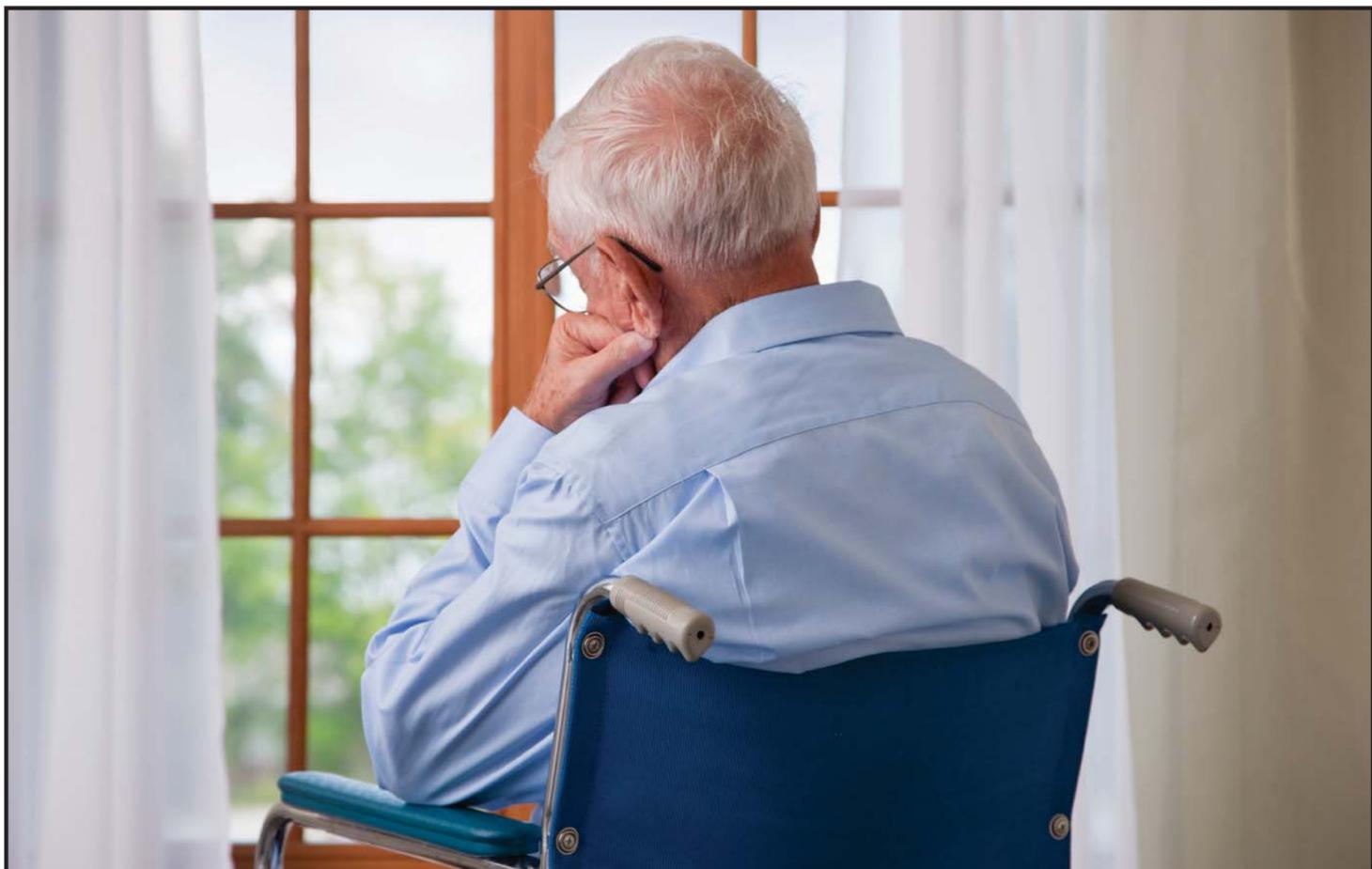


## Holidays have you blue? You're not alone.

BY TAMARRA CRAWFORD



COURTESY PHOTO |

People often think of the time between October and January as being a time of joyful gatherings. People get together with friends and family to exchange gifts and treats in celebration of Thanksgiving, Christmas, Hanukkah and the New Year. For many, however, this can be a time filled with loneliness, sadness and avoidance of others.

There can be many reasons for this. The holidays can be a signal that a loved one is no longer with them. Others may have had at least one frightening life event happen during this time. There are also those who suffer from a recurring pattern of depression that tends to be seasonal, often beginning in the fall or winter, with symptoms lifting during the springtime.

Cold, wet, frozen weather or a debilitating flu/pneumonia episode can impact those who have difficulties with mobility problems, contributing to social isolation. Along with feeling sad, depressed, lonely or more fatigued, other symptoms can include isolation, increased chronic pain, increased anxiety and tearfulness.

It may be impossible to take away the reasons for this fog, but it is possible to take some steps to manage these symptoms.

The first step is to be aware that this is a common and real issue for many across the United States. Suffering the blues during what is supposed to be the most wonderful time of the year can pile on the pressure of the holidays. As part of that awareness, knowing how your life changes when you feel the blues coming on can help.

If your mood dips for months at a time and it is a struggle to get up in the morning or engage with life,

**For many, the holiday season can be a time filled with loneliness, sadness and avoidance of others.**

a visit to your physician is a good starting point. The blues often come with changes in eating and activity patterns, sleep and use of substances.

Some people seek out more of the foods or substances that they have counted on in the past to assist them with relieving stress but may find that there are side effects that are also difficult to

manage (i.e. weight gain, too much or too little sleep or increased use of alcohol). These are common indications that a person is experiencing stress and would benefit from support from their medical provider and family.

Maintaining a healthy routine can also assist with managing the holiday blues. For some, staying on track with healthy eating habits,

activity, and sleep hygiene may even chase the blues away sooner. For others, taking these steps is beneficial to ensuring that this time does not turn into a prolonged or more complicated struggle. Scheduling a few festivities to attend with trusted persons, finding ways to remember those who have passed on and keeping monthly calendars can be helpful.

Selected gatherings, exercise and activity can be plotted over the month to keep a person on track during times of low motivation and increased isolation.

And finally, remember to be gentle with yourself. You are not alone, so seek help if you need it.

**TAMARRA CRAWFORD** is a psychologist with the Sheridan Veterans Affairs Health Care System.

## Retirement planning should include long-term care costs

BY ALEXANDRA OLSON  
THE ASSOCIATED PRESS

NEW YORK (AP) — Many Americans have a blind spot when it comes to retirement planning: long-term care costs. Even though the majority of Americans will at some point need long-term care, few are planning for it. Many underestimate the costs and mistakenly believe health insurance can help cover it.

“This is not like being struck by lightning. It is something we will all face in our lives,” said Bruce Chernof, president and CEO of the SCAN Foundation, which researches care for older adults. “If we don’t need it ourselves, it is likely that our spouses, our significant other or our parents will. One way or another, it

will touch the lives of every single American.”

The U.S. government estimates that 70 percent of people aged 65 today will require some form of long-term care during their lives. Most of the time, that type of assistance is non-medical, including help with daily tasks such as bathing. The need can arise unexpectedly after a major illness or even suffering an injury from a fall.

The costs of such care can easily outstrip retirement savings: A 65-year-old today can expect to incur \$138,000 in long-term care costs over their lifetime, according to a 2017 Bipartisan Policy Center report.

Two-thirds of Americans age 40 and up say they’ve done little or no planning for their long-term care

needs, according to a poll conducted this year by the Associated Press-NORC Center for Public Affairs Research, with funding from the SCAN Foundation.

Here is some guidance on how you can get a jump-start on planning.

### GET A REALISTIC PICTURE OF THE COSTS

This is something people can do easily and early. AARP has a long-term care calculator that lets people find the average costs for different types of services by state and metropolitan region, based on research by Genworth Financial.

The most expensive option — a nursing home — now costs an average \$97,000 a year, according to Genworth’s 2017 survey of long-term care costs. Assisted living facilities — for those who can’t live independently but don’t require skilled nursing care — cost about \$45,000. For those seeking to remain at home, hiring a home health aide or homemaker services will cost more than \$20 an hour.

Other options include adult day health center, which charge an average of \$70 a day.

Younger adults should remember that costs are rising. Genworth has a cost calculator that gives estimates on what prices will be in 30 years.

### LEARN THE TRUTH ABOUT FINANCING

Many mistakenly believe Medicare or private health insurance will help pay for long-term care. Fifty-seven percent of Americans say they plan to rely on Medicare should they ever need ongoing living assistance, according to the AP-NORC poll. But Medicare does not cover extended nursing home stays or non-skilled living assistance, which make up the majority of ongoing care needs for the elderly.

More than 50 percent of Americans end up paying for long-term care out-of-pocket, according to the Bipartisan Policy Center report. That figure rises to nearly 70 percent for those receiving long-term care at home. Many Americans with severe long-term care needs quickly burn through their savings and end up turning to Medicaid, which is projected to account for 40 percent of national spending on long-term care services by 2030.

So it’s a good idea to take the time to research Medicaid rules, particularly what sorts of assets you might have to spend down to qualify. Research how other long-term care financing plans can affect your Medicaid eligibility. For instance, annuity payments may count as income but reverse mortgage payments do not. The government website LongTermCare.gov

provides a good overview of Medicaid long-term care coverage and eligibility.

Keep in mind that Medicaid regulations vary widely by state — and could change over time.

### WHAT TO KNOW ABOUT LONG-TERM CARE INSURANCE

Only 11 percent of older Americans have private long-term care insurance, according to the Bipartisan Policy Council, and with good reason.

Simply put, premiums are too expensive for most people. Some estimates put average rates at up to \$2,400 annually. Rates have increased significantly since long-term care insurance plans first came on the market about 30 years ago, largely because insurance companies saw fewer voluntary lapses than expected and made other mistaken price assumptions. For the same reasons, the number of insurance companies offering the policies has fallen dramatically.

The good news is that if you start early enough, there is plenty of time to research and make an informed decision about long-term care insurance. Consider your age and income level when considering whether to buy a plan. The younger you are, the lower your premiums will be. But you need to evaluate whether you can keep up

with payments into retirement when your income is likely to be lower.

Consider hiring a financial expert to help you pick the right policy.

Growing in popularity are “hybrid” insurance products that combine death benefits or annuities with long-term care benefits. People like them because if the long-term care benefits are never used, heirs still receive the death or annuity payouts. But some financial advisers are wary of the plans because they are difficult to analyze.

### TALK TO FAMILY AND CONSIDER WHERE YOU LIVE

Chances are high that relatives will be involved with long-term care, at least to some degree. Experts recommend having family discussions about long-term care preferences before a crisis occurs.

For instance, you might be determined to care for a parent or spouse at home as long as possible before putting them in a nursing home. But would that person feel comfortable with a home health aide or an adult day care center while you are at work?

Where you live matters when planning for long-term care, especially if relatives live far away. Check out the condition of your home and if it can be modified to accommodate disabilities.



**FUN AND FOOD  
BUILD YOUR OWN SALAD**  
Mondays – Fridays  
Entrees and kiosk include sides, dessert and drink.

**Salad Bar Available**  
Mondays – Fridays

No Salad Bar on Saturday or Sunday

\*entree only offered for Home Delivered Meals

**ENTRÉE CHOICE\* or SOUP/SALAD**

Tue- Baked Lasagna	
Wed- Baked Potato Bar	
Thu- Thanksgiving Dinner	
Fri- Teriyaki Steak	
Sat- Turkey Filet	
Sun- Cabbage Roll Casserole	
Mon- Baked Cod w/ Lemon	

**UPCOMING SPECIAL EVENTS**

Tue- Choir Practice	9:30 a.m.	Community Room
Wed- Gentle Yoga	10:30 a.m.	Community Room
Thurs - Happy Thanksgiving	11:00 a.m. to 1:00 p.m.	Café
Fri - Bridge	12:30 p.m.	Community Room
Mon- DEEP Class	1:00 p.m. to 3:30 p.m.	Art Studio

Lunch Service Hours: 11:00 a.m. to 1:00 p.m., 365 days a year at 211 Smith Street Home Delivered Meals (307) 672-6079

Loan Closet, Outreach, and Administration Services, 672-2240. Mondays – Fridays.

Help at Home Services, 675-1978. 232 North Brooks: Mondays – Fridays.

Day Break Adult Care Services, 674-4968. 241 Smith Street: Mondays – Fridays.

### SENIOR HAPPENINGS

• Shopping Sheridan Days for Tongue River Valley residents are available every first and third Thursday of each month through The Hub on Smith and include trips to Albertson’s or to Walmart. We can shop for you, with you or leave you on your own. Call ahead to reserve your spot at 655-9419,

Monday through Friday 9 a.m. to 4 p.m. The shopping bus will leave Dayton at 12:30 p.m., pick up riders in Ranchester at 12:45 p.m. and return to Ranchester at 3:45 p.m., and to Dayton at 4 p.m. The cost is \$8 for a round-trip ride.

• Calendars for 2018 are on sale at the front desk of The Hub on Smith for \$10

each.

• Burgers and Bluegrass is set for Tuesday from 7-9 p.m. at The Hub on Smith. The cost is a suggested contribution of \$2 for burgers, or join the free jam!

• The Hub will host a Thanksgiving dinner Thursday from 1 a.m. to 1 p.m.