Senior Moments
with Emma Edwards

Dealing with the cycle of life

As most of us are aware, Mother's Day is Sunday, May 9. I wish all us mothers and daughters a special time of memories this year and real joy anticipating the year ahead.

We were not able to do much celebrating last year due to the pandemic, but now it appears we can kick up our heels and have a picnic or other outdoor celebration.

Someone once asked, "What is a mother?" The answer I liked best was "Housekeeper. Cook. Teacher. Nurse. Coach. Taxi driver. Storyteller. Planner. Organizer. Decorator. Best Friend. Multitasking queen. In short, Wonder Woman."

I think there is a special relationship between a mother and her children. Sometimes, that relationship doesn't turn out as planned.

We learn over the years that change is not a bad word.

It could result from a natural progression of events or circumstances that often take over. Think of the role to which a mother graduates when the child becomes a parent (all too soon!).

We may notice that, after they've given birth to their second or third child, they seem to ask for our advice more often.

And in the next stage of change, the progression gradually turns into more of a friendship relationship. It often involves a morning coffee or lunch out when advice is given. That stage seems to last quite a long time.

I know of a mother and daughter in our area who play Pinochle in the same club.

The third stage of the changing parental relationship begins when our children parent us as seniors. That's one we have to gradually fall into.

Just the other day, one of my senior friends told me she has to fight a feeling inside of her when she is "almost told" what to do. Even if in a nice way. I have no advice to offer here, as I am somewhat in that stage myself.

Many years ago, I was privileged to attend a two-week family counseling workshop in Los Angeles. We were encouraged to ask our children "Which parent was your primary parent while raising you?"

It took me a while to come to terms with answers from my six adult children. Only one of the six said "Mother." I think maybe their Dad was more fun!

And for those women who have not been able to have children we are reminded that motherhood is not about bearing children. It is nurturing those in need. It is a way of life!

Back in 1870, Ralph Waldo Emerson suggested that, to achieve happiness, "Write it on your heart that every day is the best day in the year. He (or she) is rich who owns the day, and no one owns the day who allows it to be invaded with fret and anxiety."

Warrenton Community Library
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Financial Focus
with Adam Miller

Here's a long-lasting Mother's Day gift idea

As an adult, you can fully appreciate all your mother has done for you. So, on this occasion, you may be thinking about giving Mom flowers, candy, or jewelry.

But Mother's Day is here and then it's gone. We're suggesting a longer-term gift that can make a real difference in your mother's life -- the gift of *knowledge* about her financial future.

There are two areas in which you may be able to provide valuable help to your mother: long-term care and estate planning.

But don't panic – you don't have to be an expert in either. You can, however, steer Mom – and possibly your other parent, too, if one is in the picture – in the right direction.

First, consider long-term care. If your mother is in good health, you may not have thought much about whether she would eventually need an extended stay in a nursing home or the services of a home health aide.

But the odds aren't in her favor: About 70 percent of adults who reach 65 will eventually require some type of long-term service and support, according to the U.S. Department of Health & Human Services.

And this type of care is expensive: The annual median cost for a private room in a nursing home is more than $100,000, and it's nearly $55,000 per year for the full-time services of a home health aide, according to a survey by the insurance company Genworth.

To help your mother deal with this potential financial threat, you might want to suggest she meet with a financial professional who can explore strategies and products designed to address long-term care. And the sooner, the better, because these solutions become more expensive and challenging the older your mother gets.

The second topic to bring up is her estate plan.

Has she drafted a will? Has she safeguarded her wishes by creating the necessary legal documents?

These could include a durable power of attorney for finances, which allows her to name someone to manage her financial affairs if she becomes incapacitated, and a durable power of attorney for health care, which allows someone to make medical decisions for her if she is unable to do so herself.

Having her estate plans in order can help protect your mother's finances and ensure her legacy is honored – which is almost certainly an outcome she would desire. So, if your mother doesn't already have a comprehensive estate plan, encourage her to see a legal professional to start the process.

Helping your mother protect herself from the catastrophic costs of long-term care and the chaos of an inadequate estate plan may not sound like a typical Mother's Day offering, but your actions can help keep Mom in a good place in life – and that's a pretty valuable gift.

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.

NOTICE OF BUDGET COMMITTEE MEETING

A public meeting of the Budget Committee of the Shoreline Sanitary District (District name), Clatsop (County), State of Oregon, to discuss the budget for the fiscal year July 1, 2021 to June 30, 2022, will be held at 33496 West Lake Lane (Location) Warrenton, Or 97146 (Address). The meeting will take place on May 18th 2021 (Date) at 7:00 ☐ a.m. ☒ p.m.

The purpose of the meeting is to receive the budget message and to receive comment from the public on the budget.

This is a public meeting where deliberation of the Budget Committee will take place. Any person may appear at the meeting and discuss the proposed programs with the Budget Committee.

A copy of the budget document may be inspected or obtained on or after May 20th 2021 (Date) at 33688 Westshore Ln (Location), between the hours of 6:00 ☐ a.m. ☒ p.m. and 7:00 ☐ a.m. ☒ p.m.