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## 'Til death do us part, but how do you handle 'in sickness and in health'?

Apparently "in sickness and in health" can mean different things to men and women. As the population ages and the need for extended health care increases, a recent nationwide omnibus survey of 1,005 American adults shows that men and women approach the issue of long-term care planning and insurance from different perspectives.

### Men vs. women

With women living longer than men, there should be some concern about who will actually foot the bill of the costs should a woman require long-term care. With married couples, the woman is more likely to need long-term care - she will likely care for her husband during his final days, and then may rely on long-term care herself since she is likely to outlive him.

- 12 percent of females surveyed currently own long-term care insurance.
- 19 percent of males surveyed currently own long-term care insurance.
- 60 percent of females don't intend to buy long-term care insurance in the future.
- 53 percent of men don't intend to buy long-term care insurance in the future.
- 27 percent of both men and women

surveyed plan to purchase long-term care insurance in the future.

In short, men seem to be coming around to the necessity of preparing for long-term care, while women appear to be slower to acknowledge the need.

The sandwich generation issue: stuck in the middle - but continuing to work?

When asked how they would care for both their children and one or both of their parents or another loved one at the same time, male and female respondents had differing opinions.

- Twenty-six percent of women reported they would quit their job to be the primary caregiver for a loved one should the need arise.

- Only 14 percent of men said they would consider that option.

- Thirty-three percent of men said they would rely on the savings and assets of those needing care and continue working.

- Only 21 percent of women would rely on the savings and assets of those needing care and continue working.

And what will you do in retirement?

Long-term care in retirement is an important issue facing both men and women.

- Only 10 percent of women considered the possibility of caring for someone else while retired.

- Only 6 percent of men considered the possibility of caring for someone else while retired.

In contrast, 43 percent of women and 41 percent of men plan to retire fully and devote their time to travel, philanthropy and/or hobbies. Unfortunately, many don't stop to consider the impact to those plans should the need for extended care arise. What will be given up to pay the expenses? Are family members trained to provide the type of needed health care? Who is willing to alter plans when push comes to shove?

### The moral of the story

Taking the time to discuss priorities and plans when it comes to future care needs can help alleviate worry and stress in relationships. (BPT)

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## Did you take your pills? Simplified prescription packaging can help

"Drugs do not work in patients who do not take them," said former U.S. Surgeon General C. Everett Koop. This simple statement points to one of the largest and most serious health problems in the United States. Data suggests that roughly half of the 3 billion prescriptions filled each year in America are not taken correctly resulting in increased hospitalizations and admissions to nursing homes, and billions of dollars in avoidable health care costs.

According to experts, the causes of poor medication adherence vary. Some blame it on high out-of-pocket costs for medications; others blame it on concerns over potential side effects. However, all experts agree that confusion and general forgetfulness are primary contributors to medications being taken incorrectly.

Ian Salditch, CEO of Medicine-On-Time thinks the solution to adherence comes down to something quite simple – better packaging. "In my view, dispensing multiple different medications in a series of very similar little containers is a recipe for mistakes," he says. "Then we wrap



each little container with its own unique set of little printed directions, each with varying dosages and times. It's no wonder we so often get it wrong."

There are a variety of solutions aimed at improving adherence from hi-tech monitoring systems to consumer financial incentives. Some offer promise. But, Salditch has focused on customized packaging of multiple medications. His company developed a lower-tech common sense approach that offers a smarter way for people to take multiple medications. Using Medicine-On-Time, pharmacists sort and organize medications into

personalized pill cups labeled with the day, date and time to take them. Pharmacists provide all the pill cups to the patient organized into colorful calendar cards. It's convenient, easy-to-use and, most importantly, proven effective to help people maintain independence and enjoy better health.

In addition to free trials and background information, the company's website, [sortmymeds.com](http://sortmymeds.com), offers consumers the ability to find the closest pharmacy offering the Medicine-On-Time service. There are 250 pharmacies around the country participating in the program which has been used to fill more than 50 million prescriptions. Additional pharmacies will be added as the program grows in popularity. "This website is part of our broader efforts aimed at helping people maintain their independence and enjoy better health," Salditch says. "We encourage consumers to ask their pharmacists if they offer Medicine-On-Time, as it will answer the age old question of, 'Did I take my pills?'" (BPT)

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# Get the most from your mobile phone service

With more than 320 million mobile phones in the country, it's no surprise that most Americans say wireless phone access is so important that it would be the last item they would give up if money were tight. With so many service plans and carriers, the mobile phone market can be expensive, confusing and frustrating. Fortunately, competition and innovative business models among service providers allow consumers more ways to save money on this essential service. Concerned consumers can control their budgets and simplify bills by evaluating several key mobile plan components.

• **No limits** - For those who use their mobile phones just for calling, a plan offering unlimited voice only can save a bundle. Add in text and data, however, and plan prices can climb. Many major carriers have dropped unlimited data plans, making them harder to find and more expensive. Despite this shift, there still are offers for unlimited voice, text and data on a 4G nationwide network for as



low as \$49 a month.

• **Contracts** - Most major mobile phone providers require an initial two-year contract, then allow users to continue on a month-to-month basis after the contract expires. To encourage customers to renew, many companies offer incentives such as free cellphone upgrades. Those looking for more control and simplicity can select contract-free plans.

• **Customizable plans** - Some service providers allow plan customization. Customers can choose features such as the number of phones on the plan, voicemail and texting, and be charged just for what

they use.

• **Managing costs** - Responding to consumer demand for savings, mobile companies have launched several services designed to help control costs, including text alerts when users approach data limits.

One way to cut costs and even earn income is with a new mobile phone service called Solavei, which offers contract-free unlimited voice, text and data for \$49 a month on a 4G nationwide network. The company also empowers its members with a unique opportunity to generate income by sharing with friends and family.

The service allows members to earn \$20 per month for every three members (called a "Trio") they or someone directly connected to them signs up for mobile service.

Competition in the wireless market may make the choices feel overwhelming, but there are opportunities for savings - or even earnings - for those who look. (BPT)



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# Women face concerns about reaching retirement goals

Women today exude confidence, juggling work and home life responsibilities seamlessly. One area where they are not so sure of themselves though is their ability to maintain their standard of living during retirement. While women are taking greater responsibility for their own and their families' finances, women earning more than \$50,000 per year have become less confident about maintaining their lifestyle in retirement, according to a recent study. -Prudential Financial's latest biennial study on the "Financial Experience and Behaviors Among Women" shows that a majority of women doubt their ability to achieve their retirement goals. The study also shows that with women in more control than ever of their finances, they face significant challenges when it comes to financial decision making, and admit to a lack of knowledge about financial solutions that can help them.

So what's really behind this lack of financial confidence? Research points to a few culprits, including the country's financial downturn. As many as 30 percent of women surveyed are struggling to make ends meet, a situation which can



psychologically undermine even the most financially savvy among us.

The study also found a difference in the level of confidence between women younger than 35 and female baby boomers. Both groups have clearly defined financial goals, but younger women see themselves as novice investors and feel ill-equipped to make important financial decisions. Amid all this uncertainty, women of all ages are encouraged to begin taking baby steps toward planning for a secure retirement. The good news is some of the best confidence-boosters are fairly simple:

• **Take stock.** How much have you saved already? How long do you plan to

work? Will having children impact your ability to save for the future? Getting a clear picture of where you are will help you see where you need to go.

• **Protect yourself.** If you are married, have you and your spouse established adequate financial safeguards such as life insurance or long term care insurance? While these conversations can be difficult, they are an important aspect of a solid financial plan.

• **Do your homework.** The Internet offers a wealth of educational materials to help you build confidence and knowledge when it comes to financial products and services. Make use of online tools and checklists to help you prepare for a meeting with a financial professional. Then take the next step and make an appointment.

To learn more and to find a qualified financial professional near you, go to [www.prudential.com/women](http://www.prudential.com/women). The site includes helpful life-stage checklists, easy-to-understand guides to financial products and services, and first-person financial accounts that provide encouragement and support. (BPT)

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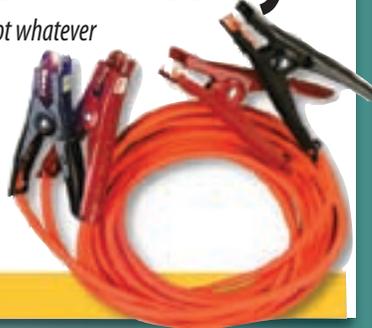
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# Boomerang kids: When your empty nest fills up again

## A survival guide for parents with recent graduates and young adults moving back home

With a slowly growing economy and a still sluggish job market, there has been a continued increase in children moving back home after having lived independently on their own. These so called "boomerang kids" are popping up more frequently and when this situation is managed improperly, it can cause serious tension in a family.

However, many parents are viewing this "boomerang" as an opportunity. It can allow youth to begin saving money for the future, continue a job search or to get out of debt, but only when expectations are clear and roles are known.

Patrick Egan, chief retirement spokesperson for Thrivent Financial for Lutherans says, "This is not necessarily the troubling scenario it was once thought to be and this can actually be a very productive time for both children and parents if it's handled well. When children move back home a closer bond can form between young adults and their parents, and this can lead to the young adults receiving financial, practical and emotional support from their parents."

In May, sociologists Karen L. Fingerman and Frank F. Furstenburg reported that "in 1988 less than half of parents gave advice to a grown child in the past month, and fewer than one in three had provided any hands-on help. Recent data



show that nearly 90 percent of parents give advice and 70 percent provide some type of practical assistance every month."

This type of increased financial co-dependence between parent and child can lead to strain when living together again after a separation. If you are a parent with a young adult at home, it is important to communicate about expectations and responsibilities and to help your child build a solid financial foundation for their future.

Egan says reviewing these tips can smooth the transition and can guide both the child and parent through a tough time:

### 1. Set expectations

Discuss with your child how much he/she should contribute to household expenses and tasks. A key to making the transition easy on everyone is having clear expectations for everyone involved both financially and otherwise.

### 2. Review your insurance and taxes (and theirs)

Save time and money by seeing if

your boomerang child is covered by your health and/or car insurance. Also see if you are able to claim your child as a dependent.

### 3. Consider having them "pay rent"

Consider having your child pay rent or at least a token amount for living expenses. This gets the child into the habit of paying a monthly amount. Or have a set amount of money go into a saving account monthly that the child could later use for a down payment on a house or car.

### 4. Help them keep busy

While waiting to get hired, your child could continue to expand their resume. For example, remind them to consider volunteering, joining a professional organization, connecting with a networking group or participating in an internship, even if it's unpaid.

### 5. Focus on your own finances first

You may be tempted to use retirement dollars toward financial assistance for your child, but don't derail your own financial plans. Make sure your savings and retirement plans remain intact. Not sacrificing your own livelihood and continuing to invest in important options like life insurance, disability income insurance and long-term care insurance is critical to maintaining your overall financial health.

Helping support your child after they've left home can be a springboard toward a healthy financial future. (BPT)

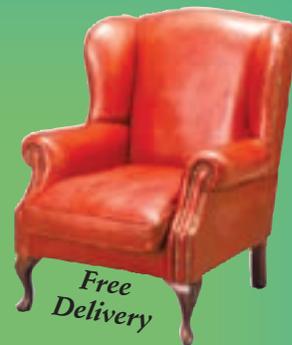
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# This Christmas opt to adopt a pet, save a life

Each year more than 4 million homeless pets are killed as a result of overpopulation, but families who adopt from animal shelters or rescue groups can help preserve these lives and support the growing trend of socially responsible holiday shopping.

Best Friends Animal Society encourages families this holiday season to give the precious gift of life by adopting homeless pets rather than buying from breeders, pet stores or online retailers.



Choosing the right pet is an extremely personal decision, one that should be made carefully by the adults who will be caring for the animal for its 15- to 20-year lifetime. Instead, offer an adoption gift certificate paired with a basket of pet care items or stuffed animal for the holiday itself, and then let the person or family choose the actual pet that feels right to them.

Once you've decided to adopt, keep in mind that welcoming a pet into your life is a big decision and requires important preparation. Best Friends offers tips and advice to help make a smooth transition at home:

- **Determine roles and responsibilities** - Before bringing home a new pet, discuss what roles and responsibilities each family member will take on. Who will be in charge of feeding, walks, changing the litter box and taking your pet for regular visits to the vet? Giving each family member a specific task will help everyone feel involved, especially young children.

- **Prep the house** - Adding a pet to the house means adding new items to your shopping lists. For dogs, the basics are a collar and leash, chew toys, a kennel and dog bed. Cats need a litter box and litter, a scratching post and a carrying crate for transportation. Also don't forget food and toys.

- **Have your pet spayed/neutered** - Spaying or neutering is one of the greatest gifts you can provide your pet and community. It not only helps control the overabundance of pets, but can also help prevent medical and behavioral problems from developing.

- **Research community rules and resources** - Do a little research on what identification (tags, microchips, etc.) you might need for your pet. Scout out the local dog parks and runs for future outdoor fun, and make sure you know where emergency vet clinics are located.

- **Set limits** - Having pre-determined rules will create consistency in training and help make the home a pleasant environment for you and your pet. Will your pet be allowed to snuggle with you in bed or curl up with you on your furniture? Will treats be limited to one a day? It's important to discuss these questions as a family before your new family member arrives. (BPT)



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# Buying and selling a home during the off season

While cold weather causes many people to stay snug and cozy indoors, it provides a great opportunity for home buyers to get out and find their dream home. Fall and winter are typically considered the off season in the housing market, but actually buyers can potentially find better deals and sellers may find the most serious buyer. To take advantage of the benefits of off-season real estate, consider these important areas of advice.

### Use strategic elements of the season

The off season is a great time to buy because you'll have less competition with other buyers and a reduced chance of getting in a bidding war that drives up a home's price, something that still occurs frequently. When you're not fighting with other bidders, you can make a sound decision and have a better chance of getting the seller to pitch in on concessions, such as closing costs or funds for improvements like appliance upgrades.



### Prepare yourself from the start

Today's unique real estate market can be confusing for even the most savvy folks. That's why it's important to work with a real estate agent who can answer all your questions. "RE/MAX agents, on average, have more real estate experience than those at other agencies. Plus, many have special training in the short sale and foreclosure process, so you know which home you decide to buy, you'll have the expert guidance you need," says RE/MAX CEO Margaret Kelly.

### Look beyond the first impression

During the fall and winter seasons, it might be easy to overlook subtle home issues. Outside leaves pile up,

snow drifts form and they may cover up problems with the siding, foundation or landscaping. A home that is currently vacant, whether it's a foreclosure or the homeowners already moved, may have internal issues due to freezing temperatures. Empty houses are typically heated less, and some, unfortunately, not at all. If a house you're interested in is vacant, make sure that it has been properly winterized or maintained so that you can be confident there are no issues with frozen pipes or a malfunctioning furnace.

### Strategic points for sellers

For sellers, the off season doesn't have to be a detriment to making a sale. Remember, staging your home so it looks organized, stylish and modern is a smart move. Take cues from the season in your decor choices. With fewer daylight hours, it's important to keep lights on in the evening, so if they drive by, your home isn't completely dark.

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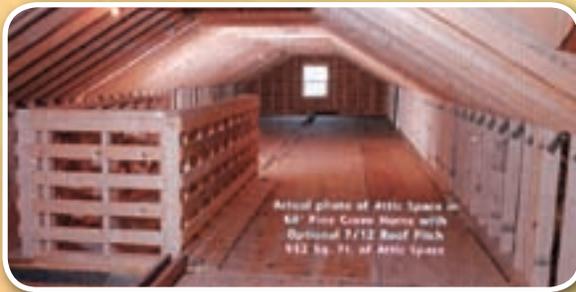
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## Why the CDC's new hepatitis C recommendations for boomers are a no-brainer

When Martha Saly, director of the National Viral Hepatitis Roundtable (NVHR), learned she had hepatitis C, a virus that attacks the liver, she was in disbelief. Saly never suspected she might be infected with the hepatitis C virus, and unfortunately, cases like Saly's are not uncommon. In fact, 3.2 million Americans are living with hepatitis C, and most do not know they are infected. That's why the Centers for Disease Control and Prevention (CDC) recently released hepatitis C screening recommendations calling for all adults born from 1945 through 1965, also known as baby boomers, to get tested for hepatitis C. Saly knows firsthand the importance of testing baby boomers for hepatitis C and offers five reasons why CDC's new hepatitis C testing recommendations matter to you:

### 1. Anyone can get hepatitis C

Millions of Americans have hepatitis C and many of them don't know how or when they were infected. People born from 1945 through 1965 are five times more likely than other adults to be infected with hepatitis C and account



for more than 75 percent of all American adults living with the disease.

### 2. Don't assume you've been tested

"More than a decade ago, I was fortunate to have a proactive doctor who tested me for hepatitis C, but that wasn't the norm then and unfortunately hepatitis C is still not typically included in routine blood tests," says Saly.

### 3. It's a test that will ease your mind

For more than 95 percent of boomers, the simple hepatitis C-blood-test is followed by reassuring news. But for the people who are infected, the test and resulting treatment could mean the difference between life and death. "Knowing whether or not you have hepatitis C can help you make important decisions about your health," says Saly.

### 4. Treatments are available

For those who find out they have hepatitis C, medicines are available that can effectively treat up to 75 percent of infections and additional, promising treatments are currently in development. "Treatments for hepatitis C can delay or even reverse the effects of liver damage and in some cases can eliminate the virus from the body," says Saly.

### 5. This test could save your life

"It saved mine," says Saly. "I was very lucky to be tested, treated and cured 12 years ago. But for every person like me, there are three people with hepatitis C out there who don't know they have it." These testing recommendations from CDC could help identify an estimated 800,000 people with hepatitis C and save tens of thousands. "Baby boomers need to talk to their doctor about getting tested for hepatitis C," says Saly. "It's a no brainer." To learn more about hepatitis C go to [www.nvhr.org](http://www.nvhr.org) and visit the CDC's Know More Hepatitis campaign website: [www.cdc.gov/knowmorehepatitis](http://www.cdc.gov/knowmorehepatitis). (BPT)

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