



## Senior Moments

with Emma Edwards

# Waiting gets easier with age

I guess I really goofed this time. Last week, knowing March was around the corner, I decided to talk about Daylight Savings Time.

Afterward, when it was too late, I realized it was half a month away from that Feb. 26 column.

Oh, well. Maybe we seniors will be a bit more prepared for it now. A few people may have thought it was that Sunday, since I covered it when I did. Sorry about that! Remember, it begins on Sunday, March 14 (not this Sunday but next Sunday).

Many of you ask how I come up with subjects that I talk about in this column of potpourri Senior Moments. There's not an easy answer to that as I am seldom at a loss for words or thoughts, but I do wish it to be something worthwhile. Or at least a little entertaining, especially during these days of pandemic recovery. Well, you know, to make us laugh again.

Here is one especially for the women (sorry gentlemen, but you will get your turn)!

It seems one day a group of husbands and wives went to a scientific program. The doctor there was showing them brains from real people and telling how expensive it would be to buy one. He said it was \$5 million for a female brain and \$10 million for a male brain.

The men snickered, thinking they knew why. One of the women said, "Well, why is that sir?" The doctor answered, "The men's brains cost more for they have seldom been used."

Many years ago, I was reminded that "Wise people

change their minds and fools never do."

Another adage that comes to mind that I either heard or read more recently is "A handful of patience is worth more than a bushel of brains."

One thing the younger set can learn from us seniors is that waiting becomes easier as we age. Have you noticed that? Think how far ahead we accept that little card at the doctor or dentist for an appointment months and months out. In fact, I already have a routine podiatry appointment for Nov. 3 this year.

What really gets me, however, is to have to wait months for something the doctor says is a "crisis situation." I realize we don't have much choice in the middle of the pandemic.

One might say some seniors are hypochondriacs. I'm not sure that's true, but maybe some of us come close.

I was recently given a copy of the Senior's Star, which is a senior column from the Palm Desert area. An article in it said, "You are a hypochondriac if ..." (I can't resist sharing a few of these thoughts!)

- If every birthday you treat yourself to a spa, massage, and an MRI.

- If your favorite reference web site is Sickipedia.

- If you dread going to the supermarket in case a cashier asks if you're ready to check out.

- If you have more doctors than friends.

- If you wear a medical gown to bed.

- If you swear you heard the doctor whisper to the nurse "we'll know more after the autopsy."



## Financial Focus

with Adam Miller

# Time for some financial spring cleaning

In two weeks, we will experience the vernal equinox – one of the two times in the year when the sun is directly above the equator.

Apart from this astronomical anomaly, though, the equinox is mostly known as the beginning of spring – a fresh beginning and the time to spruce things up.

This year, as you tidy up your home and surroundings, why not also consider some financial spring cleaning? Here are a few ideas for getting your financial house in order:

### *"De-clutter" your portfolio*

Over the years, many of us tend to pick up duplicate items that find their way into the nooks and crannies of our homes, gathering dust and remaining unused.

Over time, your investment portfolio can also accumulate redundancies – that is, you might own several investments that are, essentially, similar. It might be appropriate to replace some of these and broaden your holdings.

### *Own your investments purposefully*

You own certain things for certain reasons – a broom to sweep the floors, a microwave to heat the food and so on. As

an investor, you should be following a goal-based strategy that includes the matching of certain investments with certain objectives.

For example, you might own stocks or mutual funds to eventually provide the capital appreciation potential you'll need to retire comfortably. But you might also own other vehicles, such as bonds or other fixed-income investments, to provide you with a source of regular income.

### *"Dust off" your investment strategy*

Over a long winter, your windows can get dirty and grimy, so, when spring arrives, you may want to get out the glass cleaner – and when you're done, you'll be able to see more clearly.

Over time, your investment strategy may get somewhat "dusty," too, especially if you've experienced significant changes in your life, such as a new job, a new child or even a new plan for retirement. By periodically reviewing your investment strategy, you'll be able to clarify your vision for the future.

### *Protect yourself from hidden dangers*

If you poke around your garage, shed or other storage

area, you may well find some objects – gardening tools, paint thinners and engine fluids, leaning ladders and so on – that could be dangerous, either because they aren't stored properly or they're hard to see and can cause trips and falls.

As part of your spring cleaning, you'd want to get these objects out of harm's way to safeguard yourself and your family.

But when you think of your financial situation, are you also exposing yourself and your loved ones to risk? If something were to happen to you, could your family members stay in their home? Could your children still go to college?

To help keep their lifestyle intact if you weren't around, you'll need adequate life insurance. And to avoid burdening your grown children with potentially huge expenses should you ever need some type of long-term care, such as an extended nursing home stay, you may want to talk to a financial adviser about protection strategies.

By taking some spring cleaning measures, you can brighten your living space for the seasons ahead. And by applying some of the same principles to your financial environment, you can help improve the prospects for meeting your important goals.

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

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