



Senior Moments

with Emma Edwards

Too much me on my mind

“Lord, help me get myself off my mind” was how a speaker opened his speech at a gathering not so long ago.

If you’ve ever been at a podium and heard the microphone echo your own voice back to you, then you will identify with that speaker’s simple but profound request.

Yet one does not need to have a microphone to think of one’s self all too much. Some of us (like me) lay in bed in the quiet of the night doing a rerun of the day behind us.

“If only I would have said or done this or that” is a thought all too often for us. And yes, it can bring out negative thoughts that can be self-condemning.

Author Criss Jami, in his book *Killosophy*, wrote “Whenever I think of something but can’t think of what it was I was thinking of, I can’t stop thinking until I think I’m thinking of it again. I think I think too much.”

I think I will stay with cartoon character Maxine’s thoughts about thinking: “Twinkies and Ho-Ho’s may be a thing of the past, but the world will always have plenty of Ding Dongs.”

I’m sure I’ve been referred to as a ding-dong often over the years and, consequently, even by my very own self.

The other day, I was playing Pinochle and I got through it, but not without mentally kicking myself a few times (for being such a ding-dong) and not lis-

tening to an earlier action when bidding or even when not bidding!

Guess what I was thinking about in the quiet of my bedroom that night?

Maybe what I’m trying to express is that thinking can be both good and bad and even self-denigrating.

But let’s not be too hard on ourselves! There is a Bible verse that instructs us to not let our hearts be troubled.

I have found in my long life that I am my toughest critic. How do I know that?

I think a lot, as do many of us.

I may even think of a nice thing I could do as outreach to a neighbor or a greeting card I need to send. But sometimes it doesn’t get past the “think stage” of my thoughts and I don’t follow through with action.

I have found a good way to get my mind off of *me* is to help or do something nice for someone else. Somehow, I receive a blessing while blessing others!

I keep a Bible on my bedside table and I often read Philippians 4:8 to erase any negative thoughts before falling asleep:

“Finally, brethren, whatsoever things are true, whatsoever things are honest, whatsoever things are just, whatsoever things are pure, whatsoever things are lovely, whatsoever things are of good report -- if there be any virtue and if there be any praise -- think on these things.”



Financial Focus

with Adam Miller

What investors can – and can’t -- control

As an investor, you might feel frustrated to see short-term drops in your investment statements.

Many forces affect the financial markets, including geopolitical events, corporate profits and interest rate movements.

But, while you cannot control the market, you may find it helpful to review the factors you can control:

- *Your ability to define your goals* – One area in which you have total control is your ability to define your goals. Like most people, you probably have short-term goals – such as saving for a new car or a dream vacation – and long-term ones, such as a comfortable retirement.

Once you identify your goals and estimate how much they will cost, you can create an investment strategy to help achieve them.

Over time, some of your personal circumstances are likely to change, so you’ll want to review your time horizon and risk tolerance on a regular basis, adjusting your strategy when appropriate.

Senior meals

THURSDAY, MAY 19

- Split pea soup
- Garlic shrimp
- Rice
- Green beans
- Chef’s choice dessert

Warrenton’s eat-in senior meal program organized by Warrenton Senior Citizens Inc. is at noon on Thursdays at Warrenton Community Center, 170 S.W. Third St.

Suggested donation is \$6. Doors open at 10:30 a.m. for socializing and coffee.

And the same is true for your goals – they may evolve over time, requiring new responses from you in how you invest.

- *Your response to market downturns* – When the market drops and the value of your investments decline, you might be tempted to take immediate action in an effort to stop the losses. This is understandable – after all, your investment results can have a big impact on your future.

However, acting hastily could work against you – for example, you could sell investments that still have solid fundamentals and are still appropriate for your needs. If you can avoid decisions based on short-term events, you may help yourself in the long run.

- *Your commitment to investing* – The financial markets are almost always in flux, and their movements are hard to predict. If you can continue investing in all markets – good, bad or sideways – you will likely make much better progress toward your goals than if you periodically take a “time out.”

Many people head to the investment sidelines when the market tumbles, only to miss out on the beginnings of the next rally. And by steadily investing, you’ll increase the

number of shares you own in your investments – and the larger your ownership stake, the greater your opportunities for building wealth.

- *Your portfolio’s level of diversification* – While diversification itself can’t guarantee profits or protect against all loss, it can greatly help reduce the impact of market volatility on your portfolio.

Just how you diversify your investments depends on several factors, but the general principle of maintaining a diversified portfolio should govern your approach to investing. It’s a good idea to periodically review your portfolio to ensure it’s still properly diversified.

The world will always be filled with unpredictable, uncontrollable events, and many of them will affect the financial markets to one degree or another.

But within your own investment world, you always have a great deal of control – and with it, you have the power to keep moving toward all your important financial objectives.

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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