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DAYLIGHT SAVING TIME

FALL BACK DID YOU CHANGE THE CLOCKS?

Daylight saving time ended at 2 a.m., when clocks were to be set back an hour in all but two U.S. states: Arizona and Hawaii.

Daylight saving time is the period of the year when clocks are adjusted in an effort to create more sunlit hours in the evening during months when the weather is warm.

The time change marks a good time to put new batteries in warning devices such as smoke detectors and hazard-warning radios — and again, when daylight saving time returns March 11. Staff report



SNOW, RAIN IN CALIFORNIA, **BUT FIRE AREAS REMAIN DRY**

Snow fell Saturday in the Sierra Nevada and rain hit the far north as a storm swept through California. But the fireravaged wine country is dry despite fears of mudslides. National News, A6

LEBANESE **PREMIER RESIGNS FROM HIS POST**

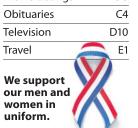
Lebanese prime minister Saad Hariri resigned from his post in a televised address from the Saudi capital Saturday, plunging the nation into uncertainty amid regional tensions. World News, A10

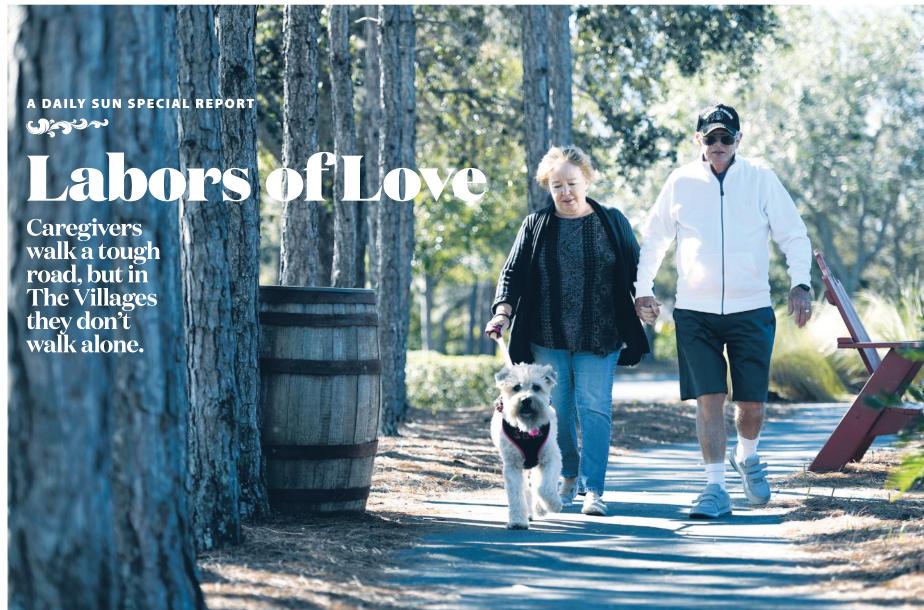
ALSO INSIDE

See what's new in the auto world with the Auto Showcase Tab.



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Photos by Max Gersh | Daily Sun

Sharol and Jack Lewin, of the Village of Bonita, walk with their dog, Sami, along the walking path Oct. 26 at Lake Sumter Landing.



Lewin laughs while talking with her husband, Jack.



Lewin checks to see if Jack gave himself an even shave.



Lewin helps Jack put on his jacket at their home.

WHO ARE THE UNPAID CAREGIVERS?

By CIARA VARONE | Daily Sun Staff Writer

Sharol Lewin makes the same breakfast every morning for her husband, Jack — an English muffin topped with peanut butter, one hard-boiled egg, and bananas or blueberries. That's after helping him shower, shave and dress. The couple then strolls around Lake Sumter Landing, accompanied by their soft-coated Wheaten terrier, Sami.

With few exceptions, it's the only time they go out anymore. As Jack's dementia progresses, Sharol adjusts her schedule to spend every day with her husband. She is one of 41.3 million people in the U.S. who provide unpaid elder care, according to the Bureau of Labor Statistics.

"It's this very under-acknowledged kind of work," said Dr. Miles Taylor, associate professor of sociology and faculty associate at the Pepper Institute on Aging and Public Policy at Florida State University.

November is National Family Caregivers Month, an occasion to highlight those who devote their time to the ones they love.

"It's about honoring those people for making their communities a better place to live," said Tom Rinkoski, a caregiver coach for Elder Options and a former caregiver.

But Sharol insists she doesn't do much of anything for Jack, certainly not enough to ask for help.

Having someone come stay with him while she gets her hair done? Unthinkable.

"I feel guilty," she said. "I think I should be able to

handle this." So she doesn't go.

Sharol's daughter, Marci Windgett, moved to The Villages hoping to help her mom care for her stepdad.

Thus far Sharol has let her – once. Windgett sat with Jack while Sharol went to speak with a lawyer.

"That's the only time in two years," said Windgett, of the Village of Virginia Trace.

Sharol acknowledges

that she might not be able to keep it up much longer. She caved a little this year when she started taking Jack to a

respite care group. Sharol said she knows the community's helpers stand ready to lend a hand.

"It's been like a maze trying to discover things," Sharol said. "The Villages

has helped." Accepting that help may be critical to preserving her health.

Studies show caregiving takes a toll on mental and physical health.

It has been linked to higher rates of depression and chronic disease, and an

increased risk of early death. University of Pittsburgh psychiatry professor Dr. Richard Schulz started looking at family caregivers 30 years ago to study the effects of chronic stress on a person.

In that time, caregiving has become an even harder job, "The complexity of things

Please See CAREGIVERS, A20



It's been like a maze trying to discover things; The Villages has helped."

SHAROL LEWIN

on the challenges of caring for her husband



several times weekly.



Are women.

Source: U.S. Bureau of Labor Statistics on Unpaid Elder Care 2015-2016 (released September 2017)



Are ages 55-64, representing 9.9 million caregivers.



Caregivers aged 15-34 provide eldercare for a grandparent.



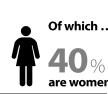
from the front page

A DAILY SUN SPECIAL REPORT

Caregivers Jy. In America

A look at who's providing home care.

in the U.S. over the age of 18 who care for someone.



Household Size

Race / Ethnicity

NON-HISPANIC)

BLACK (NON-HISPANIC)

CAREGIVERS

Continued from A1

they're being asked to do is much greater than it was 10 to 20 years ago," Schulz said. "They're in effect being asked to do nursing-type tasks."

Six in 10 caregivers perform medical tasks, such as giving injections and changing catheters, according to an AARP survey.

Along with a heavier workload, caregivers are filling their roles for longer periods.

Advances in medicine are allowing the oldest to live longer with chronic illnesses that inhibit their independence.

So they need help longer. Caregivers now provide care, on average, for five years.

Despite the increased difficulty, it's hard for those like Sharol to seek assistance.

"Getting help from others is an important thing that some caregivers do not do well," Schulz said.

But it's crucial, he said, for them to stop and monitor their own health.

"Otherwise you may jeopardize your own well-being, but also jeopardize your ability to provide care for your loved one," Schulz said.

A Call For Help

When caregivers like Sharol sacrifice their time and risk their health, it doesn't just benefit those receiving

direct care. Studies show they may be keeping the current health

care system from crashing. In total, they provide work equating to \$522 billion for free, a study by research nonprofit RAND Corporation found.

Replacing that unpaid care with unskilled care would cost more than \$200 billion. For skilled care, that rises to \$622 billion annually, nearly \$100 billion more than the entire Medicaid budget.

"They're providing a tremendous service for society that we currently couldn't pay for given existing systems of care,' Schulz said.

As the baby boomers become the oldest of the old, and humanity lives longer, that need will skyrocket.

The number of people 65 years old and older is expected to double between 2000 and 2030.

Baby boomers had fewer children then earlier generations, further exacerbating the problem.

Currently, there are seven potential family caregivers per adult, according to the CDC. By 2030, that number

drops to four. Taylor said there isn't much structural support for these helpers now.

She gained firsthand experience as caregiver for her grandmother, Betty Malone, for 10 years. With Taylor's parents deceased, the responsibility fell to her.

In February, Taylor published a paper with her colleague, Amélie Quesnel-Vallée, Ph.D, based on their experiences navigating the structural challenges of caregiving in the U.S. and Canada.

They concluded that current health care systems in both countries were designed to handle acute care required for temporary stays.

"They weren't really set up to deal with aging populations, which is what we have now," Taylor said. "In some ways, informal caregivers are kind of keeping our health care system for longterm care afloat."

Taylor said she and

Please See NEXT PAGE





Top: Pauline Kimball, of the Village of Liberty Park, helps her husband, Ken, to a chair to put on his shoes Oct. 31 at their home in The Villages.

Left: Kimball helps Ken tie his shoes.

Photos by Max Gersh, Daily Sun

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ASK THE EXPERT



SINGER WEALTH MANAGEMENT Keith Singer, JD CFP

Is a modified endowment contract better than an annuity?

Question: How does a modified endowment contract compare to an annuity?

Answer: For those readers who are unfamiliar with a Modified Endowment Contract (MEC), Congress created them when it passed the Technical and Miscellaneous Revenue Act of 1988 (TAMRA). MECs are similar to deferred annuities in that they both grow tax deferred but MECs are more tax efficient than annuities because they have a tax free death benefit. Additionally, if you compare the interest you can earn from MECs, the more competitive contracts will offer the opportunity to earn much higher interest the most deferred or indexed annuities

Historically, people who purchased MECs were primarily looking for a long-term tax efficient wealth transfer strategy for their heirs. However, recently some highly rated insurance companies have started offering MECs that have no upfront load and no back end surrender charges. Suddenly people are looking at these vehicles as an alternative to other liquid conservative assets like money market and short-term bonds. The right MEC can provide not only safety and liquidity but very attractive risk adjusted returns.

Keith Singer Singer Wealth

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The aforementioned MECs which provide the benefits of safety, liquidity, relatively high growth potential and a tax-free death benefit are also offering at no additional cost a significant long term care benefit in the event that the insured is unable to perform two out of the six activities of daily living or suffers from a cognitive impairment. For many this is a more palatable way of planning for potential long-term care needs than a traditional LTC policy. So if you were wary of annuities because you didn't want to make a long-term commitment and are looking for a safe place for your money, you should investigate the top modified endowment contracts

*Insurance products are subject to the claims paying ability of the issuing company. MECs may not be appropriate or suitable for all individuals, so you should consult with a financial professional regarding your individual situation.

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from the front page

A DAILY SUN SPECIAL REPORT



Educational Attainment of Caregivers











The ratio of all caregivers who are the parent of a minor.



Average Caregiver Household Income









Age of Caregivers in the U.S.

Source: Pew Internet Health Tracking Survey, Aug. 7-Sept. 6, 2012. Margin of error is ± 2 percentage points.

Continued from Previous Page

Quesnel-Vallée both had backgrounds in gerontology. Yet they struggled trying to figure out services that were available and what was covered by insurance in each setting.

"I can't even imagine how challenging or how stressful it would be to try to navigate this process without the background and the training that we had received," she said. "I'm a gerontologist, and yet nothing was clear. Everything had to be figured out. And it didn't seem like there were any consistent rules.3

In addition to raising her small children, Taylor had to balance caring for her grand-

mother with working at her job. The majority of caregivers are employed, in addition to their unpaid duties.

Taylor said she was more fortunate than many because she had a flexible work schedule and could afford to

pay for help when needed. While some caregivers have no choice but to miss a paycheck when needed at home, that may be changing.

In June, Microsoft began offering four weeks of paid family caregiver leave.

Lawmakers have proposed legislation to provide financial assistance to family caregivers.

More than two-thirds of family caregivers spend money out of pocket for caregiving tasks, according to a 2016 AARP report.

On average, that amounts to \$7,000 a year.

The proposed Credit for Caring Act would give unpaid caregivers a tax credit of up to \$3,000.

This would help pay for services like respite care, the No. 1 service caregivers cite as needing to be able to continue in their role. It is only covered by Medicare for those using the hospice benefit.

There are some need-based programs funded by Medicaid. But those have waiting lists, making immediate assistance unlikely, Rinkoski said.

"The shortest I've heard, depending on some counties, would be three months, and the longest would go to a year waiting," he said.

With many thrust into the role, there also is the

Please See **NEXT PAGE**





Top: Sharol Lewin, of the Village of Bonita, helps her husband, Jack, take his morning medicine Oct. 26 at their home.

Left: Lewin checks Jack's, blood sugar.

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Photos by Max Gersh, Daily Sun

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