Senior Moments
with Emma Edwards

Ponderisms, truisms, aphorisms

Be prepared! Thursday is Halloween, an annual event that continues to grow in popularity each year.

A quarter of all candy sales in the United States occurs during the Halloween season. Amazingly, Americans spend more than $9 billion dollars annually on Halloween, making it one of the country's top commercial holidays.

Grandparents often have the joy of buying or making Halloween costumes for the little ones. Some buy candy in advance so they can get better prices. I'm so tempted to sample that I need to buy more when the holiday arrives!

Speaking of Halloween, what do birds say on that day? Answer: Trick or Tweet.

Don't let that extra candy weigh on you because we all know that dieting is a weigh of life. So, eat healthy the rest of the week and you've got it made.

That reminds me of a quote attributed to Mark Twain, "The only way to keep your health is to eat what you don't want, drink what you don't like and do what you'd rather not."

Have you ever heard of ponderisms? They're things we may think deeply about that are perhaps silly, but make sense at the same time.

An example: "Health nuts are going to feel stupid someday, lying in hospitals dying of nothing." Or, my favorite: "If Jimmy cracks corn and no one cares, why is there a song about him?"

Then, there's the one that seems to make no sense but is true to me, "How is it that one careless match can start a forest fire, but it takes a whole box to start a campfire?"

I read another good slogan one recently: "Behind every successful woman is her cat."

And one more. Have you ever heard of an aphorism? It's a short, pointed sentence expressing a wise or clever observation or general truth. Thank you to the anonymous person who gave this to me. Here are a few:

The nicest thing about the future is that it always starts tomorrow.

If you don't have a sense of humor, you probably don't have any sense at all.

Scratch a cat and you will have a permanent job.

The trouble with bucket seats is that not everybody has the same size bucket.

Life isn't always tied with a bow, but it is still a gift.

Don't forget to drive over to enjoy the Halloween Light Show at the D.K. Warren House on Northeast Skipanon Drive. It is a spectacular light display accompanied by choreographed music (on 95.7 AM) every night of the week.

Thanks go to Mike and Teale Adelmann, who treat our community every Halloween and Christmas to a light show. It's especially senior friendly, as we get to sit in our cars and enjoy the presentation!

Senior lunch menu

Monday, Oct. 28: Pulled pork, mashed potatoes and gravy, red cabbage, black bean soup, ice cream.

Thursday, Oct. 31: Parmesan chicken, spaghetti with pesto sauce, broccoli, romaine salad, banana cake.

The Warrenton senior lunch program is at noon (doors open at 10:30 a.m.) Mondays and Thursdays at Warrenton Community Center, 170 SW Third St. Suggested donation is $6 for ages 55 and older; $7 for those younger. For more information, call 503-861-3502.

Business and development tidbits

Rental units on Harbor

Warrenton's Community and Economic Development Department is reviewing a plan from Vern and Lisa Lamping to put seven short-term rental units at 1120 E. Harbor Drive.

Their 0.41-acre undeveloped parcel is near the intersection of Harbor with Marlin Avenue.

Plans for the project can be viewed at City Hall. A public comment period is open through Nov. 12, with a decision by the planning director after that.

Calling all contractors

While it's a few months before construction begins at the future Clatsop County Jail, project managers want to talk to those interested in working on the project.

A subcontractor outreach/open house is from 1 to 3 p.m. Tuesday, Oct. 29, at the former Oregon Youth Authority Facility, 1250 S.E. 19th St., Warrenton.

The walk-through, organized by Emerick Construction of Tualatin, gives potential subcontractors a chance to see the scope of the $23 million reconstruction project, which is expected to go to bid in March. There's available work in mechanical, electrical, plumbing, demolition, concrete, drywall, sheet metal, painting and other trades.

Construction would run from April 2020 to Aug. 2021.

The project team also plans to have a booth at the upcoming Astoria Governor's Marketplace, 8 a.m. to 2 p.m. Nov. 6, at Clatsop Community College.

For more information, contact Jordan Fell, pre-construction manager, at 503-777-5531.

EPermits go online

Developers can now apply for and purchase building permits online from Clatsop County through its new ePermitting system.

Plans can be submitted through the system and inspections scheduled as well.

The county's Building Codes Division is sponsoring ePermitting training for all contractors and their staff from 10 to 11:30 a.m. Tuesday, Oct. 29, at the county building, 800 Exchange St., Astoria.

Staff from the Oregon Building Codes Division will be available after the training to answer questions. For more information, call Building Official David Kloss at 503-338-3697.

Financial Focus
with Adam Miller

Not too soon for end-of-year financial moves

We've still got a couple of months until 2019 draws to a close, but it's not too early to make some end-of-the-year financial moves. In fact, it may be a good idea to take some of these steps sooner rather than later.

Here are a few suggestions:

• Boost your 401(k) contributions. Like many people, you might not usually contribute the maximum amount to your 401(k), which, in 2019 is $19,000, or $25,000 if you're 50 or older. Ask your employer if you can increase your 401(k) contributions in 2019, and if you receive a bonus before the year ends, you may be able to use that toward your 401(k), too.

• Add to your IRA. You have until April 15, 2020, to contribute to your IRA for the 2019 tax year, but the more you put in now, the less you'll have to come up with at the filing deadline. For 2019, you can put up to $6,000 in your IRA, or $7,000 if you're 50 or older.

• Review your portfolio. Don't make any judgments based on your results over the past 10 months. Instead, look carefully at how your portfolio is constructed. Is it still properly diversified, or has it become weighted in some areas? Does it still fit your risk tolerance, or do you find yourself worrying excessively about short-term price swings?

• Remember your RMDs. Once you turn 70½, you generally need to start taking withdrawals – the technical term is "required minimum distributions," or RMDs – from your traditional IRA and your 401(k) or similar plan.

If you don't withdraw at least the minimum amount (calculated based on your age, account balance and other factors) you face a penalty of 50 percent of what you should have taken out – a potential loss of thousands of dollars.

Start thinking now about what you want to do in 2020 from a financial standpoint.

Time goes quickly, so don't get left behind without having taken the steps to keep moving toward your financial goals.

This article was written by Edward Jones and submitted by Adam Miller, financial advisor at the Warrenton office, 65 N. Highway 101 #202. To reach him, call 503-861-2244.