



Senior Moments

with Emma Edwards

A bit about woxing mirds

I learned a new word to share with you: zeitgeist ('tsīt, gīst, 'zīt, gīst), which means "the general intellectual, moral and cultural climate of an era." (For example, "His songs perfectly captured the zeitgeist of 1960s America.")

Maybe someday someone will write that "The practice of wearing masks captured the zeitgeist of 2020s worldwide."

Can you believe zeitgeist has been around since 1835?

And talk about words. Recently, I was reminded of the Rev. William Archibald Spooner, who was born in July 1844. He studied at Oxford University and went on to lecture there for 60 years, focusing on philosophy, divinity and history.

He seems to capture the zeitgeist of some of us in our senior years.

Spooner was sometimes absent-minded and, because of his strong intellect, his speech often didn't keep up with his thoughts. He also had bad eyesight.

He unknowingly reversed the initial consonant sounds of words and, as a result, they came out differently than intended and became known as "spoonerisms."

Among his most famous: "It is kisstomary to cuss the bride," said while performing a wedding ceremony. To this day, spoonerisms are said by accident or for their humorous effect.

One of my favorites, which I used to have somewhat memorized: Little Ride Hooding Red.

"A long time ago, even be-

fore Frenjamin Banklin invented the Paturday Evening Sost, a little girl named Ride Hooding Red started out through a fick thorest to take a lasket of bunch to her grick sandmother. She was lunning arong, summing a hong, when who should suddenly surst upon her but a big wown brolf. 'Where are you going, my metty little praid?' said the berocious feast."

A few cited in Spooner's bio include "I have in my bosom a half-warmed fish" (half-formed wish - it is believed he said this in a speech for Queen Victoria). Another, "Go and shake a tower" (Go and take a shower).

Some of us seniors who are notorious for stumbling over our words accidentally talk in spoonerisms or in oft-repeated colloquialisms.

A friend of many years ago used to delight us with her colloquial phrase, "I take and tell you."

We often repeat words and phrases because they're familiar to us. Some of us (not necessarily seniors) rely on these phrases, such as penny-pinchers, it's all good, pass the buck, eat my dust, listen you guys, or been around the block a few times.

Maybe that's because we're old as the hills?



Financial Focus

with Adam Miller

Estate planning during a pandemic: Steps to take

The coronavirus pandemic certainly has caused concern for many people, particularly in regard to their health and their finances – and these two areas intersect in estate planning.

So, if you haven't drawn up your estate plans yet, or you think they may need to be revised, now may be a good time to act.

This suggestion is not strictly based on issues of morbidity – after all, the vast majority of people who contract COVID-19 will survive.

However, even if you never become ill or need to be hospitalized, wouldn't you be glad to know your affairs are in order? If you already have estate plans, you may need to revisit them if your family situation has changed because of marriage, divorce, remarriage, new children, new financial goals, and so on.

Of course, estate planning can be complex, so there's not a "one size fits all" approach. Nonetheless, here are some of the most commonly used documents and arrangements:

- Financial power of attorney – A financial power of attorney is a legal document that gives someone the authority to conduct your finan-

cial affairs – pay bills, write checks, make deposits, sell or purchase assets – if you were unable to do so yourself. You can establish the financial power of attorney without giving your representative any ownership in your assets.

- Last will and testament – With a will, you can choose how you want your assets distributed, appoint an executor to oversee the distribution, and name a guardian to take care of minor children. If you don't have a will, a court might assume these functions, with results you may not have wanted.

- Living trust – A living trust allows you to leave assets to heirs without going through the time-consuming, public and often expensive probate process. Also, a living trust gives you significant flexibility in dispersing your estate. You can direct your trust to pass your assets to your beneficiaries immediately upon your death or to distribute the assets over time and in amounts you specify.

- Health-care surrogate – A health care surrogate, sometimes known as a health-care proxy or health-care power of attorney, is a legal document that appoints a person to act

for you if you become incapacitated. Your surrogate has the authority to talk to doctors, manage your medical care, and make medical decisions if you cannot do so.

- Living Will – A living will, also known as an advance health-care directive, lets you specify what end-of-life treatment you do or don't want to receive if you become terminally ill or permanently unconscious.

Before taking action, consult with an attorney and possibly your tax and financial advisors.

During a pandemic, you may encounter a special challenge: Documents such as wills and powers of attorney need to be notarized and witnessed – and that may be difficult during a time of social distancing and self-imposed quarantines.

In any case, if the coronavirus pandemic has raised concerns about the legacy you'd like to leave, take the time to launch or update your estate plans – you'll be glad you did.

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.

Local students receive college honors

Three Clatsop County students have earned honors at Gonzaga University in Spokane, Wash.

Caroline Kotson of Astoria was named to the university's President's List, reserved for students who earn a 3.85 or higher grade-point average.

Bradley Rzewnicki of Warrenton and Rory Loughran of Astoria were named to the Dean's List, an honor for those who earn at least a 3.5 grade-point average.

Gonzaga is a private Catholic University with a student population of 7,500.

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