



Senior Moments

with Emma Edwards

A crisis on any given day ...

Many of us like to dissect words. For instance, the word *crisis* has many meanings, especially in the medical world.

However, day-to-day life synonyms could include catastrophe, calamity, cataclysm, emergency, and disaster.

All those synonyms aptly describe a harrowing situation recently involving the dishwasher at the Warrenton senior meal site, which resulted in an ambulance trip to the hospital.

It seems a well-intentioned worker washed the hallway with ammonia and water. It ended up being slippery and not as clean as he'd wanted, so he took a bleach solution and began to rewash the hallway.

Well, almost right away the bleach solution encountered the ammonia solution and toxic gases called chloramines rose up and burned his lungs.

He was put on an inhaler and is recovering, but it was a very scary moment and a crisis for sure.

We were reminded to never mix chlorine bleach with anything except water. Even then, (according to several articles I reviewed) keep the solution limited to one teaspoon of bleach per quart of water.

It's no laughing matter as the gases released can cause difficulty breathing along with throat, nose and eye irritation. Even vinegar and bleach can be a deadly combination.

Speaking of crises, recently I had one of those days. I was making one of my favorite egg dishes that required six eggs.

While taking them out of the carton, I dropped one on the floor. Groan! Groan!

I began to clean it up with

paper towels and a spatula. When I ran out of the towels, I went to the hall cupboard for another roll.

I may as well install it on the empty roller, I figured, but forgot for the moment that I had half the egg to clean up and I stepped in it. I'm sure most of you have similar stories to tell.

One lady shared that she was carrying a large pot of vegetable soup across to the counter and dropped it. That was a real *yikes* as well as a crisis. She said it even splashed onto the ceiling.

Guess I shouldn't complain about a broken egg. It's a good thing she was young enough, only 67, to be agile and was able to repair the damage.

On a lighter note, here's a story told not long ago at the senior meal site that is worth sharing.

"Rev. Ole was the pastor of the local Norwegian Lutheran Church and Pastor Sven was minister of the Swedish Covenant Church across the road. I saw them yesterday standing by the road pounding a sign into the ground that read: *Da end iss near! Turn yourself around now before it is too late!* As a car sped past, the driver leaned out the window and yelled, 'Leave us alone, you religious nuts!' From the curve we heard screeching tires and a big splash. Rev Ole turns to Pastor Sven and asks, '*Do ya tink maybe da sign should yust say 'Bridge out'?*'"

Knew you would enjoy that little story!

See all the excitement and fun you miss when you aren't at senior lunch at Warrenton Community Center on Mondays and Thursdays? Hope to see you there.

Mayor calls town hall on land use

Warrenton Mayor Henry Balensifer has called a town hall meeting on land-use law and planning at 6 p.m. Thursday, Jan. 23.

A representative from the Department of Land Conservation and Development will address the group and the conversation will focus on

Warrenton's rules.

The town hall is open to the public and will be held at Warrenton Community Center, 170 S.W. Third St.

Climate change is topic of workshop

A workshop on how climate change affects the county's comprehensive plan is set for 9 a.m. to noon Friday, Jan. 24, at 857 Commercial St.

The discussion will be led by Christine Shirley, climate change resilience coordinator with the Oregon Department of Land Conservation and Development.

The agency is working to address mitigation of and adaptation to climate change in three areas, land use and transportation, natural hazards, and coastal management.



Financial Focus

with Adam Miller

SECURE Act could affect your IRA, 401(k)

It may not have made the headlines, but a recently passed piece of legislation could affect the IRAs and 401(k)s of millions of Americans beginning in 2020.

So, if you have either of these accounts, or if you run a business, you'll want to learn more.

The new laws, collectively called the Setting Every Community Up for Retirement Enhancement (SECURE) Act, include these noteworthy changes:

- *Higher age for RMDs* – Under current law, you must start taking withdrawals – known as required minimum distributions, or RMDs – from your traditional IRA and 401(k) or similar employer-sponsored plan once you turn 70½. The new law pushes the date to start RMDs to 72, which means you can hold on to your retirement savings a bit longer.

- *No age limit for traditional IRA contributions* – Previously, you could only contribute to your traditional IRA until you were 70½, but under the SECURE Act, you can now fund your traditional IRA for as long as you have taxable earned income.

- *Limitation of "Stretch IRA" provisions* – Under the old rules, beneficiaries were

able to stretch taxable RMDs from a retirement account over his or her lifetime. Under the SECURE Act while spouse beneficiaries can still take advantage of this "stretch" distribution, most nonspouse beneficiaries will have to take all the RMDs by the end of the 10th year after the account owner passes away. Consequently, nonspouse beneficiaries who inherit an IRA or other retirement plan could have tax implications due to the need to take larger distributions in a shorter timeframe.

- *No early withdrawal penalty for IRAs and 401(k)s when new child arrives.* Typically, you must pay a 10 percent penalty when you withdraw funds before you reach 59½. But now, with the new rules, you can withdraw up to \$5,000 from your retirement plan without paying the early withdrawal penalty,

as long as you take the money within one year of a child being born or an adoption becoming final.

Some provisions of the SECURE Act primarily affect business owners.

The SECURE Act is the most significant change to our retirement savings system in more than a decade.

We encourage you to contact your financial advisor, tax professional and estate planning attorney to assess the potential impact on your investment strategies and determine any possible tax and estate planning implications of the SECURE Act.

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.

Senior lunch menu

Monday, Jan. 20: Beef stew, roasted potatoes, carrots, navy bean soup, key lime pie.

Thursday, Jan. 23: Ham and Swiss quiche, whipped sweet potatoes, broccoli, vegetable beef soup, bread pudding.

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.