



Senior Moments

with Emma Edwards

When abnormal becomes normal

“Normal” should never be taken for granted by any of us again!

Maybe it’s time to take out the list of things we’re thankful for and add to it; take action.

Bake a pie. Make a batch of cookies. Realize you can get out of the house with social distancing and mask and gloves.

Before I got my hair cut the other day, a greeter sanitized my hands, took my temperature and asked me a few questions.

Of course, I had my mask on, too. It was a good start to my week of positive things.

But I can’t get my hair cut every day, so what else? I proceeded to increase my time spent visiting by phone or computer.

Next, Amazon sent me a new Debbie McComber fiction book to read myself to sleep with at night. Talk about books, I just remembered what I forgot last week: “Can’t Remember What I Forgot,” by Sue Halpern.

We needn’t worry, says my doctor, until we actually can’t remember what we forgot.

Another item I’m thankful for is all the amazing boxes of food I received over the past few months. So thankful.

There’s also the joy of sharing them with my neighbors. And they share with me, too.

Yes, there is so much to be thankful for these days.

A good exercise is to see what the Bible says about thankfulness. That was another hour well spent.

Statistics have always fascinated me and I’m thankful I have more time to spend

looking things up.

One item stressed almost ad nauseam these days is that we shouldn’t touch our faces during this crisis.

I’ve learned from a few reports that in a 24-hour day, the average person touches their face 384 times. Yikes!

No wonder the experts say not to touch your face.

If we think about it, the eyes, nose and mouth are our most vulnerable entryways for not only COVID-19 but many other adversarial germs.

The Merriam-Webster dictionary defines germs as microorganisms that cause disease.

Those of us who are moms remember telling our little ones to keep their hands away from their faces.

Maybe we were smarter than the kids now give us credit for?

See, thinking about all of this, you are not bored or even feeling lugubrious at a time such as this.

One last item I recently learned is that pork and beans are actually cooked in the can with a large piece of pork.

After being heated during processing, that piece of pork melts down to the size you see in the can as its flavor has permeated the beans. I think I’ll open a can for lunch today!

A few more ideas include calling a friend to say, “I’ve bean missing you.”

Better yet, send out some thank you or thinking of you cards.

It’s sure to pull both of you out of the dumps.



Financial Focus

with Adam Miller

Has the coronavirus affected your retirement?

Recent market volatility has affected just about everybody’s financial and investment situations. So, if you were planning to retire soon, will it be possible?

Of course, the answer depends somewhat on your employment situation. With so many people’s jobs being affected by the coronavirus pandemic, your retirement plans may also have been thrown into confusion.

But assuming your employment is stable, what adjustments in your financial and investment strategies might you need to make for your retirement?

Here are a few areas to consider, and some questions to ask:

Retirement goals – Now is a good time to review your retirement goals and assess your progress toward achieving them.

You may want to work with a financial professional to determine whether the current environment has materially affected your goals or if you

need to make modest adjustments to stay on track.

Retirement lifestyle – You probably created an investment strategy with a particular retirement lifestyle in mind. Perhaps you’d planned to become a world traveler when your working days were over.

Of course, extensive travel may not be possible in the short term anyway. But once we move past the pandemic, your freedom to roam will likely return.

If your investment portfolio isn’t where you thought it would be, can you -- or do you want to -- adapt your lifestyle plans? And can you accept the same flexibility with other lifestyle goals, such as purchasing a vacation home, pursuing hobbies, and so on?

Tradeoffs – Based on your retirement goals and your willingness to adjust your retirement lifestyle, you’ll want to consider your options and tradeoffs.

For example, would you be willing to work more

years than you had originally planned in exchange for greater confidence in your ability to enjoy a comfortable retirement lifestyle?

By working longer, you can continue adding to your IRA and 401(k) or similar retirement plan, and you may be able to push back the date you start receiving Social Security to receive bigger monthly benefits.

Social Security – You can file for Social Security benefits as early as 62, but you can get 25 to 30 percent more each year if you wait until your full retirement age, which is likely between 66 and 67.

As you created your retirement plans, you likely also calculated when you would take Social Security, but you may need to review that choice. If you postpone retirement a few years, what effect will that have on when you choose to take Social Security and, consequently, the size of your benefits?

You won’t want to make a hasty decision, because once you start taking Social Security, you can’t undo your choice.

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.

College news

Morgan Postlewait of Astoria earned a bachelor’s degree in biology from George Fox University in Newberg.

In addition, several local students made the dean’s list for spring semester. Students must earn a 3.5 grade-point average or higher.

Those students are Gabrielle Brinkman and Matthew Burgher, both of Warrenton; Niquilla Blodgett of Seaside; Jackson Januik of Gearhart; and Mitchell Geisler, Sarah Lertora, Morgan Postlewait

and Henry Samuelson, all of Astoria.

George Fox University is a private Christian college that offers degrees in more than 40 majors.

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