Senior Moments
with Emma Edwards

Walking overcomes the blues

I'm not sure who said it, but think about this: "During the first third of life, everyone told you what to do. During the second third of life, you told everyone else what to do. And during the final third of your life, everyone's telling you what to do again. The good thing is that you can't hear 'em, so you don't care."

Sometimes, we seniors tend to feel sorry for ourselves. You ask me how I know that? I am a mature in years senior, so I have experience feeling sorry for myself.

When I get in one of those moods, real or imagined, I find a walk around the block is best. It was a lot easier when I had a dog. I didn't have to talk to him. I have trouble walking with a friend because we tend to talk and I run out of breath.

Inevitably, friend or dog or alone, it tends to make us feel better. It would be easier to crawl back into bed and pull the covers over our head and drift off into never, never land.

I think the older we get, the more situations arise. It doesn't set in too often for me, but when I feel myself getting cranky that's a pretty good indicator of what's to come.

And, by the way, (at least in my case and probably many others) don't anyone go feeling sorry for me when I act out like that.

It's been said that "Sympathy is feeling sorry for someone. Empathy is feeling sorry with them."

When you or a loved one finds themselves in this state of mind, it seems to help if someone is there with you. The problem is that most seem to have an agenda and their own stress.

While you're reading this, there may come a knock on your door and you find it's a neighbor who just needs a word of encouragement or a helping hand.

Often, we are so busy or so wrapped up in feeling sorry for ourselves that we don't recognize their plea for a listening ear. The Bible tells us to "love our neighbors as we love ourselves."

A popular quote from Charles Kingsley is "Make it a rule, and pray to God to help you to keep it .. never, if possible, to lie down at night without being able to say 'I have made one human being at least a little wiser, a little happier, or a little better this day.' "

Kingsley was a British priest and author, born in 1819. Some will remember his books, "The Water Babies" and "Westward Ho." I haven't read either one.

Pondering his words will make us less introspective and more outreaching.

It's a good cure for depression and feeling sorry for ourselves.

So, no more whining. Just go for a walk.

Senior lunch menu

Monday, March 16: Corned beef and cabbage, boiled potatoes, carrots, spinach salad, key lime pie.

Thursday, March 19: Pulled pork, pasta salad, red cabbage, tomato soup, brownie with ice cream.

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.

Coast radio wins grant to improve transmitter

The nonprofit Coast Community Radio received a $7,000 grant from The Templin Foundation of Pacific County, Wash., to repair, replace and update its broadcast equipment.

The public radio's transmitter site is on Megler Mountain in Pacific County.

"We're extremely grateful to the Templin Foundation for their generous grant," Station Manager Graham Nystrom said. "Thanks to the Templin Foundation, our transmitter site will be ready for the next 20 years of community broadcasting in weather fair and foul."

The Templin Foundation began with an endowment from Russell Templin, a citizen and businessman in Pacific County, in the 1950s. Since the 1990s, when the foundation began awarding grants, it has distributed more than $4 million to causes in south Pacific County.

Coast Community radio broadcasts through three stations, KMUN, KTCB and KCPB.

Financial Focus
with Adam Miller

Will your money last as long as you do?

What do your fellow citizens fear most?

Almost half of them – 49 percent – are most afraid of running out of money during retirement, a higher percentage than the 44 percent whose chief concern is failing health, according to a recent survey by Aegon Center for Longevity and other groups.

What steps can you take to help ensure your money will last as long as you do?

Here are a few suggestions:

• *Estimate your longevity.* None of us can say for sure how long we'll live. However, you can make some educated guesses based on your health and family history. And once you do have at least a ballpark figure, you can then determine about how much money you may need to last the rest of your lifetime. A word of caution: It's probably going to be more than you think. Health care costs alone can run into the hundreds of thousands, even with Medicare.

• *Determine when you'll retire.* Your retirement age will have a big impact on how long your money lasts. The longer you work, the more you can contribute to your retirement plans, such as your IRA and 401(k). Plus, if you have health insurance through work, you should be able to cover some of the out-of-pocket health care costs you'd normally have to pay if you're retired.

• *Invest as much as you can in your retirement.* During your working years, contribute as much as you can afford to your IRA and your 401(k) or similar employer-sponsored retirement plan. And every time you get a raise, try to increase the amount you put into your employer's plan.

• *Protect yourself from long-term care costs.* If you're fortunate, you'll never need any type of long-term care, such as an extended stay in a nursing home or the services of a home health care provider.

Still, there are no guarantees, and long-term care expenses can threaten your retirement savings. The average cost for a private room in a nursing home is about $100,000 per year, while a home health aide costs about $50,000 per year, according to the insurance company Genworth.

Medicare typically pays just a small portion, so you may want to purchase a long-term care insurance policy to pay for qualified long-term care costs.

• *Choose an appropriate withdrawal rate.* During your retirement, you'll need to withdraw money from your IRA, 401(k) and other retirement accounts.

But you'll want to avoid taking out too much each year, especially during the early years of your retirement. It's important to establish an annual withdrawal rate that's appropriate for your needs, taking into account your age, sources of income, lifestyle and other factors.

The thought of running out of money during retirement is scary indeed – but by making smart choices, you can go a long way toward alleviating the fear and enjoying your life as a retiree.

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.