



Senior Moments

with Emma Edwards

Just listening can make someone else's day better

The art of just plain listening is a meaningful gift that can brighten the day for any lonely person.

Lonely or not, we live in a world of texting. So, what do we do when we feel “duty bound” to check up on family and friends? Oh, yes, we text a sweet “how are you?” or “thinking of you.”

I'm sure the person is happy to hear from you, but it just isn't the same as dialing their number and having a voice conversation.

In the olden days (well, my era) we had to limit ourselves to three-minute phone calls, as the cost was prohibitive. Eventually, the price went down.

But nowadays, long-distance calls in most homes are included with the little phones from which we text our greetings.

So, why don't we call more often? I'm guilty of this as well. We're afraid that, although it wouldn't cost us any more money, it would cost us our “precious time.”

Seniors more than any other age group are prone to give in to loneliness and often just need a compassionate and encouraging friend who's willing to listen to them. If you are worried about the cost of your time, don't let that hinder you!

I can assure you that, after talking or listening to your friend or loved one, the feeling of blessing will far outweigh the loss of your time.

That good feeling will linger

with you for most of your day.

Folks are getting excited that Christmas is in the air. No need to remind you how many days are left before Christmas because I am sure you can subtract 10 from 25.

There's an old saying that time flies when you're having fun and also the theory that time goes faster the older we get.

I wonder which one affects most of us? Maybe that's why the Bible has so much to say about time.

Winter officially arrives Dec. 21 and, with it, we could have some snow. However, it's predicted we'll have a somewhat mild winter this year.

I did a little research and learned that the days between Dec. 8 and Dec. 21 provide the greatest chance of snow.

Snow can be beautiful and mysterious, and it can fill us with awe.

However, we seniors (most of us anyway) prefer to stay inside our warm homes and look at it from the windows.

Some years, we've had snow in February or March. We welcome it whenever so “let it snow, let it snow, let it snow” and keep the delightful home fires burning – in the fireplace.

As representatives of God, it's been said that our voice and our time are “more precious than gold, than much pure gold; they are sweeter than honey, than honey from the comb.” -- Psalm 19:10



Financial Focus

with Adam Miller

Give yourself some ‘paychecks’ for retirement

During your working years, you've probably met the costs of living through your salary.

But once you retire, where will the money come from? Is there a way to give yourself a “paycheck” for retirement?

There is, indeed. But you'll have to do a good job of managing your available income sources.

Here are some moves that can help:

- *Accept dividends and interest payments.* Instead of automatically reinvesting all your dividends and interest payments into your portfolio – which is an excellent strategy for building wealth – you might want to begin receiving these payments as part of your income.

Keep in mind, though, that companies can lower or discontinue dividends at any time. It's also true that some companies have consistently paid, and even increased, dividends over many years, and even decades.

- *Choose an appropriate withdrawal rate.* Once you're retired, you'll likely need to begin withdrawing from your investment accounts. But you'll need to avoid taking out too much early in your retirement – you don't want to risk outliving your portfolio.

Once you turn 72, you'll be required to take at least a minimum amount from your traditional IRA and 401(k), but you can choose to withdraw more, if necessary.

- *Maximize your Social Security.* You have significant control over the amounts you'll receive from Social Security. You can begin taking

these payments at age 62, but they will be much larger if you wait until your full retirement age, which will likely be between 66 and 67. (You will receive the maximum amount if you wait until you reach 70.)

So, if you think you have enough income from other sources, you might decide to delay taking Social Security – but if you need the money, you may not be able to wait. And here's something else to think about: If your spouse had considerably higher earnings than you did, you may be eligible for spousal benefits.

- *Consider an annuity.* You might want to consider purchasing an annuity that provides lifetime payments. Some annuities are even indexed for inflation, meaning payments will increase or decrease each year, keep-

ing pace with the Consumer Price Index.

Annuities are not suitable for everyone, though, so, before investing in one, you should consult with a financial professional who is familiar with your situation.

Finally, don't rule out the possibility of earned income. Just because you've retired doesn't mean you can't do some part-time work, consulting or even open your own small business.

Look at all these ideas when thinking about putting together an income plan for your retirement. You may find that your diligence will pay off.

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.

AGENDA

CITY COMMISSION OF THE CITY OF WARRENTON

REGULAR MEETING

TUESDAY, December 14, 2021 – 6:00 P.M.

Warrenton City Commission Chambers

225 South Main Avenue, Warrenton, OR 97146

This is a Preliminary Agenda. A final Agenda and full meeting packet will be available on the City's website at www.ci.warrenton.or.us and at City Hall after 4:00 p.m. on Friday, December 10, 2021.

Public Meetings will be conducted in the Commission Chambers with a limited seating arrangement. To adhere to social distancing recommendations, meetings will now also be audio and video live streamed. Go to <https://www.ci.warrenton.or.us/administration/page/live-stream-public-meetings-for-connection-instructions>.

BUSINESS ITEMS

- Consideration of Development Code Violation Appeal Hearing - Gramson
- Consideration of Development Code Violation Hearing - Newton
- Consideration of Advisory Committee Appointments
- Consideration of December 28, 2021 City Commission Meeting Cancellation

Warrenton City Hall is accessible to the disabled. An interpreter for the hearing impaired may be requested under the terms of ORS 192.630 by contacting the City Recorder, at 503-861-0823 at least 48 hours in advance of the meeting so appropriate assistance can be provided.