

Launching a raft for a multi-day float trip can be a frenzied experience. There is the anticipation of being *on the river*, and the pressure to launch quickly: a queue of rafters are waiting for their turn on the ramp to launch their rafts.

For a 4 to 5 day float on the river, my raft will easily hold 500 pounds or more of gear, food, and ice, all carefully positioned around the raft and strapped securely so the raft sits balanced in the water and nothing is lost in the white water.

Bagged or boxed to be water-tight, scores of items are required. Too frequently in the haste to launch, something is forgotten in the car or trailer—or some items never made it out of the garage and into the car for the drive to the river.

Such forgetfulness can pose an inconvenience during a trip. (I have had to sit without a camp chair for five days.) Some forgotten items will end the trip before it starts: life jackets and oars. (I have forgotten both at times.)

Even when retired, life can be hectic—and that is a good thing because you need to keep busy!

And like a river trip, forgetting certain things can prove to be an inconvenience or possibly require a big change in plans. And there is one thing you dread losing.

Plan with confidence your journey in retirement.™

A GUIDE TO

Navigating Retirement

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Plan with Confidence Your Journey in Retirement™

This issue:

*Your phone is lost,
but are you losing it?*

«Full_Name»
«Address1» «Address2»
«City», «State» «Zip»

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MARCH 2025 NEWSLETTER

Tappan Falls, Middle Fork of the Salmon

Fill in the blank: “I’ve lost my _____.” Be it your keys, phone, purse, or wallet, these items are seldom “lost”. They are misplaced.

As we grow older, forgetting where we put something (or wondering why we walked into a room or losing our train of thought) can be a common occurrence. When this happens, **do you wonder if it is a sign of oncoming dementia?**

The reason is most likely stress, distraction, or simply being busy. If you can eventually retrace your steps and find the “lost” item, that is a positive indication of good cognitive health. People with dementia struggle to retrace their movements. Do you have difficulties with problem-solving, language, or orientation? If not, you are probably cognitively okay.

If you have concerns about your cognitive health, consult your doctor. Cognitive decline may not be dementia but an indication of some other health problem that can be treated. And make sure to regularly see an ophthalmologist—not an optometrist—to have your eyes examined. Good vision is important to physical, mental, and social health. Other than eye-related health issues, **an ophthalmology exam can also detect diabetes, high blood pressure, heart disease, cancer, neurological conditions, and other systemic health conditions.**

Take advantage of technology to reduce the frustration of misplacing items.

- Using the browser of your laptop or another phone, smartphones have built in features that allow your phone to be located on a map. Even if your phone is in silent mode, it can play a sound to help you locate it. If your phone is truly lost, you can lock your phone remotely or erase its data to minimize the damage losing a phone can wreak.
- Smart Trackers, such as AirTag or Tile, can be attached to key chains or hidden within a purse, wallet, or other valuable that can help you locate the item the same way you find your phone.

Technology can be your friend when searching for a lost item—if set up correctly in advance.

In most instances, you will need to install an app on your phone or computer to utilize these tracking features. **Test your ability to find your phone and other tagged items!** Be sure the setup was done correctly and that you know how to operate the app well in advance of when you actually need it. A time of stress is not when you need to be learning how, and if, the app works.

Three more actions to undertake:

- **Back up your phone regularly**, either to your computer or “the cloud”. A lost phone can be replaced by writing a check, but the data on it could be irretrievably lost (think photos) or very time consuming to reconstruct (think names and addresses of your contacts).
- **Use a password manager!** Such an app will help you easily login safely to all the internet sites you routinely access, but a password manager will not leave a “trail of bread crumbs” for a thief who has your lost phone. (In the event of crisis or succession, a password manager will also make life easier for your executor or trustee.)
- **Add on where possible multi-factor authentication or utilize passkeys.** These are additional steps when logging into a web site that are very effective at preventing thieves hacking into your secure internet sites even if they know your login credentials.

Loss of personal possessions can have financial implications and result in much inconvenience. But the loss of a loved one, either to dementia or death, is irreplaceable. *You are left with a hole in your heart that may never get smaller.* Just as you should take some steps to guard against losing your phone or keys, take steps now to build the resilience you will need to recover from that inevitable life event. *Hold close the ones you love. Do not let anything be left unsaid. Build memories.*

Password manager software offers a superior and secure method for keeping track of your internet sites and login credentials.

Several topics in *A Guide to Navigating Retirement* speak to the issues of protecting yourself, your property, and cherishing the people whom you love. Remember that some day it will be you that is lost to others. Legacy is how you will be remembered. **Until your last breath, you can build on your legacy!**

Please contact me with questions, or if you or a friend want a free copy of *A Guide to Navigating Retirement*.

Artificial intelligence programs were not used in writing this newsletter, just plain old brainpower.

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