

Alzheimer's Disease: Planning For An Unknown Future

(NAPSA)—There are currently 5.4 million Americans who have Alzheimer's disease, and as the U.S. population ages, many more individuals are likely to be diagnosed. It's estimated that the number of people age 65 or older with Alzheimer's disease will increase as much as 40 percent by 2025 and triple by 2050,2 barring any medical breakthroughs to prevent or cure the disease.

Alzheimer's disease has a distinct gender bias: The majority of its victims are women. Women are twice as likely as men to develop the disease, and, once they have it, are far more vulnerable to its effects.1 Female longevity was once thought to be responsible for this disparity, but recent medical research suggests that biological, genetic, and even cultural influences may play significant roles.3

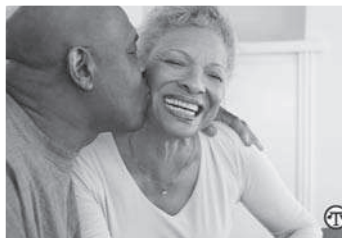
Currently, there is no way to prevent or cure Alzheimer's disease. Individuals typically live eight to 10 years after they are diagnosed.4 There are progressive stages of Alzheimer's disease and, as time passes, small losses in memory and judgment advance to profound intellectual and social impairment. In the last stage, physical function is reduced as well, ultimately leading to death.

As this disease runs its course, Alzheimer's patients may require increasing levels of assistance with activities of daily living, such as bathing, dressing, and eating. Further, Alzheimer's patients are often unaware of their surroundings and potentially dangerous situations. To maintain the safety of these patients, increased supervision is required. Most care is custodial, not medical, and belongs in the category known as long term care.

Long term care provided by a facility can be expensive and is generally not covered by traditional health plans or Medicare. Medicaid may help pay medical costs, but you must meet your state's poverty criteria.

Paying out-of-pocket is one way to cover long term care expenses. However, you should consider the cost as well as the fact that Alzheimer's disease requires lifetime care. In 2013, the national average cost of a semiprivate room in a nursing home was \$82,855 annually.5 Home care is generally more affordable than nursing home care but is still costly. When averaged nationally, the cost of a six-hour visit by a home health aide is \$120 per day. That's \$31,200 per year for a home health aide visiting six hours per day, five days a week.5

Home care can be provided by a relative or friend, but there may be a significant physical and emotional cost for these informal caregivers. Caring for an individual with Alzheimer's disease is difficult, and caregivers commonly suffer from chronic stress,6 which can



Government workers and their loved ones can get help with long term care.



Planning now for long term care can help to reduce financial and emotional stress on your family.

compromise their physical and psychological health7 as well as their most intimate family relationships. Often these caregivers leave the workplace or step out of a chosen career path to meet increasing care needs.8 This decision can have profound implications for their personal finances in both the short and long term.

It's also important to remember that the need for long term care can arise from an accident, illness, or injury at any age. Although no one can be certain that he or she will develop Alzheimer's disease, planning ahead can help to reduce financial and emotional stress on your family.

Fortunately for many, the Federal Long Term Care Insurance Program (FLTCIP) offers protection and support when it's needed the most.

The FLTCIP can help pay for personal care and other related services provided on an extended basis to people who need help with everyday activities or who need supervision due to a severe cognitive impairment. It provides comprehensive coverage, regardless of whether you receive care at home, in an assisted living facility (including specialized care for persons living with Alzheimer's disease), or in a nursing home. Additionally, family members and friends can provide care as informal caregivers.

Many members of the Federal family are eligible to apply for coverage under the FLTCIP, including Federal and U.S. Postal Service employees and annuitants, as well as active and retired members of the uniformed services. Qualified relatives may also apply. For a complete eligibility list, visit www.LTCFEDS.com/eligibility.

Because the FLTCIP is medically underwritten, it's important to apply when you are in good health to avoid the risk that a future illness or condition may prevent you from obtaining coverage later. Also, premiums are directly related to age. This means the younger people are when they apply for coverage, the lower their premium.

To learn more about the FLTCIP, visit www.LTCFEDS.com. For personalized assistance, call 1-800-LTC-

FEDS (1-800-582-3337)/TTY 1-800-843-3557 to speak with a program consultant. They are available to answer any questions you may have and can walk you step-by-step through the plan design and application process.

1 *Washington Post*. "Studies Add to Evidence That Women Are More Susceptible to Alzheimer's." http://www.washingtonpost.com/local/social-issues/women-with-signs-of-alzheimers-appear-to-deteriorate-faster-studies-find/2015/07/21/f7be9aaa-2fca-11e5-8353-1215475949f4_story.html (accessed August 2015).

2 *Alzheimer's Association*. "2015 Alzheimer's Disease Facts & Figures, Prevalence." www.alz.org/facts/ (accessed August 2015).

3 *Washington Post*. "Why Do More Women Get Alzheimer's? Research Points to Genetics, Other Factors." www.washingtonpost.com/local/with-women-perhaps-facing-higher-risk-of-alzheimers-female-scientists-unite/2014/09/03/2aa0506c-28ab-11e4-8593-da634b334390_story.html (accessed August 2015).

4 *Mayo Clinic*. "Alzheimer's Stages: How the Disease Progresses." www.mayoclinic.org/diseases-conditions/alzheimers-disease/in-depth/alzheimers-stages/art-20048448 (accessed August 2015).

5 *John Hancock Life & Health Insurance Company*. "John Hancock 2013 Cost of Care Survey," conducted by *LifePlans, Inc.*, April 2013.

6 *Alzheimer's Association*. "Caregiver Stress." www.alz.org/care/alzheimers-dementia-caregiver-stress-burnout.asp (accessed August 2015).

7 *National Institutes of Health*. "Physical and Mental Health Effects of Family Caregiving." www.ncbi.nlm.nih.gov/pmc/articles/PMC2791523/ (accessed August 2015).

8 *The Alzheimer's Reading Room*. "The Financial Impact of Alzheimer's on Family Caregivers 2014." www.alzheimersreadingroom.com/2014/11/the-financial-impact-of-alzheimers-on.html (accessed August 2015).

Did You Know?

(NAPS)—There's an advancement in aortic valve replacement called the rapid-deployment Perceval sutureless valve. To learn more, including how the valve works and its benefits, visit the Sutureless Valve Education Center at www.heartvalvesurgery.com/sutureless.

The Army Historical Foundation wants everyone who served in the U.S. Army, and the civilians and animals that support them, to register his or her story with the National Museum of the United States Army. Tell your story at www.armyhistory.org/the-registries.

If you or someone you care about has kidney problems, it may be due to taking heartburn medicine. You should see a doctor and may want to get a free case evaluation from the expert attorneys at Keller and Keller. Visit www.2keller.com/library/prilosec-prevacid-and-nexium-lawsuits-for-kidney-damage. cfm or call (800) 253-5537.

Yale University offers outstanding high school students from around the world academic enrichment and leadership development through the Yale Young Global Scholars program sessions on the Yale campus. Learn more, including how to apply, at <http://global.scholars.yale.edu>.

A Bankers Life financial advisor can help you weigh your options and choose the best combination of health care benefits for your physical and financial well-being. Visit www.BankersLife.com to learn about simplifying the Medicare Open Enrollment process.

SilverSneakers Fitness,

the nation's leading exercise program for older Americans, partners with more than 70 health plans to offer fitness benefits at no additional charge. Visit www.SilverSneakers.com to find out if you're eligible, find a class, print a membership card or select a nearby location.

Ruth Veloria, executive dean of the University of Phoenix School of Business, says for many CEOs, innovation is an essential driver to help keep their organizations ahead. For more about University of Phoenix programs, visit www.phoenix.edu/programs/gainful-employment.

The amount of humidity in the air directly affects the comfort of your home. Pairing a humidifier with a Champion Premium modulating gas furnace will complement humidity control with a total comfort system. Learn more at www.championhomecomfort.com and @Champion_HVAC on Twitter.

Whether you're the host of the holiday party or a guest, 1-800-Flowers has a centerpiece arrangement for you to bring to the table. Call 1-800-FLOWERS or go to www.1800flowers.com. To find a nearby store, visit florist.1800flowers.com.

"Research points to cranberries' unique ability to block certain bad bacteria," said Dr. Christina Khoo, Director of Global Health Sciences and Regulatory Affairs at Ocean Spray. "This makes cranberries one delicious option that may help prevent urinary tract infections." Learn more at www.cranberryhealth.com.

999 PUBLIC NOTICES

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PUBLIC NOTICE

The Port of Siuslaw Commission will hold their meeting on Wednesday, January 18, 2017, at the Port of Siuslaw conference room, 100 Harbor Street, in Florence, at 7:00 PM. The meeting will include a State of the Port message from President Caputo. Port meetings are open to the public. For more information call (541) 997-3426.

Publication Date: January 11, 2017

NOTICE OF BOARD MEETING

NOTICE IS HEREBY GIVEN that the next Board meeting of Siuslaw Valley Fire and Rescue will be held on Wednesday, January 18th, 2017 at 6:00 p.m. at the fire station located at 2625 Highway 101 North, Florence, OR 97439. The agenda will include: Policies and Procedures and General Business of the fire district.

Publication Date: January 11, 2017

PUBLIC NOTICE

A regular meeting of the Board of Directors of Central Lincoln PUD will be held at 10:00 a.m. on Wednesday January 18, 2017 at the Reedsport Office, located at 440 Fir Avenue. Board members will: Elect officers for 2017, appoint a new board member, participate in oaths of office for newly elected and appointed board members, review the resolution book, set board meeting dates and locations for 2017, authorize directors to attend meetings & workshops in 2017, appoint trustees to the pension & trust and the deferred compensation plans for 2017, ratify board appointed consultants, hear a report on property & liability insurance; consider resolutions to modify the board compensation governance policy page, update named depositories and credit card companies and adopt a natural hazards mitigation plan. The Board will discuss other business as it arises after publication of this notice. For more information, go to clpud.org.

Publication Date: January 11, 2017

NOTICE OF PUBLIC HEARING

NOTICE IS HEREBY GIVEN THAT THE PLANNING COMMISSION WILL HOLD A PUBLIC HEARING ON **January 24, 2017 AT 7:00 PM** IN THE COUNCIL CHAMBERS OF CITY HALL, 250 HIGHWAY 101, IN THE CITY OF FLORENCE, LANE COUNTY, OREGON TO CONSIDER THE FOLLOWING:

RESOLUTION PC 16 29 ANN 04: Annexation of three separate properties and adjacent Right-of-ways (ROW):

Property 1, ROW 1: Located on the SE corner of Rhododendron Drive and Heceta Beach Road at 4636 Heceta Beach Road, Map #18-12-04-00 Tax Lot 00103; as well as a portion of Heceta Beach Road adjacent to the property.

Properties 2 & 3, ROW 2: Properties located on the west side of 1st Avenue and south of Driftwood Shores at 4513 Lookout Street, Map #18-12-04-42, Tax Lot 01204 and 4523 Lookout Street, Map #18-12-04-42, Tax Lot 01205; as well as Lookout Street west of 1st Avenue.

Property 4, ROWS 3 & 4: Located west of Rhododendron Drive and north of Treewood Court at 04744 South Harbor Vista Drive, Map #18-12-15-22, Tax Lot 05300; as well as Treewood Court and S. Harbor Vista Drive beginning west of Rhododendron Drive and terminating at the westernmost property line of the annexing property.

RESOLUTION PC 16 30 ZC 04: To zone the properties to the corresponding City of Florence zoning as designated by the Florence Realization 2020 Comprehensive Plan:

Property 1 & ROW 1: Neighborhood Commercial regulated by Florence City Code Title 10, Chapter 14

Properties 2, 3, & 4 and ROWS 2, 3, & 4: Single Family Residential regulated by FCC Title 10, Chapter 11.

For more information please contact the City of Florence Planning Department at (541) 997-8237 or visit city's website at www.ci.florence.or.us.

Publication Dates: January 11 and 18, 2017



Graphic Search

Here is how it works... We will put a graphic or photo in the box to the left. You find it somewhere in the classifieds. Come into our office, Enter your name, phone number and describe where you found the graphic or bring in a clipping to attach to your entry into the drawing for a gift certificate.

Good Luck

ROSALIE BRADDOCK found the Car Show Graphic on page 5B (Lynnette Wikstrom - On vest above Coldwell Banker Coast Real Estate Logo) She won a gift certificate to The Chicken Coop.

Gift Certificates must be picked up within 2 weeks of winning
Deadline for today's paper: Thursday by 3:00 PM



Saturday's Graphic

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