



Senior Moments

with Emma Edwards

Energy and persistence

While I prepared this week's column, my thinking was not necessarily about what others could do for me, but what I can do for myself.

Let me explain. I suspect that more than half – perhaps even three-fourths -- of seniors reading this column have health issues that require some kind of therapy. In my case, it is physical therapy. But others may need speech therapy, occupational therapy or some other kind of therapy.

I suspect Benjamin Franklin's words, "Energy and persistence conquer all things," could apply to any type of therapy. Having had several (at least three) broken bones I have "enjoyed" lots of physical therapy, especially in recent years.

However, the part I've found most difficult is the homework! The corrective exercises went quite well and usually I have liked my therapist. Only thing was the homework!

I would be feeling pretty good bouncing into the therapy room until the question came from him or her asking if I'd been doing said exercises at home. I would hang my head in shame, as you know the answer: Guilty!

I always enjoyed reading Benjamin Franklin's writings when I was a child, so I perked up recently when I ran across an article, "Seven Must-Read Life Lessons from Benjamin Franklin," written by a motivational author several years ago. Here's a summary:

1. Waste Not. "Do not squander time for that is the stuff life is made of."

2. Learn. "Being ignorant is not so much a shame, as being unwilling to learn."

3. Make Mistakes. "Do not fear mistakes. You will know failure. Continue to reach out."

4. Utilize Energy and Persistence. "Energy and persistence conquer all things."

5. Prepare. "By failing to prepare, you are preparing to fail."

6. Be Diligent. "Diligence is the mother of good luck."

7. Make an Impression. "Either write something worth reading or do something worth writing."

Maybe this is deep thinking at its best and it was just for me until I read further that when Franklin made lists such as this one or his "List of 13 Virtues," that he tackled just one a week and concentrated on that one.

What if we did that with our therapy homework? He became a vegetarian as a teenager. But by age 20, he switched to pescetarianism after being tempted by fried cod on a boat sailing from Boston, "justifying the eating by seeing the fish's stomach contained other fish."

There's a reason for everything.

All that to tell you that I am going to do a restart on at least two of the therapeutic (corrective as well as strengthening) exercises given to me in past months and years.

I was speaking with Carol at Warrenton Community Library and she said there are several books about Benjamin Franklin on the shelves there, plus many more in the children's department.

It's fun learning from a man who was born in 1706 and who lived to the age of 84 all those many years ago.

Yes. Energy and persistence.



Financial Focus

with Adam Miller

Protect your financial information online

Protect your financial information online

If you're an investor, you probably enjoy the convenience of managing your accounts online. But you'll also want to make sure that you're not making it convenient for hackers, "phishers" and others with bad intentions to gain the same access.

Fortunately, there's a lot you can do to protect your privacy. Here are a few suggestions offered by the U.S. Securities and Exchange Commission:

- Use a strong password or passphrase. You'll want to pick a password that would be virtually impossible for anyone to guess, employing capital and lowercase letters, plus symbols and numbers.

Of course, you'll want to record the password in a secure place so you won't forget it. Instead of using a password, you may have the option of choosing a passphrase, which contains a series of words strung together. You'll want to avoid phrases taken from popular culture or that are otherwise commonly used. And it's also a good idea not to use phrases containing your name, birthday, or other personal identifiers.

- Activate your account alerts. When you turn on your account alerts, you'll receive text messages or emails notifying you of certain activities, such as account logins, failed account login attempts, personal information changes, money transfers, adding or deleting of external financial accounts, and more.

These alerts can help you

monitor your accounts for fraud and verify your own moves, as well.

- Avoid using public computers to access investment accounts. If you're at a hotel or library, avoid the temptation to use the computer to check your investments. But if you do use a public computer, at least take proper precautions.

For starters, don't leave data on a screen and walk away, even for a moment. And when you're finished with the computer, log out of your account to end the online session. You may also want to change any password you used.

- Ignore suspicious links. Be suspicious of emails or text messages containing links claiming to be connected to your investment accounts. These links could take you to websites designed to solicit sensitive account information, which could then be

used for financial or identity theft.

Even if the link seems to be coming from a business you know, you'll want to be quite cautious – experienced "phishers" can now create websites or online documents that look real. And keep in mind that legitimate investment firms will not ask you to divulge personal information without going through the password or two-step authentication protocols already described. The ability to connect with your investment accounts online can be extremely useful to you – and you'll feel more comfortable about these interactions if you know you've done all you can to safeguard your information.

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.

PUBLIC NOTICE WARRENTON CITY COMMISSION NOTICE OF PUBLIC HEARING FOR APPROVAL OF AN ADVANCED FINANCE DISTRICT – DALE ADAMS

Notice is hereby given that the City of Warrenton has received a request from Dale Adams for an Advanced Finance District.

A public hearing on this request was opened by the Warrenton City Commission on Tuesday, September 14, 2021. The continuation of the hearing will be conducted by the Warrenton City Commission at 6:00 p.m. on Tuesday, October 12, 2021, in the Commission Chambers at Warrenton City Hall, 225 S. Main Avenue, Warrenton.

Any interested person may appear to present written or oral statements, in favor of, or in opposition to, said district. Any written remonstrance filed with the City prior to the time of hearing will be presented to the City Commission for its consideration. If you would like more information regarding the proposed vacation, the application can be found on the City's website: www.ci.warrenton.or.us. Written comments may be submitted to: cityrecorder@ci.warrenton.or.us

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