

## SENIORS

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require a lot of physical activity or other reasons.

"If less-educated people are retiring early and comfortable in their retirement years, good for them, but we know they aren't," said Matt Rutledge, research economist at the Center for Retirement Research at Boston College.

There is a widening gap in retirement ages between college and high-school graduates, Rutledge says, one that is most apparent when looking at the average age of retirement for men. The increasing number of women in the workforce in recent decades can skew the overall figures.

Men with college degrees are retiring at an average age of 65.7, according to Rutledge's calculations based on government data. That's nearly three years later than men with only high-school degrees, who are retiring at an average age of 62.8.

In the late 1970s, though, the two groups were retiring at nearly the same age: 64.6 for college graduates and 64.1 for high-school graduates.

"We see people intending to work a whole lot longer, but the problem is for the most part, it's a lot easier for college graduates to fulfill that plan," Rutledge said.

This divide between highly- and less-educated Americans begins long before the golden years. Starting from their 20s, college graduates are more likely to have jobs and make more money than their less-educated peers. Last year, for example, the typical college graduate earned nearly two-thirds more than the typical high-school graduate, among all workers aged 25 and above.

That's driving a split in retirement savings: The typical households run by someone with a college degree has \$116,900 in a retirement account, more than triple the \$36,000 median for households run by someone with only a high-school diploma.

### What's driving the retirement divide

Health is a big factor in deciding when to retire, Rutledge said. A stroke, heart attack or depression could knock anyone into an



WesCom News Service photo

Studies find those over the age of 65 with a college degree may be better off than those without one.

earlier-than-expected retirement, but less-educated Americans tend to have worse health as a group than their higher-educated peers.

Less-educated Americans also are more likely to be in physically demanding jobs, which are tougher to keep as age increases.

Among men aged 50 and over, for example, 61 percent of workers without a college degree have to move heavy loads (or people) as a regular part of their job. That's more than double the 23 percent rate of their college-graduate peers, according to researchers at Harvard University, RAND Corp. and the University of California, Los Angeles. Lower-educated workers also are much more likely to have jobs that require them to stand all the time, do repetitive hand movements or be in tiring or painful positions.

"It's much easier to work sitting down at a computer at 65 than in a warehouse," said Craig Copeland, senior research associate with the Employee Benefit Research Institute.

The federal government said 19.2 percent of everyone aged 65 and over was employed, as of September. That's tied for the highest rate since 1962, and it's nearly double the level of the mid 1980s.

### Why keep working

Incentives are aligned for people to keep working, even past their mid-60s.

When clients at wealth adviser Brouwer & Janachowski come to CEO Stephen Janachowski, he shows them how much in

spending money they'll have each year in retirement, if they retire at 62. Then he shows how much larger that number would be if they wait until 67, as much as 50 percent higher in some cases.

"We're not trying to talk them into it," he said. "It's more giving them options. Do you want to be able to take more trips, spend more time with your family, and is it worth it to you to work longer and have more of those things?"

Consider someone who turns 66 this year and would get \$1,000 monthly as their Social Security benefit. If that person had retired at 62, their monthly benefit would have been only \$750. And for each year they delay getting benefits past 66, the size of that benefit will grow by 8 percent, until they reach age 70.

### A busy set of golden years

Gerry Goldsholle just celebrated his 78th birthday, and he's still working. He has degrees from William and Mary and Columbia University, and after a roughly two-decade career with MetLife, he took an early-retirement offer when he was 50 years old.

His first wife had recently died and he was ready for a big change. But after just three months of retirement, he was bored.

"I missed the action and working with smart people," he said.

He started doing consulting work after people from his days with MetLife reached out to him for help with projects. This gig

grew into Advice Co., which runs the legal-advice site FreeAdvice.com. Goldsholle is CEO of the company and also travels extensively with his wife — he remarried in 1996 — who says she would prefer he "re-retire."

"I think she knows that's not likely as long as I remain healthy and so long as my colleagues and I feel I am making a positive contribution," he said in an interview conducted over email.

### A tougher time

Beverly Morris, 58, wants to work but finding a job isn't easy.

The Austin, Texas, resident used to have a good job filing insurance claims, but recently began taking care of her six grandchildren after her daughter ran into trouble with drugs. That meant she couldn't work nights anymore.

Morris said during job interviews she can tell her age and lack of a college degree are hindering her, based on the questions asked.

Ageism is a problem across the economy for people as young as 40, according to AARP, which has started a job board to help connect older workers with jobs in light of this challenge.

In the meantime, she does work for delivery services such as GrubHub and Doordash to make ends meet.

She did start college but didn't finish because of the appeal of working life.

"I could get a decent job without a degree," Morris said. "It's not like that now."

## FACEBOOK

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worked for the Trump campaign and aimed to use the data to influence elections. More recently, Facebook revealed that hackers managed to pierce its security to break into 50 million accounts.

Facebook says it won't "listen to, view or keep the contents" of video calls, adding that the Portal camera won't use facial recognition or identify people in the video calls. The device will allow users to disable the camera and microphone with a single tap and to lock it with a numerical passcode. There's also a physical camera cover to prevent recording.

Portal will not display Facebook ads "at this time," the company said, although it noted that third-party services such as music streaming might embed their own ads the same way they do on other devices.

The company says Facebook's privacy policy applies to Portal, since it uses Messenger for voice and video calls. Facebook executives have repeatedly said that the company does not use the contents of messages or calls for advertising purposes and will not do so in the future. Still, there are other, less direct possibilities for the future.

## BRIEFLY

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by collecting voluntary payroll deductions from employees and disbursing these funds to community service groups, including food banks in Elgin and North Powder, Court Appointed Special Advocates of Eastern Oregon, and the Baker City Backpack Program. For more information visit [www.uweo.org](http://www.uweo.org).

### Wolf depredation compensation available

LA GRANDE — At its Oct. 3 meeting, the Union County Board of Commissioners awarded wolf depredation compensation funding to a county resident located near Starkey. An application was received requesting reimbursement for

"This is going to gain (Facebook) not only a place in the smart home, but also data they may not have been able to collect before or understand before," said ABI Research analyst Jonathan Collins. This includes people's location, activities and interests — "all the reasons companies want to get into the home."

That said, Facebook says Portal does not collect any information about people's home, listening only for voice commands. The camera, when enabled, detects people as they walk into the room but does not identify specific people or record anything about people's homes, according to Facebook.

Facebook will offer Portal in two sizes — a \$199 model with a 10-inch horizontal screen and a \$349 "Plus" version with a 15.6-inch screen that can switch between vertical or horizontal orientations.

Both models also include an internet-connected speaker that features Amazon's voice-activated digital assistant, Alexa. Portal connects calls through Messenger, meaning that it can reach people who don't have a Portal themselves. And since Messenger can be used without a Facebook account, Portal users won't need a Facebook account to use it — only Messenger.

fencing as a means of a nonlethal wolf deterrent technique designed to minimize wolf-livestock conflicts. The resident is located in an area of known wolf activity, which is a requirement for receipt of funding. Previous successful applicants received funding for range riders, herders, livestock guard dogs, air patrol and fencing.

Compensation remains available by application until Jan. 1, 2019. If adequate grant funds are not available to fully fund each approved application, reimbursements will be determined at the discretion of the Union County Wolf Depredation Compensation committee. Additional information and applications are available at [www.union-county.org](http://www.union-county.org) or by calling 541-963-1001.

## ELGIN

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also bought the Sommer building next door, and they used it to store all their vending machines and restaurant supplies, including boxes of candy bars. Naturally, Bobby and Kathy made a habit of coming to the store after school hours.

"I could come here after school and go next door, and as long as the candy box was open, I could have a candy bar, but we weren't allowed to open boxes. I've had a long obsession with candy bars," she said with a laugh.

During the 1970s, Miller and Burton expanded by

buying a big restaurant supply business in Boise, Idaho, and Burton moved there to manage that, while Miller handled business in Northeast Oregon through the Elgin Electric store. Each partner had his own routes to work with the vending machines and restaurant supplies, and Miller did the bookkeeping. Miller got so busy with this part of his business that he hired appliance sales employees for the store, including Boots Churchill, who worked there for more than 20 years.

In 1984, Miller and Burton wanted to downsize and retire soon, so they sold off the vending and restaurant supply business in Boise,

leaving only the operation of the Elgin Electric store and appliance sales. Churchill retired from the store in 1986, at which time Rysdam began working at the store full time, doing the bookkeeping and floor sales.

Bobby was likewise trained since the age of nine to help at the store and on deliveries. During his junior and senior years in high school, he planned his classes so that he could be released on a work study program and accompany his father on store deliveries.

"When my dad died in 1988, my mom, Bobby and I bought out Jack's interest in the store," she said. "We wanted to keep it in the family, and Jack was satisfied to

retire at that time anyway."

Miller and Rysdam have been operating the business together 30 years this month, and they work together about as smoothly as a washer and dryer do. Kathy runs the store, handles sales and bookkeeping, and Miller makes the deliveries and installations after his shift is over at the Elgin plywood mill where he has worked for the past 43 years.

"Bobby does deliveries five days a week," she said. "People love him when he gets to their house. He's so good at what he does."

After so many years learning from his father about how to make deliveries and work with the

public, he gave away some of his trade secrets.

"I feed doggy treats to dogs, let the kids take rides on the truck lift, and I leave the large appliance boxes behind for kids to play with," Miller said.

He credits his organized sister for the smooth functioning of their business and for his second job.

"She is amazing how she keeps everything straight, from UPS deliveries, the phone ringing, people coming through the door, getting me lined up and on the road, and it's always right," Miller said.

Elgin Electric is open 10 a.m. to 5 p.m. Monday through Friday and may be reached at 541-437-2054.

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