



Senior Moments

with Emma Edwards

Talking turkey about reasons to be thankful this time of year

We are reminded to be thankful this time of the year. "I will give thanks to you, Lord, with all my heart; I will tell of all your wonderful deeds. I will be glad and rejoice in you; I will sing the praises of your name, O Most High," Psalms 9:1-2.

I think the majority of seniors can come up with many reasons to be thankful this season of Thanksgiving. I think I speak for many when I say we have so much more than we realize.

So what will you say when asked at the Thanksgiving meal to talk about what you're thankful for?

Maybe it sounds silly, but I am thankful we had the luxury of typewriters and carbon paper so if the power went out, our lives could continue. And no one debated the audacity or cruelty of having our kids do chores.

I am thankful, regardless of whether I realized it, that those chores gave my kids an introduction to the work ethics they have to this day! Hubby and I liked to sit on the porch swing after supper while the kids did the dishes -- without a dishwasher. Ah, the good old days!

Yes, times have changed. I am sincerely thankful for my six children and their spouses. And for my 2 dozen grandchildren and my 3 dozen great-grandchildren and my first great-great-grandson due to be born in California in February.

As many of us learned in school, the first Thanksgiving celebration was in 1621. I am thankful when I see that "whole turkey" cooked and

browned to perfection.

I got to wondering how the turkey became the most popular meat for Thanksgiving. Some sources point out that the Pilgrims more likely ate grouse, duck, goose and swan rather than turkey.

I am thankful that we don't have to cook 10 small chickens but instead we can buy one 25-pound turkey instead.

In studying turkey facts, I was reminded that the female turkey is called a hen and the male turkey a tom. Some younger readers may not have known that.

The next fact was new to me, however. How many feathers does a mature turkey have? I guessed 1,800, but the correct answer is 3,500.

How fast can wild turkeys run? The answer is 25 mph. Believe it or not, a wild turkey can fly up to 55 mph.

Another question that I couldn't have answered was the name of the skin that hangs from a turkey's neck. It is called his wattle. A lizard, by the way, has a wattle too. Interesting!

I think some of us may have a wattle too!

I am thankful I can embrace age and not complain so we can get a laugh out of so much -- even ourselves.

Senior lunch menu

Monday, Nov. 25: Roasted turkey, cornbread dressing with gravy, green bean casserole, coleslaw, pumpkin pie.

Thursday, Nov. 28: Closed for Thanksgiving holiday. However, the communitywide free Thanksgiving dinner is at the community center from 2-5 p.m.

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.



Financial Focus

with Adam Miller

What to do with that holiday bonus from the boss

As 2019 draws to a close, you may be anticipating -- or have already received -- a year-end bonus from your employer.

Or, you might receive a substantial cash gift for the holidays. (If you're really lucky, you might get both.)

Probably you can think of many ways to spend the money, but how can you use it to help yourself in the long run?

Here are a few suggestions:

• **Pay off some debt.** Virtually all of us carry some type of debt, and that's not necessarily a bad thing.

For example, your mortgage not only gives you a place to live and a chance to build equity in your home, but the interest payments typically are tax deductible.

Other debts, though, such as those on consumer items, aren't so positive -- you generally can't deduct the interest payments, and the items themselves are unlikely to enhance your personal wealth.

Plus, the bigger your monthly payments, the less you'll have to invest for your future.

So, you might want to use your bonus to pay off, or at least pay down, some of your less productive debts.

• **Start an emergency fund.** If you were to face a large, unexpected expense, such as the need for a new

furnace or a major car repair, how would you pay for it?

If you didn't have the cash on hand, you might be forced to dip in to your long-term investments, such as your stocks and mutual funds.

A much better option is to build an emergency fund, containing six to 12 months' worth of living expenses, with the money kept in a liquid, low-risk account.

It takes time to build such a fund, of course, but your year-end bonus or gift money could give you a good start.

• **Contribute to your IRA.** You can put up to \$6,000 in your IRA -- \$7,000 if you're 50 or older. And although you've got until April 15, 2020, to fully fund your IRA for the 2019 tax year, you still might want to put your "extra" money into your account right away.

If you wait, you'll probably find other uses for this money.

And if you're going to enjoy a comfortable retirement, you'll need to maximize every

possible resource -- and your IRA is one of your best ones. Furthermore, the sooner you get the money into your IRA, the more potential it will have to grow over time.

• **Feed your college fund.** If you're already contributing to a college fund for your young children or grandchildren, you can use your year-end bonus or monetary gift to add to the fund.

You could open a 529 plan, which provides possible tax benefits and gives you control of the funds until it's time for them to be used for college or vocational school.

To achieve all your financial goals, you'll need to take advantage of your opportunities -- and your year-end bonus or monetary gift can certainly be one of them.

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

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