



Senior Moments

with Emma Edwards

Encouraging the restart

I got to thinking the other day about how our reactions to everyday stimuli have changed now that we are senior citizens.

But first, I think we need to analyze how we feel about such reactions. Crisis and/or healing can come after we think about our reactions.

Recently, I read a Scholastic Press review of a book, “Restart” by Gordon Korman. It’s about a boy named Chase whose memory “just went out the window.”

From a review: “Chase doesn’t remember falling off the roof. He doesn’t remember hitting his head. He doesn’t, in fact, remember anything. He wakes up in a hospital room and suddenly has to learn his whole life all over again ... starting with his own name.”

It’s a fascinating story. One of the few things he remembers is his name. “But who is Chase?” He’s then faced with the decision to be his old self or to begin a new self and amaze his classmates.

OK, back it up.

Think about your reaction to hearing the story about this young boy. Reactions could range from empathy to fixing the situation or even thinking about his family who need to help him remember.

When Chase goes back to school (he was part of a group of boys who bullied others) he finds he no longer likes his former friends. Here is where the choice comes in. He decides to be nice to them anyway.

Warrenton’s amazing community library has this book on the shelf for loan, and Am-

azon and Barnes & Noble carry it, too. (Recommended for ages 8 to 12.)

Reactions to bad news -- even bad news of an unknown party or situation -- can vary. I shared with half a dozen people the story of a man driving a tractor on ice who plunges into the icy water. Some laughed, while only one expressed concern for the man. Others noted how “stupid” the man was to take such a risk.

It’s interesting how all of us react differently.

The boy in the first story was given a chance to “restart” with a new personality. I can’t help but think that the man falling into the icy waters will think twice before getting involved in many different situations in the future.

Change may not come through a plunge into icy waters or amnesia brought on by a fall off the roof. Some people have noticed changes in a loved one after a stroke.

I had a friend who ended up with curly hair (much to her delight) and also an accent and sense of humor not noticed previous to her stroke.

In reading such stroke reactions, most seniors will notice cognitive rather than physical changes. Patience from caregivers is crucial.

A senior recovering from a stroke has choices. One is to be justifiably thankful for the “restart” that can be theirs.

All through life we have choices. But as seniors, we weigh which are the ones we can take on to make life more doable and, in so doing, an enhancement to our lives. Yes, a restart for sure, often depending upon our reaction.



Financial Focus

with Adam Miller

Be wary, tax season attracts identity thieves

Identity theft happens throughout the year, unfortunately, but some identity thieves are particularly active during tax-filing season. How can you protect yourself?

One of the most important moves you can make is to be suspicious of requests by people or entities claiming to be from the Internal Revenue Service.

You may receive phone calls, texts and emails, but these types of communication are often just “phishing” scams with one goal in mind: to capture your personal information.

These phishers can be quite clever, sending emails that appear to contain the IRS logo or making calls that may even seem to be coming from the IRS.

Don’t open any links or attachments to the emails and don’t answer the calls – and don’t be alarmed if the caller leaves a vaguely threatening voicemail, either asking for personal information, such as your Social Security number, or informing you of some debts you supposedly owe to the IRS that must be taken care of “immediately.”

In reality, the IRS will not initiate contact with you by phone, email, text message or social media to request personal or financial information, or to inquire about issues pertaining to your tax returns.

Instead, the agency will first send you a letter. And if you’re unsure of the legitimacy of such a letter, contact

the IRS directly at 800-829-1040.

Of course, not all scam artists are fake IRS representatives – some will pass themselves off as tax preparers.

Fortunately, most tax preparers are honest. But it’s not too hard to find the dishonest ones who might ask you to sign a blank return, promise you a big refund before looking at your records, or try to charge a fee based on the percentage of your return.

Legitimate tax preparers will make no grand promises and will explain their fees up front. Before hiring someone to do your taxes, examine their qualifications.

The IRS provides some valuable tips for choosing a reputable tax preparer, but you can also ask your friends and relatives for referrals.

Another tax scam to watch out for is the fraudulent tax return – that is, someone filing a return in your name. To do so, a scammer would need your name, birthdate and Social Security number.

If you’re already providing two of these pieces of information – your name and birthdate on social media, and you also include your

birthplace – you could be making it easier for scam artists to somehow get the third.

It’s a good idea to check your privacy settings and limit what you’re sharing publicly. You might also want to use a nickname and omit your last name, birthday and birthplace.

Here’s one more defensive measure: File your taxes as soon as you can.

Identity thieves often strike early in the tax season, so they can file their bogus returns before their victims.

To learn more about tax scams, visit the IRS website (irs.gov) and search for the “Taxpayer Guide to Identity Theft.”

This document describes some signs of identity theft and provides tips for what to do if you are victimized.

It’s unfortunate that identity theft exists, but by taking the proper precautions, you can help insulate yourself from this threat, even when tax season is over.

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