



# Home For The Holidays

(NAPSA)—With today's technology, staying in touch with loved ones around the country—and the world—is easier than it's ever been. We are connected to each other virtually day and night—from cell phones and video calls to social media, texting and e-mail. While we may rely on this technological closeness throughout the year, the holidays offer a unique opportunity to sit and spend time with family members, particularly older family members, whom we don't see on a regular basis. This face-to-face time provides a chance to connect, catch up, and observe behaviors that may go undetected over the phone or through e-mail. Certain changes in these behaviors from year to year may indicate a need for long-term care.

While each passing year will show some changes in an older family member's capabilities and function, the table at right provides common changes in behavior to watch for to get a better idea of where your loved ones stand functionally. It's important not to focus on the behavior itself, but rather the change in that behavior compared to what is considered normal for that person. For example, someone who has always been quiet and somewhat introverted would be held to a different standard than someone who is usually very outgoing and conversational, but now seems withdrawn and isolated. Based on the information you gather, it may be time to start thinking about your family's plan for long-term care.

**The time to plan is now**  
Millions of Americans require long-term care at some point during their lifetime.\* This type of care includes assistance with everyday activities like bathing, dressing and eating, or supervision due to a severe cognitive impairment like Alzheimer's disease. Surprisingly, the type of care needed to provide assistance with these activities can be expensive and is generally not covered by traditional health plans or Medicare. In many cases, taking care of an older relative often falls on family members or friends. However, depending on the location of family members and friends, this support is often not available or may be a bigger challenge than many expect or are willing to take on.

**Take a closer look**  
By paying attention to some

| Recognizing Change  | Significant decrease | Somewhat decreased | Negligible decrease | Unchanged | Some level of increase |
|---|----------------------|--------------------|---------------------|-----------|------------------------|
| <b>Cleanliness of the home:</b><br>Is there clutter in the hallways, stacked mail, uncleaned dishes, etc.?  | ○                    | ○                  | ○                   | ○         | ○                      |
| <b>Social interaction:</b><br>Are they engaged with friends and family, getting out and about, and continuing social interaction at their normal level?                               | ○                    | ○                  | ○                   | ○         | ○                      |
| <b>Personal hygiene and care:</b><br>Are activities like regular bathing, laundry, grooming, etc., taking place?  | ○                    | ○                  | ○                   | ○         | ○                      |
| <b>Level of independence:</b><br>Has the level of reliance on a spouse or guest for various things increased (e.g., getting a glass of water, answering the phone or doorbell, etc.)? | ○                    | ○                  | ○                   | ○         | ○                      |
| <b>Financial health:</b><br>Are bills piling up, being paid on time, etc.?  | ○                    | ○                  | ○                   | ○         | ○                      |
| <b>Mental sharpness:</b><br>Is your loved one participating in conversations, staying up-to-date with the news or favorite sports team, etc.?   | ○                    | ○                  | ○                   | ○         | ○                      |
| <b>Nutritional balance:</b><br>Maintaining normal eating habits, food within "best by" ranges, cupboards stocked, etc.?   | ○                    | ○                  | ○                   | ○         | ○                      |

**This chart can help you assess your loved one's strengths and needs.**

common behaviors, you can begin to determine whether a loved one is having difficulty performing everyday activities. Noticing changes in behavior that may be due to an emerging physical or cognitive impairment is an important first step.

Based on what you observe, the Federal Long Term Care Insurance Program (FLTCIP) may be worth considering when developing your family's plan for long-term care.

**How did you answer?**

**Mostly unchanged.** The best time for you and your family members to consider long-term care insurance is long before it's needed. Because the FLTCIP is medically underwritten, it's important to apply while you're still in good health to avoid the risk that a future illness or medical condition may prevent you from obtaining coverage later. Also, premiums are directly related to age. This means that premiums tend to be lower for younger applicants.

**Recognized changes.** If you're already a FLTCIP enrollee and recognize some of these behavioral changes in a loved one, contact a FLTCIP care coordinator at the phone number provided at right to gather important information about the different care options that may be available. A call to one of their licensed health care practitioners can provide valuable information such as an assessment of need, direction on developing a plan for long-term care services, and access to discounted services and provid-

ers, where available. The FLTCIP, unlike most long-term care insurance plans, provides certain care coordination services to qualified relatives of enrollees at no cost.

**FLTCIP eligibility**

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 such as spouses, domestic partners, parents and parents-in-law, and adult children are also eligible to apply. For a complete eligibility list, visit [www.LTCFEDS.com/eligibility](http://www.LTCFEDS.com/eligibility).

To learn more about the FLTCIP, visit [www.LTCFEDS.com](http://www.LTCFEDS.com). For personalized assistance, call (800) LTC-FEDS (800) 582-3337/ TTY (800) 843-3557 to speak with a program consultant. Consultants are available to answer any questions you may have and can walk you step by step through the plan design and application process.

Best wishes for a happy, healthy holiday season with your friends and family.

\* Centers for Disease Control and Prevention. "Long-Term Care Services in the United States," [www.cdc.gov/nchs/data/nsltcp/long\\_term\\_care\\_services\\_2013.pdf](http://www.cdc.gov/nchs/data/nsltcp/long_term_care_services_2013.pdf) (accessed March 2015).  
FLTCIP6451

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### 999 ♦ PUBLIC NOTICES

**NOTICE OF BOARD MEETING**  
NOTICE IS HEREBY GIVEN that the next Board meeting of Siuslaw Valley Fire and Rescue will be held on Wednesday, **March 15th, 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: March 8, 2017

### 999 ♦ PUBLIC NOTICES

**NOTICE OF BOARD MEETING**  
A regular meeting of the Board of Directors of Central Lincoln PUD will be held at **10:00 a.m. on Wednesday March 15, 2017** at Central Lincoln's Newport office located at 2129 N. Coast Hwy. The Board will review the board governance process policies, review high level budget assumptions, discuss public meeting room security, NISC customer communications and will select an NWPPA voting delegate. The Board will also consider approving updated customer service policies, legislation to restore recreational immunity to land owners, a contract award for advanced power strips and a change to the September board meeting date; and other business as it arises. To review the meeting agenda, please go to [clpud.org](http://clpud.org).  
Publication Date: March 8, 2017



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### PUBLIC HEARING NOTICE

The Florence Planning Commission will hold a public hearing at **7:00 PM on March 14, 2017**, in the Council Chambers of City Hall, 250 Highway 101, concerning the following proposals:

**RESOLUTION PC 16 31 CUP 10 - Premium Choice Medical to Recreational Marijuana:** An application from Dennis Smith requesting approval of a Conditional Use Permit to convert the current Medical Marijuana Dispensary to a Recreational Retail Facility. The building is located at 1770 Hwy 126, in the Dunes Village Center, on the south side of Highway 126, Map #18-12-26-32, TL 06601 in the Mainstreet District Area A, regulated by FCC Title 10, Ch. 27.

**RESOLUTION PC 17 02 CUP 02 - Port of Siuslaw Rip Rap:** An application from Steven Leskin, General Manager, on behalf of the Port of Siuslaw seeking approval of a Conditional Use Permit to perform C-Row Erosion Repairs (Revetment/Bulkhead Installation - Rip Rap) at the Port of Siuslaw Campground located on the Siuslaw River, Map #18-12-35-22 TL 03500 in the Waterfront/Marine District regulated by FCC Title 10 Ch. 24 as well as Mixed Development Overlay, Development Estuary, Natural Estuary, and Conservation Estuary Districts regulated by FCC Title 10 Ch. 19.

For more information contact the City of Florence Planning Department at (541) 997-8237 or visit city's website at [www.ci.florence.or.us](http://www.ci.florence.or.us).  
Publication Date: March 8, 2017

[www.thesiuslawnews.com](http://www.thesiuslawnews.com)



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Photo not yet available

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**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.

**Wednesday's Graphic** National Umbrella Month

**Good Luck**  
DONNA GRAVES found the Iditarod Trail Sled Dog Race Graphic on page 7B (On cash drawer of Shop Local filler) She won a gift certificate to Siuslaw Riverside.  
Gift Certificates must be picked up within 2 weeks of winning  
Deadline for today's paper: Thursday by 3:00 PM

**Saturday's Graphic**