



# Your Retirement

## "News You Can Use"

Retire Village

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## Christmas Trees Are Pricier This Year.

A real Christmas tree may cost you a little more this holiday season. When the economy started tanking due to the Great Recession of 2008, Christmas tree sales dropped.

**A Christmas tree takes about a decade to hit a height of seven to eight feet - the size that most families want for their living rooms.**

A lot of tree growers went out of business, and those remaining harvested less because demand decreased, which left less room for seedlings. Now, growers don't have as many trees to cut and ship around the country as they have in past years.

**Today, the U.S. is home to close to 15,000 Christmas tree farms.** States that produce the most are Oregon, North Carolina, Michigan,

Pennsylvania, Wisconsin and Washington.

"We believe everyone who wants to have a real tree will find one," said Doug Hundley, the association's spokesman. "They may not have the size they want or they might have to buy a different kind (because) we have a tight market."



**Last year, 27.4 million Christmas trees were sold most popular varieties were Noble and Fraser firs, and consumers reported spending an average of \$74.70 for a tree.**

[usatoday.com/story/money/2017/11/28/perfect-christmas-tree-harder-find-pricier-year/897252001](http://usatoday.com/story/money/2017/11/28/perfect-christmas-tree-harder-find-pricier-year/897252001)

## CDC Recommends The Following Actions to Fight Influenza

**Take preventive actions daily to stop the spread of germs:**

Wash your hands often with soap and water. If soap and water are not available, use an alcohol-based hand rub.

Avoid close contact with sick people.

Clean and disinfect surfaces and objects that may be contaminated with germs like the flu.

Avoid touching your eyes, nose and mouth. Germs spread this way.

### **If you get sick:**

Limit contact with others as much as possible to keep from infecting them.

If you have flu symptoms, stay home for at least 24 hours after your fever is gone except to get medical care or for other necessities.

Cover your nose and mouth with a tissue when you cough or sneeze. Throw the tissue in the trash after you use it.

## Seven Ways Patients Can Protect Themselves From Outrageous Medical Bills

**Our health system wastes money on unnecessary testing and procedures, often shifting costs to consumers.**

But there are ways patients can protect themselves.

**Here are seven steps patients can take to protect themselves:**

### **1. Make sure the proposed test or treatment is necessary.**

Ask what might happen if you didn't get the service right now.

### **2. Ask the price before the test or treatment.**

Prices may be negotiable if they are not set by a contract with your insurance company.

### **3. Write on your financial agreement that you agree to pay for all treatment provided by providers who are in-network,**

which means they have set rates with your insurance company. (The medical providers may not accept the altered form.)

### **4. Get the billing codes the medical provider will use to charge you**

and contact your insurance provider to make sure that each code is covered.

**5. If you decide to have a procedure, see if you can get the National Provider Identifier and/or Tax ID number of the surgeons, anesthesiologists and their assistants.** Contact your insurance company to see if the providers are in-network, which results in the negotiated rates.



**6. Request an itemized bill, and then look at each specific charge.** Medical bills are often riddled with errors.

**7. Ask if the provider has a financial assistance policy, which could result in a sliding scale discount.** Many people qualify, and discounts can range from 20 to 70 percent.

<https://www.propublica.org/article/seven-ways-patients-can-protect-themselves-from-outrageous-medical-bills>

## Chocolate Covered Peanut Butter Cookies



### Ingredients:

1 cup butter, softened  
1 cup peanut butter  
3/4 c brown sugar  
3/4 c granulated sugar  
1 egg  
1 tsp vanilla  
2 cups flour  
1/4 tsp salt  
1 bar of dark or milk chocolate, melted

### Directions:

In a large mixing bowl, cream together butter, sugars, and peanut butter until smooth. Add egg & vanilla and beat until fluffy, then stir in flour until thoroughly mixed.

Drop 1 tbsp of dough onto parchment lined baking sheets & bake at 350 for 8-10 minutes or until the edges are golden.

Remove from oven, cool completely, and refrigerate for 30 minutes. Dip one half of the chilled cookie into melted chocolate & place on parchment lined baking sheet. Chocolate will set in 20-30 minutes.

## American Airlines Resolves Kerfuffle with Pilots over Holiday Travel

The Allied Pilots Association (APA) that represents pilots at the country's largest airline said in a statement that it was notified Friday, November 24 2017 by the carrier of a failure within the pilot schedule bidding system. As a result, thousands of flights scheduled during the upcoming holiday period did not have enough pilots assigned.

**For at least a week, American had been dealing with a technical problem with its pilot scheduling system.**



The airline's computers had erroneously approved time off for just about any pilot who wanted it — regardless of whether American Airlines had the proper number of pilots available for scheduled flights. American kept quiet, but Bloomberg reported it on Wednesday, and soon media worldwide chased the story, making passengers nervous.

The Allied Pilots Association, said Wednesday that American was at least one pilot short for

as many as 15,000 flights in the second half of December. American disputed the number, but agreed it had a problem, and began offering pilots 150 percent of their usual pay to work on days on which they were mistakenly given time off.

American Airlines stated Friday, December 1<sup>st</sup> that it does not expect to cancel any flights in December because of

a pilot shortage, ending a kerfuffle that had passengers considering switching their airline for holiday travel.

The union and airline now anticipate that American Airlines will be able to maintain a full December schedule as planned.

1 -<http://money.cnn.com/2017/11/29/news/companies/american-airlines-pilot-snafu/index.html>

2 -<https://skift.com/2017/12/01/american-airlines-solves-its-holiday-pilot-problem-and-will-not-cancel-any-flights/>

## It Happened In ...



*December*



**December 11<sup>th</sup> 1882** – New York Mayor Fiorello H. LaGuardia (1882-1947) was born in New York City. A beloved, gregarious politician, "The Little Flower" (the meaning of Fiorello) served as a U.S. Congressman and was then elected three times as mayor of New York City beginning in 1933.

**December 25<sup>th</sup> 1821** – American nurse and philanthropist Clara Barton (1821-1912) was born in Oxford, Massachusetts. She served as a nurse during the Civil War and founded the American Red Cross.

**December 27<sup>th</sup> 1927** – Josef Stalin consolidated his power in Soviet Russia by expelling rival Leon Trotsky from the Communist Party.

**December 31<sup>st</sup> 1781** – The first bank in the U.S., the Bank of North America, received its charter from the Confederation Congress. It opened on January 7, 1782, in Philadelphia.

<http://www.historyplace.com/specials/calendar/december.htm>

## Long Term Care – Increasing Costs Spur Innovations

While sales of traditional LTC policies have fallen sharply in recent years, life insurance policies and annuities that carry LTC benefits are experiencing increasing popularity.

Sales of new standalone individual LTC policies fell to 91,000 in 2016 from 372,000 in 2004, according to LIMRA. In the same time period, new premium dollars fell to \$228 million from \$716 million. From 2012 to 2016, the drop in both categories was particularly steep: over 65%. And in the first half of 2017, only 34,000 Americans bought new LTCI policies, down 30% from the first half of 2016.

Instead, Americans are turning to hybrid, or "combo" life insurance that can also pay for lifetime care. To a lesser extent, they're also buying annuities that offer sizable payouts, if necessary, for long-term care. New premiums for combination life-LTC insurance rose to \$3.6 billion last year from \$2.4 billion in 2012, according to LIMRA; annuity-LTC hybrids more than doubled in sales, to \$480 million from \$210 million.

Hybrid life policies and annuities offer guaranteed premiums, lifetime benefits, and pay beneficiaries if a client never needs Long Term Care.



Some advisors refer to LTC hybrids as "asset-based LTC."

Any LTC benefits from such a product will be tax-free under the IRS guidelines for a tax-qualified LTC plans. Life insurance death benefits usually are untaxed, as well.

Premiums paid for standalone LTC insurance may be tax-deductible, but LTC hybrid premiums are not deductible. Hybrid details such as whole life vs. universal life policy, or chronic care riders VS Long Term Care riders, can have a significant impact.

[financial-planning.com/news/new-long-term-care-insurance-strategies-and-benefits](http://financial-planning.com/news/new-long-term-care-insurance-strategies-and-benefits)