



NAVIGATE FINANCIAL
Charting Your Journey



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Q3 2016

Dear Tammy,

Summertime, the season we wait for with anticipation and dread, has arrived. There is more sunshine, and increased opportunities to play outside and still be dry at the same time, and weeds, yard work and for many of us, time inside at work. I don't know about you, but it is harder for me to be in the office when the sun is pouring in the windows. Being an adult takes a lot of discipline. It seems to work best for me if I keep a tight schedule of appointments, arrive early, and don't leave the office until I'm leaving for the day.

Summer is a time where we want to do it all; fuss in our yard, camp, boat, and hike and lay in the hammock. It's the time we do more with friends and family, and work hard to make it all happen. The basics in life have to be addressed too. Bills still need to be covered, funds invested for short and long term goals, and we need to

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Points to Ponder

9 in 10... Number of workers who have at least some regret

Community Corner



Hi...I'm Judy Dowell and I live in Salem, Oregon. I have a Bachelor's of Science degree, and am a Doctor of Veterinary Medicine. After graduating from OSU and WSU, I took an alternative career path and entered the field of public health. I've worked in a variety of public health fields and currently work for the Oregon Department of Agriculture in the field of food safety. I've been fortunate to live and work in Germany and Portugal. Those experiences taught me to embrace and celebrate the differences in cultures and peoples. In every community there are opportunities to volunteer.

Living sustainably and in service to my community through volunteer work has always been an important part of my life. While living in Portugal and Germany I volunteered in community campaigns to treat and eradicate Tuberculosis, and find and mitigate lead-based paint in low-income housing communities. Since returning to the Pacific Northwest I've lived in Olympia, Washington, and Cottage Grove, Oregon. I've always been an active supporter of living sustainably and purchasing locally. I grow an organic vegetable garden each year in my effort to eat better and live healthier. I've volunteered for Habitat for Humanity builds and in soup kitchens in both Oregon and Washington, and previously was a coach for Special Olympics of Oregon for several years.

I've lived in Salem for about five years now. Since coming to Salem I have discovered an amazing organization called the Gus Hawthorne Foundation. The Gus Hawthorne Foundation was established in 2010 with the mission to provide financial support to non-profit organizations that rescue and care for domestic animals and wildlife. As a board member of the foundation, our goal is to raise money and provide financial support to other non-profit groups that rescue, rehabilitate, house and adopt-out domestic animals or release wildlife. We use a grant process

ensure we are making sound decisions around finance. So with all of the things you're doing while the sun is shining, take time to reflect and act on your goals and objectives. Have conversations with your love ones, with me as your advisor, and other folks who support your dreams. Life happens and life opportunities and consequences are in motion, rain or shine.

Getting old is not for Sissies

We don't want to think about this, and we certainly do not want to dwell on it, but we all have to address the matter at some point. We are getting older. We are aging and we are beyond growing up. We are growing old. It's time to plan for your future as an elder, and to prepare those who love you for this phase of living. Each phase of life brings with it new challenges and stresses. Aging is no different. In our twenties, we had hormones screaming, in our thirties we experienced new responsibilities, in our forties and fifties the wisdom of being better stewards of our bodies became apparent. Sixties, it depends, and in our seventies and beyond our quality of life can change on a dime. Aging is no longer maturing, it is a challenge when the body is changing, and not for the good, and your mind may not be as sharp as it once was.

Don't put your head in the sand and hope the aging process is going to skip you. It is not going to. Aging is part of living. You can take actions to manage the process. When you address the matter head on, you can assert your desires, directions and quality of life decisions. If you allow happenstance to rule, you will most likely be dealing with circumstances not of your choice. Those who love you will be guessing and hurting as they seek to address your medical and financial needs without your defined instructions. By being proactive, by defining and sharing your directives, you are alleviating the burden on your loved ones and maintaining your dignity.

The proactive measures may include addressing matters from listing your medical information, to putting in place irrevocable trusts. Power of Attorneys, Health Care Directives, and organizing your financial matters are consistent activities needed by all. Having a heart-to-heart conversation with your family, or chosen family, is also very important. Preparing for your later years is not a simple matter but the need for planning exists now, especially if you're over 55 right now. Triggers that change the challenges of aging from something that may happen, to a reality (such as strokes, accidents, mental deterioration) can happen on the turn of a dime, and increase's in probability every year past 55.

This article is designed to get you to take action for yourself, your parents and for your children. I have been studying the subject for years, and have resources to share to help you be proactive. This is an important issue to address. The Other Talk by Tim Prosch is a good place to start. It is available on AARP's website.

Travel Adventures

about when they started saving for retirement.*

Half... Number of baby boomers who plan to continue working after retirement for reasons of income and health benefits.**

\$78,000... Average retirement account balance for women among those surveyed in February 2015.***

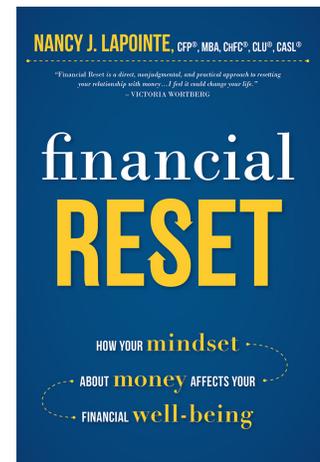
*American Century

**Transamerica Ctr for Retirement Studies

***Money

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Mid-West Mom's Helpful Hints

Remove tough scuff

marks... Those tough black scuff marks on your kitchen floor won't be so tough anymore if you spray them with WD-40.

to award money directly to the non-profits. We have made donations to non-profits in many states, and have awarded \$115,000 to date with over \$48,000 of the grants going to Oregon animal charities. If you know of a deserving animal focused non-profit who could use financial support please direct them to our website at <http://gushawthornefoundation.org> As a registered 501(c)(3) charitable foundation, Gus Hawthorne is happy to accept any and all donations, from monies to cars and other items. Donations are tax deductible and every dollar of every donation is distributed forward to animal charities. You can also donate through Amazon Smile, where you designate a charity of your choice and a donation is made when you purchase items from Amazon. Please visit our website for more information and to see the list of non-profits who have received our grants.

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A big change in my life happened this spring. My sister, Sandra, and her husband, Dave, moved from Helena, Montana to Portland, Oregon. They have gone from over 10 hours away from me to a little over 2 hours. This is a big difference! We will now be able to play and explore more together. I love visiting Portland, especially Powell's Bookstore, the Division and Hawthorne neighborhoods, and wandering through the Saturday market. I'm actually writing this while visiting Sandra over the weekend. She was able to come up to Olympia last weekend and join me for Arts Walk and the Procession, two of my absolute favorite Olympia events. We, the four of us, along with my two brothers, who also live in Olympia, will be able to camp and tour the PNW so much easier together now. Mom is happy. She can fly to SeaTac or PDX and simply take a train to see all of her kids! I'll have a place to stay in Portland for the Rose Parade and they can come up here for the Olympia's Brewfest. I hope you have adventures planned for the summer. Be thoughtful and plan ahead, and as always, I encourage you to prepay or have the funds available in advance of the trips. Let your financial skills support your dreams, and don't have your actions nickel and dime tomorrow's dreams away. Go play outside and please send us postcards. I love it when my clients and associates are able to adventure and act on their dreams. I've been setting funds aside for my Ireland trip, and I'm on track to be finalizing the plans later this year to go on the trip next June. It's going to be a blast! We are going for 3 weeks with some friends, and I am so excited! Life is good.

Use WD-40 to help remove tar and scuff marks on all hard-surfaced floors. It won't harm the surface, and you won't have to scrub nearly as much. Remember to open the windows if you are cleaning a lot of marks.

Remove strong glue...

You didn't wear protective gloves when using that super-strong glue and now some of it is super-stuck to your fingers! Don't panic. Just reach for the WD-40, spray some directly on the sticky fingers, and rub your hands together until your fingers are no longer sticky. Use WD-40 to remove the glue from other unwanted surfaces as well.

Referrals are always appreciated!

If there is someone in your circle whose name you'd consider sharing, please know that:

- We would contact them only with your permission and in whatever way you would feel most comfortable
- Your financial situation is held in the strictest privacy in my office, and we would provide the same level of confidentiality to anyone you refer here
- Anyone you refer to us will receive the same level of service and customized attention to their specific financial goals that you enjoy

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