

SENIOR NEWS LINE

By Matilda Charles

Time to Cash Those Old Savings Bonds?

Did you stash away savings bonds years ago? Do you know what they're worth now? While savings bonds used to be a great way to put money aside for the future, with the different interest rates and dates of maturity, it's all too easy to forget they're there. Paper bonds haven't been issued for years; they've all gone electronic. But if you have paper bonds from long ago, there's a good chance they've matured. A few things to consider:

-- Paper bonds can add interest over and above the face value until they're finally mature, which is usually 30 years. If your paper bonds are very old, they could be worth much more than face value.

-- Cashing in the oldest bonds first is a mistake. They might still be earning great interest.
-- If you cash in a bond on the wrong day, you might be giving up six months of interest.
-- Since you pay federal taxes on the interest, cashing in too many at once can have tax consequences you might not expect.

If you have paper savings bonds, your best bet is savingsbonds.com. It has loads of information to help you get the most cash out of your bonds, plus a complimentary bond calculator. If you set up an account, it will track your bonds and give you their current values.

Perhaps its best feature is that it tells you the next time interest will be added. The last thing you want to do is cash in one right before the interest is posted. And it will warn you what interest you need to report on your taxes before you cash them in.

If you have paper bonds that you want to convert to electronic, you can do that too. Ask at your bank.

A Head-to-Toe Guide to Winter Warmth

The official start of winter is just weeks away, and if the two popular almanacs are accurate, much of the country is going to have a brutal winter with lots of snow, cold and ice. For seniors, weather this cold can present problems. Sometimes circulation isn't the best because blood vessels aren't as elastic as they once were. Seniors also lose a fat layer under the skin. Hypothermia is a very real danger, but there are ways to stay warm when you have to go out.

Head -- Heat also rises out of the top of the head. Even when you're indoors, a cap can help you stay warm. For outdoors, look for an insulated one that also covers your ears.

Neck -- Heat rises, and all that saved-up core heat can escape unless you use a scarf. Thick ones that wind around the neck more than once will go a long way toward holding in trapped warmth.

Hands -- Double up on the layers of your gloves. Here's a hint: Use a pair of thin gloves as the first layer and then add an insulated mitten over that.

Core -- While a thick coat might seem to be enough, adding a vest underneath will keep your chest and back warm. It's also a great item to keep handy and wear around the house.

Legs -- Consider flannel-lined pants or jeans.

Feet -- A double layer of wool socks can help keep toes warm, as can insulated boots.

Also consider having an automatic starter installed in your car so it's warm before you even go outside. After all, we can't just stay inside all winter. We have places to go, things to do and people to see.

New Scam Has You Pay With Gift Card

If you get calls from people claiming to be from the utility company or an alleged family member, or even the Internal Revenue Service, and they try to scare you into making immediate payment, it's surely a scam. One way to tell it's a scam is if they insist you pay with gift cards, likely a Google Play or iTunes card. This is a theft problem that has increased 270 percent since 2015.

It can be tempting ... especially if you're told you've won something and only need to send a gift card to cover postage. You might be told that you missed jury duty and can post your bail with a gift card instead of being arrested. Or you might be told that you can get certain medical supplies that Medicare won't pay for, or that you have a computer bug and they can fix it for you. There's no end to the scenarios these thieves can think up.

Even if you fall for the scam, once might not be enough. Once they know how to manipulate you, they'll come back again and again.

A note of warning: If you're in a store buying a gift card and the clerk tells you it might be a scam, listen. They see this all the time and they're trying to help you. There are at least seven different gift card scams out there right now.

To learn more, go online to the Federal Trade Commission and see ftc.gov/giftcards. If you've paid for something with a gift card, let the FTC know. The FTC website has the phone numbers of many companies that issue gift cards, including Amazon, MoneyPak and Steam. Also go online to giftcards.com and read up on gift card scams.

BOOMERS & BEYOND

Tips for deciding on the best living facility for you

As we get older, many of us will get to a point where we can't safely handle all our daily tasks without senior care. When this time comes, the best move is to start considering different senior living facilities to find a new place to call home.

This is not an easy decision, as there aren't many people who want to leave their homes and it's quite a commitment to make the move.

The happiness of you or your loved one is very important. Most seniors are at least a little resistant to leaving home to move to a senior assisted-living facility, skilled nursing facility or nursing home at first.

But if you spend some time finding the best fit, this transition will be less stressful, and your long-term happiness is much more likely.

Figure Out What Level of Service You Need

When considering senior living facilities, you'll first need to determine exactly what services and support you require. Write down anything you need help with right now. No matter how small and insignificant it may be, everything is important.

Then, think about what you may need help with in the future. Although you

may not need help with some daily tasks today, you may really need that help in the next few years.

According to the U.S. Department of Health and Human Services, about 70 percent of individuals over 65 years of age need some form of long-term care.

Once you have this list written down, you should start looking at the different forms of senior living facilities to find which one best matches your needs. Here's a short summary of the most common types of senior living facilities:

Independent Senior Living Facilities

These facilities remove the burden of owning your own home so that you can focus on your interests and your health, both emotionally and physically. They also offer plenty of opportunities to make new friends.

If, after looking over your list, you determine that your overall health is just fine and there's no need for help with the normal daily tasks, one of these places could be a great fit.

Assisted Senior Living Facilities

By assisting you with daily tasks, home maintenance, and transportation, these communities allow you continue living independently, but with a little more help. If

you're having trouble managing your medications, dealing with mobility issues, struggling to get dressed or worry about getting in and out of the bath, you should consider an assisted living facility.

Skilled Nursing Care (Nursing Home Facilities)

These places can provide continuous skilled nursing care for those with complex health issues or those recovering from an injury or surgery. If your health issues are becoming more complex or your needs require full-time care, these facilities may offer the best choice for you.

Continuing Care Retirement Communities Or "CCRCs" (Life Plan Communities)

CCRCs are a fairly new idea, but they offer a great option for many seniors. Residents at these senior living facilities benefit from a full continuum of care including memory care, skilled nursing, independent living services and assisted living services.

By providing all of these options in the same community, they allow seniors to enjoy their independence now, but still have access to levels of care they may need in the future.

For more information, visit www.aging.com.



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