Senior Moments
with Emma Edwards

Kindness changes things

I think there is so much to be thankful for during the past year as we launch into 2021 today.

Some things I mention may seem foolish or silly, but what can I say? Maybe I'm like Popeye, who was known for saying "I yam what I yam -- and that's no sweet potato."

One victory I'm thankful for is that I've learned to catch and release my own spiders. Yes, you read that right! I don't scream anymore when I see one. I even let them live most of the time.

My favorite thing is to get one of my Puff tissues, carefully pounce on them, hurry to the outside door and shake them out and watch them scurry away. That is an act of kindness.

It's a bit like saying I never kill a ladybug. I just let them crawl on my hand, open the door and say, "Ladybug, ladybug, fly away home. Your house is on fire and your children are all alone."

Then I take a big breath and poof on them as if I were blowing out a birthday candle and watch them fly away. That is an act of kindness.

Another accomplishment that perhaps those of us 55 and older can attest to is that we are more prone to show kindness than at any other time in our lives. That's especially true after the year behind us.

My theory is that once we have silver hair (you know, silver threads among the gold) that people tend to be kinder to us. So, now it's payback time. You younger people will have to learn to let us be kind to you now, too. That, in itself, is an act of kindness.

It's been said that kindness is a gift everyone can afford to give.

Years ago, my favorite poet Ralph Waldo Emerson wrote, "*You cannot do kindness too soon, for you never know how soon it will be too late.*"

Remember that, in the Bible, Jesus told us clearly and unequivocally that "It is more blessed to give than to receive." Divide that into parts of speech. The sentence would also be complete in saying, "It is blessed to receive." Don't deny givers the pleasure of giving kindness. That is also an act of kindness.

The type of kindness I favor or prefer is the anonymous kind. Two of my daughters living in different states said that recently the person in front of them at a Starbucks paid for their Frappuccinos. Recently, a lady here paid for my grandson's entire cart of groceries.

Can you just imagine how good those three felt? But I imagine the givers felt doubly good! Those were acts of kindness, indeed.

A few sayings about kindness: *"Pay it forward," "Practice random acts of kindness,"* and *"If you can't be kind, be quiet."*

I'm told there is a popular department store with a large sign in the display window that simply says, Be Kind.

Look for an opportunity to be kind today.

Financial Focus
with Adam Miller

Remote work may offer financial benefits

Many of us have been forced to work from home during the COVID-19 pandemic.

But, once we've moved past the virus, many workers may continue working from home. More than a third of companies with employees who started working from home now think that remote work will be more common post-pandemic, according to a Harvard Business School study.

The shift to at-home work can affect people's lives in many ways – and it may end up providing workers with some long-term financial advantages.

If you're one of those who will continue working remotely, either full time or at least a few days a week, how might you benefit? Here are a few possibilities:

• *Reduced transportation costs* – Over time, you can spend a lot of money commuting to and from work. The average commuter spends $2,000 to $5,000 per year on transportation costs, including gas, car maintenance, public transportation and other expenses, depending on where they live, according to the U.S. Bureau of Economic Analysis and the U.S. Census Bureau. If you are going to work primarily from home, you should be able to greatly reduce these costs.

• *Potentially lower car insurance premiums* – Your auto insurance premiums are partially based on how many miles you drive each year. So, if you were to significantly reduce these miles by working from home, you might qualify for lower rates.

• *Lower expenditures on lunches* – If you typically eat lunch in restaurants or get takeout while at work, you could easily be spending $50 or more per week – even more if you regularly get coffee drinks to go. By these figures, you could end up spending $3,000 a year. Think how much you could reduce this bill by eating lunch at home during your remote workday.

• *Lower clothing costs* – Despite the rise in "casual dress" days, plenty of workers still need to maintain appropriate office attire. By working from home, you can "dress down," reducing your clothing costs and dry-cleaning bills.

As you can see, it may be possible to save quite a bit by working from home. How can you use your savings to help meet your long-term financial goals, such as achieving a comfortable retirement?

For one thing, you could boost your investments. Let's suppose that you can save $2,500 each year by working remotely. If you were to invest it in a tax-deferred account, such as an IRA or your 401(k) or similar employer-sponsored plan and earned a hypothetical 6 percent annual return for 20 years, you'd accumulate more than $97,000 – and if you kept going for an additional 10 years, you'd have nearly $210,000.

You'd eventually pay taxes on the amount you withdrew from these accounts (and withdrawals prior to age 59½ may be subject to a 10 percent IRS penalty), but you'd still end up pretty far ahead of where you'd be otherwise.)

You also might use part of your savings generated by remote work to help build an emergency fund containing a few months' worth of living expenses. Without this fund, you might be forced to dip into your retirement accounts to pay for something like a major home repair.

Becoming an at-home worker will no doubt require some adjustments on your part – but, in strictly financial terms, it could lead to some positive results.

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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