



SENIOR LIVING

SENIOR MEALS PROGRAMS

Offering Meals on Wheels and Cafe 60 at the following locations:
Anyone age 60 and older is served, regardless of income, suggested donation is \$3.
Guests under age 60 are welcome to attend for \$8 per meal.

Cottage Grove Riverview Terrace
925 W. Main St., Cottage Grove
Noon: Tues., Wed., Thurs.

Creswell Cresview Villa
350 S. 2nd St., Creswell
Noon: Mon., Wed., Fri.

Thursday, July 21: Oven Baked Chicken or Swedish Meatballs
Friday, July 22: Fish Patty w/Tartar Sauce or Sloppy Joe

Monday, July 25: Chicken Marsala Bake or Beef Spanish Rice
Tuesday, July 26: Spinach Lasagna or Western Pork Stew
Wednesday, July 27: Chicken in Peanut Sauce w/ Pasta or Beef Stuffed Green Pepper

Drain/Yoncalla area

Served at 400 Main St., Yoncalla.
(For Douglas County Meals on Wheels eligibility, call 541-440-3677.)
Suggested donation \$3.50

Thursday, July 21: Meatloaf w/Creole Sauce
Friday, July 22: Tuna Salad Sandwich Half/Lentil Soup
Tuesdays, July 26: Beefy Cheesy Strata

The basics on long-term care insurance

Various insurance plans protect individuals from financial calamity. Insurance works by requiring policy holders to pay a premium. In the event of an accident or incident, a claim can be filed and the insurance company will reimburse the person for expenses, minus the deductible.

Health insurance is one type of insurance that people have to manage their health and well-being. There's also another, perhaps lesser-known insurance that can prove invaluable. It is called long-term care insurance.

Long-term care insurance, or LTCI, is an insurance product that is found primarily in the United States, Canada and the

United Kingdom. LTCI generally covers assisted living needs, home care, hospice care, adult daycare, and other requirements of senior living and/or health management. People who invest in LTCI are planning ahead for the times when they may no longer be able to care for themselves without assistance. LTCI will help offset the ever-rising costs associated with specialized senior housing and nursing facilities.

Traditional healthcare insurance and government-sponsored plans (i.e., Medicare in the United States) will not pay for daily, extended care services. The AARP notes that these other plans may only cover a short

stay in a sub-acute rehabilitation center or nursing home, or pay for a limited amount of at-home care. LTCI can help families finance the cost of medical care when all other options will not.

LTCI should be looked into early in life, as policies often cost less if purchased when one is younger and in good health. People in poor health or already receiving long-term care services may not qualify for LTCI outright. But there are some workarounds, including buying a limited amount of coverage or coverage at a higher "nonstandard" rate. Some policies do not require medical underwriting, and these may be advantageous to people with preexisting health

conditions.

When shopping for policies, look into how long LTCI will pay. Some policies include limits on how long or how much providers will pay for care, with some plans maxing out at two to five years. Other policies may not implement a term limit.

Speak with a tax specialist as well, as premiums paid on a long-term care insurance products may be tax deductible.

Long-term care insurance is a way for individuals to finance the often expensive costs for medical services that may be required as one ages.

Anemia and Aging

Aging is accompanied by a number of physical changes. Some of these changes, such as vision impairment or loss of hearing, are anticipated, while others may arrive unexpectedly.

One condition many adults unexpectedly encounter is anemia. While anemia is common in older adults and its prevalence increases with age, it is not a condition that is widely considered part of the aging process. Anemia is often a symptom of a hidden problem that needs to be addressed promptly.

Anemia is one of the most common blood disorders, affecting more than three million Americans, says the National Heart, Lung, and Blood Institute. The American Society of Hematology notes that anemia is characterized by insufficient levels of red blood cells in the

blood. Anemia also occurs when red blood cells, which are responsible for carrying oxygen to the various organs and tissues throughout the body, are not functioning properly.

Very often the signs of anemia are overlooked or go unnoticed until a blood test determines low hemoglobin (Hb) or hematocrit (HCT) concentrations. Some people discover they have anemia as they attempt to donate blood, at which time their red blood cell count is found to be inadequate. When the body lacks oxygen, any number of the following symptoms may be experienced:

- weakness
- dizziness
- extreme fatigue
- shortness of breath
- fast or irregular heartbeat
- pale or yellow skin
- cold hands or feet

Frequently, existing disorders or conditions, such as congestive heart failure, are made worse by anemia. But unless doctors specifically consider anemia as a possible cause of symptoms, its presence can go undiagnosed.



The American Academy of Family Physicians says the most common causes of anemia among older men and women include chronic diseases and iron deficiency. Vitamin B12 deficiency, folate deficiency, gastrointestinal bleeding, and myelodysplastic syndrome are other causes of anemia.

The main way to treat anemia is to discover its source and reverse the outcomes. For instance, a gastrointestinal bleed

may need to be repaired. If iron deficiency is the source of the anemia, iron supplements may be prescribed. Many methods to correct anemia involve trial and error and experimentation, especially when the source of the anemia is unknown.

Anemia is a condition that can affect aging adults but does not need to be accepted as a natural consequence of aging. Correct diagnosis and treatment can mitigate symptoms.

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