



Senior Moments

with Emma Edwards

Getting off the merry-go-round

It's been said the adult brain is most reliable in its youth.

However, more recent research tells us that our brain continues to grow all the way into middle age. So, how is middle age defined, age wise?

I ran into six differentiations of age breakdowns. One that best describes adults that I've observed over the years puts middle age at 45 to 65 (recognized by the U.S. Census).

I like graphs and studies, such as the one I saw recently defining reactions to crises such as COVID-19 relative to our age. Does our reaction define us age-wise?

Beyond middle age, another study recognizes the "young old" as 65 to 74, the "middle old" as 75 to 84, and the "oldest old" as 85 plus.

Yet another study tells us that from middle age on, we seem to react less and less to negative thoughts (such as those that can arise during a crisis). Many seniors have "kids" who are well into the middle age category, no matter which chart we look at.

It's fun (at least to me) to see how knowledgeable they've suddenly become.

So, if you're "young-old" or older, don't discount the advice from your middle-aged kids or acquaintances. As I have often said before, our attitudes and goals have a lot to do with this subject.

An old Cherokee proverb

says, "When you were born, you cried and the world rejoiced. Live your life so that when you die, the world cries and you rejoice." I'm reminded of the saying, "Laugh and the world laughs with you. Cry and you cry alone!"

I received an unexpected compliment the other day. It made me feel good and, when I told them it made me feel good, they said it made them feel good to make me feel good.

A while back, we talked about trying to give someone at least one compliment a day. Well, now with our different style of life, I think it's doubly important. Let those middle-age kids of yours know how good they make you feel when they show they care.

I was reminded recently that I once wished I could just "get off the merry-go-round of life" and the Covid-19 virus has afforded me a chance to do just that. Do I like it? Yes! Am I ready to return to "normal"? Yes!

They tell us we're in this together. I am respecting those in authority over us in this hour of crisis, including my kids.

I am enjoying -- and even look forward to -- my dreams, as I feel free as a bird in those. In one of my many dreams early last week, I got to hug all six of my kids!

Maybe, when we end a phone call, we should simply say, "hope to see you in my dreams."



Financial Focus

with Adam Miller

PPP funding a bumpy ride for businesses

If you're a business owner, you've probably gone through a range of emotions recently.

A few weeks ago, as part of the \$2 trillion CARES Act, the Paycheck Protection Program (PPP) was launched to provide \$349 billion to help small businesses keep their workers and stay afloat. Your expectations may have risen.

But the money ran out more quickly than anticipated -- a letdown for many business owners.

Now, it's on to Round 2. Time for high hopes again?

Here are the details: The first \$349 billion was used up in less than two weeks, with some 1.6 million companies securing funding. However, many other businesses failed to get loans, and the program drew controversy as some larger businesses, such as hotel and restaurant chains, were able to access the money.

In response, Congress passed a \$484 billion package, which, in addition to including more money for hospitals and coronavirus testing, provides \$310 billion for the PPP.

As was the case with the original PPP, the additional funds are designed to help companies with fewer than 500 employees receive loans from banks, primarily to cover payroll costs. The businesses that do keep their employees and fulfill other requirements will have their loans forgiven.

The new legislation also provides \$60 billion in additional funding for the Small Business Administration's Economic Injury Disaster Loan (EIDL) Program, con-

sisting of \$50 billion for EIDL loans and \$10 billion for emergency grants that allow an eligible business that has applied for an EIDL loan to request an advance of that loan of up to \$10,000.

It can be tricky to navigate the PPP process, but you'll improve your chances of getting a loan if you're prepared. If you have to go back to gather information, you will delay your loan application -- and with a finite amount of money available, any delay could harm your chances of getting a loan.

Before you file, collect all your paperwork, including your 2019 tax returns, payroll reports, mortgage or rent documents, utility statements and documented proof that the coronavirus pandemic has hurt your business.

In any case, don't wait to apply for a PPP loan. Contact your local Small Business Ad-

ministrator lender, federally insured depository institution, federally insured credit union or Farm Credit System Institution. If you're interested in the EIDL program, contact the Small Business Administration directly.

The replenished PPP program may not be the last chance for government help to small businesses -- but if you're like many, you can't afford to wait for what might happen down the line.

Although there are no guarantees, do what you can to explore this new opportunity. It may prove to be a lifeline for your business and a chance to strengthen your financial future.

This article was written by Edward Jones and submitted by Adam Miller, financial advisor at the Astoria office, 632A W. Marine Drive. To reach him, call 503-325-7991.

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