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In my experience (a case study of one)

- The other day I gave my credit card to the filling station attendant and said “Fill her up, regular”. He gave me my receipt and it read \$100.00. He shared that was the card limit for gas but he was sure the tank was probably full. It wasn’t. The time frame of higher energy prices is unclear but \$120/barrel (or thereabouts) is a catalyst for more drilling, accessing reserves, and a greater demand for alternative energy. I always thought I’d drive this car until it died but I’m eying EVs these days.
- How to plan for potential health care expenses as we age is an important part of a long term financial plan. Medicare and health insurance will not cover traditional long term care needs. In general, you can self-insure (assign existing assets or save independently) or purchase a long term care insurance product. In reviewing objectives for my estate, I recently applied for Long Term Care insurance, to be exact, a variable life insurance policy with an LTC rider. At my age and health, this policy made the most sense for my needs. It will give me the option of living in place while keeping more of my estate intact if I need LTC. AARP says the optimal time to purchase LTC insurance is between 60 and 65.
- A group of us had lunch in the office recently and the subject of the Multnomah County Income Tax to provide resources to manage the growing houseless crisis in Portland came up. Several people felt they hadn’t seen any impact and I asked if they’d actually walked around the downtown area lately. They hadn’t. I have. It isn’t perfect, but the change in the last several months is remarkable, and over the last two years, almost unrecognizable. Yes, there are tents, but I find them mostly contained around churches and the freeways. The park blocks are undergoing massive landscaping work and there was no litter in sight. While many businesses have chosen to move out of the city, I fail to understand how that helps. I don’t think anyone wants to see Portland fail, it’s a beautiful vibrant city. So consider coming downtown for lunch, dinner or a little shopping. You can always pop in and say hello to us while you’re here!

Be well.

“The life of a nation is secure only while the nation is honest, truthful, and virtuous.” -Frederick Douglass

“The best ability is availability. When you work with and for the best people in the business and you love what you do, showing up every day is a joy, but more than that, it is a privilege.” -Charlie Cameron

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