

Tips for how to have a Thanksgiving gathering with less conflict

by the American Counseling Association

For many families, the Thanksgiving holiday offers a special opportunity to gather and renew family ties. Unfortunately, many families find the holiday more an opportunity to gather and renew family squabbles and fights.

While any gathering can hold the potential for disaster, there are ways to decrease the chances of conflict and to increase the odds of enjoying the event yourself.

A first step is to begin with

realistic expectations. Norman Rockwell's perfect Thanksgiving family may exist somewhere, but for most families the reality usually isn't the idealized images the media and advertisers show us over and over.

Expecting perfection from your holiday get-together almost guarantees you're going to be disappointed. Problem friends and relatives don't change just because the holiday season arrives or you want them to. In fact, the only person you can ever really change is yourself.

Relatives who are usually

critical, argumentative or drink to excess, will be exactly the same this year. So try to be realistic in understanding what you can do and change, and what things are simply beyond your control.

If you're the host, for example, and have parts of your family warring with each other, try inviting one group for Thanksgiving, and the others for your next celebration. House rules, such as no-smoking or a no-alcohol party, can also help if those activities make you crazy or lead to problems every year.

If the holiday celebration is

one you're traveling to, and dreading, look for ways to minimize potential problems. Maybe a shorter visit, or staying at a hotel instead of the family home, or being careful to avoid that always argumentative relative might be good choices. Try "self-talk," where you actually talk to yourself about potential problems and helpful solutions.

It also helps to remember that you, as well as your relatives and friends, have likely changed, perhaps in major ways, since you've last been together. It isn't realistic to expect someone who sees you

only once a year to understand what a job loss, or divorce or other major life event has meant to you. Just accept that they no longer know the real you of today.

Most of us don't have perfect, "Martha Stewart" holiday gatherings, but if you're realistic with yourself about your expectations, and ready to accept that you're not going to be able to change other people, you can find ways to enjoy even the most challenging family gatherings.

Annual Turkey Trot on Thanksgiving is a way to be more healthy

The Oregon Zoo invites runners and walkers of all ages to its annual Turkey Trot on November 27. The Thanksgiving Day event, organized by the Oregon Road Runners Club (ORRC), includes a four-mile run and fitness walk, starting at 8:00 a.m., and a one-kilometer "Tot Trot," beginning at 9:30 a.m. A portion of Turkey Trot

proceeds will fund animal care and conservation programs at the zoo.

"The Turkey Trot has become an annual tradition for Oregon families and their relatives visiting from out of town," said David Cook, ORRC president. "It's a great thing to do prior to sitting down to a big Thanksgiving Day meal."

Events are noncompetitive and do not include awards. Clocks will be available at the start and finish lines for participants who wish to time themselves. Each event starts at the World Forestry Center and finishes inside the zoo by the concert amphitheater. For information and registration forms, visit www.orrc.net/races/turkey_trot/

turkey_tba.htm.

Pets and roller skates are not allowed in any of the events. Participants with strollers or child-carrier backpacks are allowed only in the four-mile fitness walk and must start at the back of the group.

"For more than 35 years, the Oregon Road Runners Club has encouraged thousands of

people to take steps to improve their health by walking and running," Cook said.

The ORRC, a nonprofit organization, was founded in Seaside in 1970 as an outgrowth of the Trail's End Marathon, the first marathon held in the Pacific Northwest. For more information, visit www.orrc.net.

Five simple steps given to help you pick the right Medicare plan

By Debbie Smith, Regional President of Senior Products, Humana's West Coast Region

When selecting a Medicare plan, you have a wide variety of choices, so you'll want to select the plan that best suits your needs.

Here are five simple steps to help select the best Medicare

plan for you.

Step One: Review your medical spending from 2007 and 2008

Give yourself a "healthcare audit." Review your records and receipts to see how much you spent on health care. Don't forget to include charges from physicians, hospitals and pharmacies — they all count. Many

insurance companies provide annual summaries that track all your spending for you. You can also ask your doctor's office or pharmacy for information.

Step Two: Identify future healthcare needs

While you don't have a crystal ball that can predict what next year will bring, you can estimate what health care services you might need. Think about whether you have a condition that requires ongoing care, whether you need to stay on your current medications or if you need annual screenings.

Talk to your doctor, too.

Step Three: Think about what you need from your Medicare plan

You've looked at what you spend, now think about other things, including cost, benefits, networks and convenience. Here are some things to consider:

- Cost — How much will you pay for premiums, deductibles and copayments? Plans with lower premiums may have higher out-of-pocket expenses (the amount you pay when receiving care, such as copayments, deductibles and coinsurance). If you pay a higher monthly premium, your out-of-pocket costs may be less.
- Benefits — Does the plan

include all Medicare benefits in Part A and Part B? Does it also include prescription drug coverage? Is there supplemental coverage for the coverage gap? Do you need it?

• Doctor and hospital choice — Do the doctors, hospitals, pharmacies and other providers you use accept the plan? Are they conveniently located?

Step Four: Explore your options

There are many resources that can help you understand all the plan options available:

State Health Insurance Assistance Program — The Oregon Senior Health Insurance Benefits Assistance Program (SHIBA) gives free local health

Please see page 21



VERNONIA INN
Enjoy a quiet weekend with us.


FULL SIZE, IN ROOM HOT TUBS

Queen Beds • Private Bath • Separate Entrance
Cable TV • Phones • Handicapped Access
• Commercial Rates

FOR RESERVATIONS CALL
1-800-354-9494 / 503-429-4006

Gift Certificates Available

900 MADISON AVE., VERNONIA, OR 97064
Just one block off scenic Nehalem River Hwy. (Oregon 47)



Terry's Gym

A COMPLETE CO-ED GYM FACILITY

(503) 429-0501
16720 Noakes Rd Vernonia, OR

New York Life Insurance Company

Life Insurance - Long Term Care Insurance - Retirement Planning - Fixed Annuities* - Mortgage Protection
Mutual funds - Business Insurance - IRA/SEP/TSA

Jim Presley, Financial Services Professional
Vernonia, Oregon
Office: 503-429-0747
Cell: 503-929-3455




The Company You Keep®

*Issued by New York Life Insurance and Annuity Corporation (A Delaware Corporation)