



## Senior Moments

with Emma Edwards

# Seniors are a powerful force

Many seniors are acquainted with the virtues of old age.

At my stage of life, I can act like a little old lady when it helps my situation or I can express wisdom from years of life's lessons. With age come advantages.

Another virtue I think is that our spirituality becomes more intense, kind of like "cramming for finals"! Oh, yes, we look back on life experiences both good and bad.

The most current census estimate (Aug. 28, 2019) shows that there are 31,051 adults in Clatsop County, 8,015 of whom are seniors. The 2020 census in Warrenton is expected to show a 16.7 percent increase in residents 65 and older. Our overall population is estimated to increase 13.2 percent over the count of 4,989 taken in 2010. This data was taken from the U.S. Census Bureau's Quick Facts. I do not attest to its accuracy but it gives us food for thought!

We may wonder whether our area can care for that many people, a quarter of them seniors. There are a lot of us wondering if we're in the right place for health care and other senior services. Some wonder whether they should move closer to the big hospitals, such as Oregon Health Sciences University in the Portland area. Many of us have "enjoyed" a crisis requiring a helicopter ride in that direc-

tion already.

Will our facilities meet the needs of Clatsop County's seniors? It's sobering to realize the limited number of specialists among the limited number of doctors in our area.

What can we do to sort all of this out?

A good start would be to call Northwest Senior and Disability Services, where we can learn about Medicaid, Medicare and Statewide Health Insurance Benefits Advisors (SHIBA), help with food, help in your home, where to live other than home, how to prevent and report abuse, and help with wellness, mental health, and money management.

We could simply look them up online and "read all about it."

Benjamin Franklin said "Energy and persistence conquer all things." In other words, no matter our situation, we must never give up.

I am reminded of Lewis Carroll, who wrote "Alice's Adventures in Wonderland" in 1865 when he was 33 years old. When asked about lessons in life, he said, "That's the reason they're called lessons; they lessen from day to day."

Carroll, whose given name was Charles Lutwidge, also wrote "Through the Looking-Glass."

He reminds us that we never stop learning from the lessons of life.

## Senior lunch menu

**Monday, Feb. 24:** Mexican chicken lasagna, rice, roasted tomatoes, spinach salad, chocolate cake.

**Thursday, Feb. 27:** Hamburger stroganoff, noodles, green beans, tomato 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.*



## Financial Focus

with Adam Miller

# How to avoid estate planning mistakes

You save and invest to meet a variety of goals during your lifetime: college for your children, long vacations, a comfortable retirement, and so on.

But you probably also want to leave something behind for loved ones and, possibly, to the charitable organizations you support.

To do so, you'll need to develop a comprehensive estate plan. But to make the plan work, you must avoid some common mistakes.

- *Not writing a will* – If you were to die "intestate" – without a last will and testament – Oregon will determine how your property is distributed. The state's decisions may not match what you had in mind at all.

- *Not going beyond a will* – While a will is an essential component of estate planning, it may not be enough. You may need to create a living trust, which, among other benefits, enables your estate to avoid probate, a time-consuming and public process that can lead to disputes among your heirs and others.

A living trust lets you place highly specific conditions on how and when you want your assets distributed.

You might also consider a power of attorney, which allows you to appoint a person or organization to handle your affairs if you can't do so yourself, and a health care directive, which lets you name someone to make health care decisions on your behalf, should you become physically or mentally incapacitated.

- *Choosing the wrong executor* – An executor is responsible for distributing

property to your beneficiaries and paying off any debts and taxes your estate owes. Because the role of executor is so important, you need to choose someone who is reliable, competent and trustworthy.

It's certainly possible to find such an individual in your own family, but many people choose someone who is either conflicted, too busy or simply not up to the task.

If you have doubts about picking a good executor, you may want to turn to a trust company. The costs likely will be higher than if you chose a family member, but the results may be better.

- *Not naming proper beneficiaries* – Many of your assets – 401(k), IRA, life insurance and so on – require you to name a beneficiary. These beneficiary designations are powerful, often superseding

the instructions in your will.

If circumstances change in your life, such as new children, or divorce or remarriage, you may well want to change beneficiaries. It's easy to do – but it's easy to overlook.

- And here's perhaps the biggest mistake of all: *not understanding what's in your estate plan*. You need to work closely with your tax, legal and financial professionals to create a plan you fully comprehend and can communicate effectively to your loved ones.

Surprises can be pleasant in some parts of life – but estate planning is not 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.*

## Notice of Pending Type II Administrative Decision

February 19, 2020

Nate Johnson has submitted an application for a two-lot partition of Map & Tax Lot 8 10W 16AD 507. The subject property is located at 14 NW 6th Place in Waterfront Landing, Warrenton OR.

The application file is available for public review until March 10, 2020, with an administrative decision to be made after the close of the 20-day review and comment period. Applicable Warrenton Municipal Code criteria include Chapter 16.32, Medium Density Residential (R-H) District, Section 16.208.040 Type II Administrative Procedures, and Chapter 16.216 Land Division and Lot Line Adjustments.

All evidence to be relied upon to make a decision on this application is in the public record and available for review at no cost at the Warrenton Building and Planning Department, 225 S Main Ave., Warrenton. Copies can be made at reasonable cost. Following the close of the public comment period, the Community Development Director will issue a Type II Administrative Decision which will be mailed to the applicant and all parties who submit written comments or who are otherwise legally entitled to notice.

**HOW TO PARTICIPATE:** All interested persons are invited to submit written comments to Kevin A. Cronin, Community Development Director, Warrenton City Hall, PO Box 250, Warrenton, OR 97146 by March 10, 2020. Failure to participate in this administrative review in writing or failure to address relevant issues with sufficient specificity may preclude your right to appeal the administrative decision on this application.

**FOR FURTHER INFORMATION** contact Kevin A. Cronin, Community Development Director, City of Warrenton at 503.861.0920 or city-planner@ci.warrenton.or.us, Monday through Thursday, 8:30 a.m. to noon/1:00 p.m. to 5:00 p.m.

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