branch, I've seen our community ride this economic rollercoaster

firsthand. We're committed to helping our members make smart decisions about their finances through good times and bad. While it's hard to predict our region's economic future, there's always a chance for another crisis around the corner, whether it's a global health crisis or a personal challenge. You can build your financial resilience to weather the ups and downs by taking a few key actions:

Prepare for a crisis at all times

Crises are unpredictable. Industries that suffered during the Great Recession, like the housing market, are soaring amid the COVID-19 pandemic. You never know if your job or industry will benefit or suffer during an economic crisis. To ensure you're ready no

GUEST COLUMN



Haworth

matter what's ahead, you should future-proof your finances with two types of savings funds.

The first, an emergency fund, builds toward a minimum of three months' worth of living expenses to help you through an income disruption. The second is a rainy-day fund to cover one-time expenses due to an unexpected problem, like wildfire damage or car troubles. Contribute to these funds regularly and when a crisis arises, you'll feel less stress and get back on your feet more quickly.

Protect your credit

There may come a time when you can't fulfill your monthly payment obligations. However, missing payments risks damaging your credit or a bill going to collections. You can protect your credit by reaching out to creditors as soon as you know you might miss a payment. Let them know how much you can afford to pay and when you can restart regular payments.

Potential solutions to discuss with your lender

- Adjustment in due date.
- Setting up a payment plan.
- Waiving late fees and other penalty charges.
- Restoring previous interest rate levels.
- Proactively addressing

your finances increases your chances that lenders will negotiate a payment plan, allowing you time to bounce back and protect your credit.

Remember, whether you're in a crisis or enjoying financial security, you should regularly check your credit report to ensure all accounts are current and only authorized by you. If you find any inaccurate information, it's up to you to fix the error on your credit report.

Reach out to your community for support

The past year has presented our community with many complex challenges. Throughout the COVID-19 pandemic, our community has come together to help each other by holding food and clothing

drives and shopping at local businesses.

When the record wildfires hit last summer, our community rose to the challenge again, with families taking in those who lost their homes or had to be evacuated. There is always a place to turn to for help.

If you ever find yourself in need, never hesitate to reach out to your neighbors, community organizations, or your financial institution for support.

Despite Redmond's population growth over the last decade, we remain a small-town community with people who care for one another through whatever challenge comes our way.

Heather Haworth is the Redmond branch manager for OnPoint Community Credit Union.

Calendar

Continued from P1

THURSDAY 3/11

Aqua Wellness Cardio Plus: A combination of no to low impact cardio plus the instructor's choice of stretches, core work, balance, coordination, Pilates or yoga, to keep you ready to re-enter the resistive forces of the water in the pool; 9-10 a.m.; \$3.50; online; raprd.org or 541-548-7275.

Balance & Core with Marnae: This class is a blend of Pilates and Yoga moves. Along with the added strength and core conditioning, this class designed to help with flexibility, posture, and focus on the core muscles. Flexibility is the most overlooked element of fitness; make it a part of your schedule. In-person class and online; 9:15-10:15 a.m.; \$3.50; RAPRD Activity Center 2441 SW Canal Blvd., Redmond; raprd.org or 541-548-7275.

Get Your Feet Wet — Intro to Aquatic Fitness: Learn what makes this environment different and how to manipulate the benefits of water in your favor. This class will be offered as a Zoom virtual class. Contact Robin Gaudette for instructions and an invitation to the class at robin.gaudette@raprd.org; 11 a.m.-1 p.m.; registration required; raprd.org or 541-548-7275.

Central Oregon Sportsmen's Show: The annual outdoor sports and recreation exhibition will be held and include seminars, local and regional business and more. Tickets must be purchased in advance online; noon-8 p.m.; \$5 to \$12; Deschutes County Fair & Expo Center, 3800 SW Airport Way, Redmond; go.evnt.com/749204-1 or 503-246-8291.

CASA Information: Be A Voice for Kids in Foster Care. Join our virtual one hour Zoom session to learn more about becoming a Court Appointed Special Advocate for kids in foster care; noon-1 p.m.; online; go.evnt.com/742986-0 or 541-389-1618.

Know Wild — Wildflowers of Oregon: Take a wildflower journey across Oregon with author Damian Fagan; 6-7 p.m.; Deschutes Public Library, online; go.evnt.com/745522-0 or 541-312-1032.

Zoom Author Event — Alexi Pappas: The author and Olympian will discuss her memoir "Bravey." The ticket includes a copy of the book; 6-7 p.m.; \$27; Roundabout Books, online; go.evnt.com/742991-1 or 541-306-6564.

FRIDAY 3/12

Zumba Gold: Experience the dynamic energy of Zumba in a low-impact

version. This class is great for active older adults or a true beginner with no previous experience who wishes to add the fusion of Latin moves to their workout. Held online or in-person (limited capacity); 7:45-8:45 a.m.; \$3.50; RAPRD Activity Center, 2441 SW Canal Blvd., Redmond; raprd.org or 541-548-7275.

Virtual Coffee Clatter with American Legion: The Redmond Chamber of Commerce will lead a virtual discussion with the veterans nonprofit; 8:30 a.m.-9:30 p.m.; online; go.evnt.com/749190-0 or 541-923-5191.

Cardio Kickboxing: Jab, cross, hook and uppercut will be the terminology used to get your heart racing in this energy pre-choreographed cardio endurance-based class. Limited to 6 people; 9:15-10:15 a.m.; \$3.50; RAPRD Activity Center 2441 SW Canal Blvd., Redmond; raprd.org or 541-548-7275.

Central Oregon Sportsmen's Show: The annual outdoor sports and recreation exhibition will be held and include seminars, local and regional business and more. Tickets must be purchased in advance online; noon-8 p.m.; \$5 to \$12; Deschutes County Fair & Expo Center, 3800 SW Airport Way, Redmond; go.evnt.com/749221-2 or 503-246-8291.

Nonfiction Book Club: Discussing "The Other Oregon: People, Environment and History East of the Cascades" by Thomas R. Cox; 1-2 p.m.; Roundabout Books, online; go.evnt.com/739544-0 or 541-306-6564.

Virtual Presentation — Connecting with the Universe through Science and Stories: When you look up on a clear night, you see into the universe. Amy Sayle, Ph.D., communicates astronomy to the public and tells stories under the stars at the Morehead Planetarium and Science Center; 6-7 p.m.; registration required; High Desert Museum, online; go.evnt.com/738798-1

Redmond Northern Lights: The St. Patrick's Day-themed multimedia light show will be projected on the side of the pizza parlor; 6:30-9 p.m.; Grace and Hammer, 641 SW Cascade Ave., Redmond; go.evnt.com/746286-0 or 541-923-5191.

SATURDAY 3/13

Aqua Wellness Dry Aqua Zumba: Join the fun with Zumba. If you have been doing Aqua Zumba in the pool, this class is adapted for you, low to no impact and slow enough to have fun. You can do it standing or in a chair; 9-10 a.m.; \$3.50; online; raprd.org or 541-548-7275.

Central Oregon Sportsmen's Show: The annual outdoor sports and recreation exhibition will be held and include seminars, local and



The Central Oregon Sportsmen's Show will take place March 11 through 14. Spokesman file photo

regional business and more. Tickets must be purchased in advance online; 10 a.m.-8 p.m.; \$5 to \$12; Deschutes County Fair & Expo Center, 3800 SW Airport Way, Redmond; go.evnt.com/749226-2 or 503-246-8291.

Redmond Northern Lights: The St. Patrick's Day-themed multimedia light show will be projected on the side of the pizza parlor; 6:30-9 p.m.; Grace and Hammer, 641 SW Cascade Ave., Redmond; go.evnt.com/746288-0 or 541-923-5191.

Countryfied Live: The local country band will perform outside; 6:30-9 p.m.; \$15; The Angle at General Duffy's, 404 SW Forest Ave., Redmond; eventbrite.com

SUNDAY 3/14

Central Oregon Sportsmen's Show: The annual outdoor sports and recreation exhibition will be held and include seminars, local and regional business and more. Tickets must be purchased in advance online; 10 a.m.-4 p.m.; \$5 to \$12; Deschutes County Fair & Expo Center, 3800 SW Airport Way, Redmond; go.evnt.com/749226-2 or 503-246-8291.

Redmond Northern Lights: The St. Patrick's Day-themed multimedia light show will be projected on the side of the pizza parlor; 6:30-9 p.m.; Grace and Hammer, 641 SW Cascade Ave., Redmond; go.evnt.com/746289-0 or 541-923-5191.

MONDAY 3/15

Fitness 4 Life with Diane: This class is 20 minutes of low impact moves, 20 minutes of strength exercises designed

to increase range of motion and 20 minutes of balance and flexibility; 7:45-8:45 a.m.; \$3.50; online; raprd.org or 541-548-7275.

Powercut Plus with Julane: This weightlifting class uses free weights, resistance bands and fitness balls along with great music to get you through an hour of head-to-toe muscle work. Cardio intervals are interjected between strength sets. Offered online or in-person (limited capacity); 9:15-10:15 a.m.; \$3.50; RAPRD Activity Center, 2441 SW Canal Blvd., Redmond; raprd.org or 541-548-7275.

RAB Middles Book Club: The book club for middle grade readers will discuss "The Sea in Winter" by Christine Day; 6-7 p.m.; Roundabout Books, online; go.evnt.com/739550-0 or 541-306-6564.

TUESDAY 3/16

Zumba Gold: Experience the dynamic energy of Zumba in a low-impact version. This class is great for active older

adults or a true beginner with no previous experience who wishes to add the fusion of Latin moves to their workout. Held online or in-person (limited capacity); 7:45-8:45 a.m.; \$3.50; RAPRD Activity Center, 2441 SW Canal Blvd., Redmond; raprd.org or 541-548-7275.

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combination of no to low impact cardio and toning exercises, to keep you ready to re-enter the resistive forces of the water in the pool; 9-10 a.m.; \$3.50; online; raprd.org or 541-548-7275.

Balance & Core with Marnae: This class is a blend of Pilates and Yoga moves. Along with the added strength and core conditioning, this class designed to help with flexibility, posture, and focus on the core muscles. Flexibility is the most overlooked element of fitness; make it a part of your schedule. In-person class and online; 9:15-10:15 a.m.; \$3.50; RAPRD Activity Center 2441 SW Canal Blvd., Redmond; raprd.org or 541-548-7275.

Know Wild — Pollinator Pathway & Native Bees of Central Oregon: Learn how you can help pollinators this spring and get acquainted with native bees in this two-part presentation with Basesy Klopp and Toni Stephan; 3-4 p.m.; Deschutes Public Library, online; go.evnt.com/749182-0 or 541-312-1029.

Redmond Committee for Art in Public Places Meeting: A regular meeting will be held; 4:30-6 p.m.; online; go.evnt.com/749177-0 or 541-923-7763.

Redmond City Council Special Meeting: A special meeting will be held; 6-8 p.m.; online; go.evnt.com/749178-0 or 541-923-7710.

DEATH NOTICES

Richard "Dick" A. Davis of Sisters, OR; Redmond, OR November 13, 1937 - February 19, 2021

Arrangements: Arrangements Entrusted To: Redmond Memorial Chapel www.redmondmemorial.com ; 541.548.3219
Services: A Graveside Service will be held at Redmond Memorial Cemetery on Friday, March 12, 2021 at 11:00AM
Contributions may be made to: Local Charity of Choice

Donald Robert Gearke of Redmond, OR June 19, 1931 - February 28, 2021

Arrangements: Autumn Funerals of Redmond is honored to serve the family. 541-504-9485 Memories and condolences may be expressed to the family on our website at www.autumnfunerals.net
Services: A memorial service will be held at a later date.
Contributions may be made to: Partners in Care Hospice 2075 NE Wyatt Ct., Bend, OR 97701

Kimberly Sue Me-deiros of Redmond, OR March 4, 1971 - March 1, 2021

Arrangements: Autumn Funerals of Redmond is honored to serve the family. 541-504-9485 Memories and condolences may be expressed to the family on our website www.autumnfunerals.net
Services: A private service will be held at a later date
Contributions may be made to: Heart n Home Hospice, 745 NW Mt. Washington Dr Suite 205, Bend, OR 97703

Paul Joseph Phanco of Redmond, OR Sep 7, 1945 - March 2, 2021

Arrangements: Autumn Funerals, Redmond 541-504-9485 www.autumnfunerals.net
Services: No Services will be held at this time.

John P. Vanderheiden, M.D of Bend, OR May 6, 1937 - March 4, 2021

Arrangements: Baird Funeral Home of Bend is honored to serve the Vanderheiden family. Please visit our website, www.bairdfh.com, to share condolences and sign our online guest book.
Services: A Funeral Mass will be held on Thursday, March 11 at 10:00 AM at St. Francis of Assisi Catholic Church at 2450 NE 27th Street Bend, Oregon 97701. A rosary will take place prior to Mass in the church. Graveside services will follow. The Mass will be livestreamed. A Celebration of Life for Dr. John Vanderheiden will be held at a later date.
Contributions may be made to: Partners in Care Hospice of Bend 2075 NE Wyatt Court Bend, Oregon 97701 https://www.partnersbend.org/donation/ St. Francis of Assisi for the restoration of the historic church 2450 NE 27th Street Bend, Oregon 97701 https://giving.parishsoft.com/App/Giving/sain2450195 Mt. Bachelor Sports and Education Foundation (MBSEF) 2765 NW Lola Drive Bend, Oregon 97703 http://www.mbsef.org/

Elaine Jones of Redmond, OR August 23, 1930 - March 2, 2021
Arrangements: Autumn Funerals of Redmond is honored to serve the family. 541-504-9485 Memories and condolences may be expressed to the family on our website at www.autumnfunerals.net
Services: A private service will be held at a later date.
Contributions may be made to: Heart n Home Hospice, 745 NW Mt. Washington Dr., Suite 205 Bend, OR 97703

OBITUARY DEADLINE
Call to ask about our deadlines 541-385-5809

SOLUTION
Crossword on Page 2

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OBITUARY

MONA LEE JUDSON
September 16, 1937 - February 26, 2021

Mona Lee Judson, age 83, passed away peacefully with her three children by her side on February 26, 2021. She was born, Mona Lee Kirchmeier, in House, New Mexico on September 16, 1937 and later moved to the Pacific Northwest. She lived in Redmond, Oregon for the past 23 years and was much loved by colleagues and patrons of the Fred Meyer Floral and Garden Center, where she worked for 14 years. Mona loved gardening, photography, crafting, and spending time with her children and her beloved grandchildren. She is survived by two brothers, three children, seven grandchildren, and three great-grandchildren. Her children would like to express their deep appreciation for the wonderful care she received from her hospice team through Partners In Care of Bend. If desired, memorial contributions can be made in her name to The Shepherd's House, PO Box 5484 Bend OR 97701, or to Partners In Care, Hospice Bend, at partnersbend.org

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