

### OUR NEWS LETTER



## This is why you shouldn't count on Social Security

By Alessandra Malito Published: Dec 13, 2017

### *Social Security was supposed to be a 'last resort'*

Many Americans rely on Social Security benefits, but should they?

Many Americans rely on Social Security benefits to see them through retirement, but how much should they really be depending on those checks?

Not very much, experts said.

Social Security is not being used as it was intended, said Ric Edelman, executive chairman and co-founder of Edelman Financial Services in Fairfax, Va. and author of "The Truth about Your Future." When Congress and President Franklin D. Roosevelt created the system in 1933, the program was designed to be a safety net for Americans — for those who had no financial support. Now, "a great many Americans are relying heavily on Social Security to maintain their lifestyle in retirement."

More than 66 million people received Social Security and/or Supplemental Security Income in August, more than 46 million of which were Americans 65 and older.

Social Security makes up a majority of cash income for 61% of elderly beneficiaries, and a third rely on this benefit for 90% or more of their income, according to the Center on Budget and Policy Priorities, a governmental budget policies think tank based in Washington, D.C. The average monthly retirement benefit under the Old-Age and Survivors Insurance was \$1,326, according to the Social Security Administration. Retired workers received an average of \$1,371 while spouses of retired workers received \$714 and children of retired workers received \$659. "Social Security is funding as last resort, and if it goes away there is no government program to serve as a fall back," Edelman said. "This is the fall back."

### *How did Americans get here?*

Unfortunately, it's a familiar story: many Americans just haven't saved enough for retirement, either because of poor planning or an inability to put money away for their futures. Most Americans have access to some sort of workplace savings account, such as a 401(k) plan or 403(b) plan, but there are still 40% who don't, said Robert Reynolds, president and chief executive officer of Boston-based investment management firm Putnam Investments and author of "From Here to Security: How Workplace Savings Can Keep America's Promise." The good news? Employees are starting to take retirement saving more seriously, as financial services see an uptick in opened employer-sponsored accounts and contributions, as well as more engagement between employers and

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employees on financial well-being. There are also other sorts of retirement accounts available outside of work, such as traditional or Roth individual retirement accounts.

### ***How much should Americans ideally be relying on Social Security?***

First, Americans should look at how much they depend on Social Security, Edelman said. They should either look at how much they receive in these benefits, and how much that benefit funds their lives (or their parents if they're not yet receiving their own checks). Then, cut that check by 30% and see if that reduction would put them in the red, he said. "Could that cause your mom to be homeless? Could she afford food and medications?" he asked. Depending on the answers, "you have to start developing a plan to deal with it." Younger Americans in particular need to take notice and adjust their expectations, as some sort of change to the Social Security system is expected within the next 13 years.

## **SOCIAL SECURITY FACTS**

- Established on Aug. 14, 1935 as an independent agency.
- Its primary responsibilities were for old age insurance, unemployment compensation and public assistance.
- Social Security is financed through payroll taxes. Employers and employees each pay 6.2% of wages up to \$118,500 in 2016. The self-employed pay 12.4%.
- The program, as it stands, is expected to be depleted in the 2030s.
- To see your Social Security Statement, with estimates of your future retirement benefits, you can sign up for a "my Social Security account." <https://www.ssa.gov/myaccount/>
- To learn more about Social Security, or for more questions, visit the agency's website: <https://www.ssa.gov/>

Source: Social Security Administration

### ***What's the future for Social Security?***

The system is expected to be exhausted by the early 2030s, experts say. Americans are still paying into the system every paycheck. What will happen, however, will be a cut to the benefits Americans receive. The government has noticed. The Social Security Administration put out a note last year saying Social Security and Medicare are both facing long-term shortfalls under the current structure, and that they together accounted for 42% of federal program expenditures in the fiscal year of 2016. In its 82 years, Social Security alone has collected almost \$20 trillion — and it's already paid out \$17.1 trillion, leaving about \$2.8 trillion in its two accounts (the Old-Age and Survivors Insurance Trust Fund and the Disability Insurance Trust Fund) at the end of last year. The government expects the accounts to steadily decline until they are depleted in 2034. One way to relieve this over-exhaustion of the program is a 31% cut in benefits, the House Ways and Means Social Security Subcommittee Chairman proposed last December, which includes raising the full retirement age to 69 (up from 66 to 67), reducing benefits for above-average earners and eliminating the cost-of-living adjustment for individuals earning more than \$85,000 (or \$170,000 for married couples).

### ***Many people overestimate their Social Security benefits***

There are a lot of nuances to claiming Social Security benefits, such as when to do it or what is considered when calculating these payments. Two in five future retirees say they don't know what can be withheld from payments, and more than half are not sure how divorcees or children benefit, if at all, from Social Security,

according to a Nationwide survey of more than 1,000 adults. Retirees are also more likely to overestimate their benefits than underestimate them — about 25% of recent retirees said their Social Security payments are less or much less than expected, the survey found. Three in five said they received what they expected. Future retirees can create an account with the Social Security Administration’s “my Social Security” to view their statement, where they can see estimates for their future benefits and earnings once a year to verify wages and taxes paid are correct.

### ***What can people who rely so much on Social Security do?***

Americans should look at expenses they can control on a monthly basis, such as shelter, food and clothing, said Ryan Miller, a wealth manager at Plancorp Financial Services in St. Louis. Some expenses, such as health care, vary widely and are constantly increasing. Americans, at least those in good health, can also control how long they work and what they do, so if they can keep working, they probably should, he said. “They may just have to work another five or 10 years, or decide the kind of lifestyle they want they may have to turn back a little, and not be so extravagant,” he said.

Though the trust funds for Social Security aren’t expected to be depleted for another 17 years, which means older Americans today don’t need to do much, those about 15 to 20 years out from retirement should start acting now, Edelman said. “They need to assume their Social Security benefits will be smaller than they anticipate,” he said. “Someone who is 40, or 20, will probably see a radical difference.”

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# BITCOIN FOR MY IRA?

Bitcoin IRA December 1, 2017

Should your IRA contain Bitcoin investments? That's not a question we – or anyone else – should answer for you. What we can say for sure is if you had spent \$771.41 on one Bitcoin (1 BTC) December 2, 2016, and sold 1 Bitcoin a year later on December 1, 2017, you would have received \$10,790.58, which is an investment gain of \$10,019.17 (an annual return of 1,299%).

We can confidently say even in this record-breaking market, it's very unlikely your other investments performed this well.



Bitcoin price on 12/1/2017. Source: Google Finance

## Bitcoin explained

Bitcoin is a cryptocurrency, which means it's a digital currency and unlike traditional currencies, there are no physical bills or coins. As with many other forms of currency, including the modern U.S. dollar, there is no hard asset like gold tied to the value of the currency. Also like other currencies, Bitcoin's purchasing power is limited by the number of merchants and individuals who accept it. With more than 150,000 merchants and millions of Bitcoin users, conducting a Bitcoin transaction is getting easier and easier.

## Lesson

Bitcoin isn't like traditional money

To prevent Bitcoin from being infinitely duplicated, and therefore worthless, the currency has a system of controls. All bitcoin transactions are digitally recorded, verified and stored in a public ledger called the blockchain. The maximum possible supply of bitcoins is 21 million, which is projected to happen between the years 2110 and 2140.

[Is Bitcoin an option for my IRA?](#)

One great feature of the Individual Retirement Account (IRA) is its flexibility. Retirement investors have a great deal of input on the timing and type of their IRA investments. IRAs can contain stocks, bonds, options, index funds, ETFs and many types of financial investments or commodities. In 2014, the IRS declared [Bitcoin a commodity for tax purposes](#), which paved the way for Bitcoin to be used as an IRA investment, albeit not a typical one.

While some types of IRA investments are more popular than others (we just created a [Gold IRA buyers guide](#)), there is technically no such thing as an approved IRA type (e.g Bitcoin IRA). There are just IRAs, which rely on the various investments that are in the account. In fact, the [IRS does not technically approve any kind of IRA investment](#), but it does make some specific restrictions about IRAs. For instance, if your IRA invests in gold bullion, the bullion must be in specific forms and held in the care of an approved trustee.

Each type of IRA investment has its own risks and potential rewards. Bitcoin's extraordinary growth may be over; or it may just beginning. Investors of all kinds are unsure about Bitcoin, which contributes to its volatility. To invest wisely, proceed with caution.

Bottom Line: Consistent with [good strategy for actively managed approaches](#) to your retirement investments, it's best to do your research and stay diversified.

### [How do I add Bitcoin to my IRA?](#)

Most traditional IRAs are not suitable to [invest in Bitcoin](#) or other cryptocurrencies yet, so getting started may be tricky.

There are a few Bitcoin IRA management companies that can help quarterback this process for you. Working with a bitcoin management company can help make sure you get all these steps done the right way. A bitcoin IRA management company can increase the amount you can invest in your Bitcoin IRA at one time. "There are daily limits on the amount of bitcoin that you can purchase on an exchange as an individual investor," says Andy Klein of [BitIRA](#), a Burbank based Bitcoin IRA management company. "With our institutional account on the exchange, we don't have those limits."

When you add Bitcoin to your IRA, you'll be completing this general to do list:

- Create a "self-directed IRA" with a custodian that can handle cryptocurrencies, such as [Preferred Trust Company](#). For more info, check out the Investor.gov [self-directed IRA information](#).
- Get a [Bitcoin wallet](#) to store your Bitcoin in your self-directed IRA.
- [Exchange your preferred currency on a Bitcoin exchange](#), moving the investment to your self-directed IRA.
- Work with your custodian to complete the required paperwork.

Note: This is not a comprehensive guide. Information on this page is general in nature and is intended for informational purposes only; it is not legal, investment or tax advice.

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## How To Avoid Disaster During This Week's Severe Cold Weather



David Lohr • January 03, 2018

Winter's icy fingers have taken a firm grip on most of the eastern United States, including areas not accustomed to snow and subzero temperatures.

Extreme cold can pose a number of hazards to life and property — but you can minimize the risk by familiarizing yourself with winter safety tips. HuffPost has gathered a number of these, which you will find below, in an effort to ensure you and your loved ones are prepared for the winter storm informally dubbed “Grayson.”

### **Be smart and stay safe**

Freezing weather has been blamed for at least 11 cold-related deaths this week. Five have been reported in Wisconsin, four in Texas, one in North Dakota and one in Missouri.

Many people spend time outdoors in the winter. Doing so can expose you to several safety hazards. Here are some tips to stay safe, adapted from the Centers for Disease Control and Prevention:

- If you must go outside, inform a friend or relative of your proposed route and expected time of arrival.
- Dress in layers of light warm clothing. Choose a tightly woven, wind-resistant coat or jacket. Wear a hat, scarf, gloves and waterproof boots.
- Be aware of the weather conditions.
- Carry a fully charged cellphone.
- Work slowly when doing outside chores.
- Sprinkle cat litter or sand on icy patches.

In addition to the above suggestions: Limit your alcohol intake, as it increases the risk of hypothermia and frostbite. Shivering is an indication your body is losing heat. Seek shelter to warm up.

The National Highway Traffic Safety Administration has assembled some great tips for winter motorists.

### **Tips for preventing water pipes from freezing**

If water pipes freeze, they can burst, which can be costly and inconvenient to repair.

To help head off potential water freezes, you can take the following precautions, adapted from the American Red Cross:

- Run water, even at a trickle, to help prevent your pipes from freezing.
- Open the kitchen and bathroom cabinet doors to allow warmer air to circulate around the plumbing (be sure to move any harmful cleaners and household chemicals out of the reach of children).
- Keep the garage doors closed if there are water lines in the garage.

- Keep the thermostat at the same temperature day and night. Your heating bill may be a little higher, but you could avoid a costlier repair job if your pipes freeze and burst.

In addition to the above suggestions, you should consider winterizing water pipes by wrapping them in insulation (newspaper can also work in a fix) or self-regulating heat tape. These items are available at most home improvement stores. If you suspect your pipes are going to freeze, consider closing the inlet valve on your toilet and then flushing it to prevent damage.

If the pipes freeze, open the faucets to allow for expansion of frozen water. If you are a renter, contact your landlord. Do not use a blowtorch or a kerosene or propane heater to unfreeze your pipes, due to risk of fire. If a pipe breaks, shut off the valve controlling the water to your home. If you don't know where the shutoff valve is, contact your utility provider.

In the event your home is damaged by the extreme cold, you might be eligible for financial relief through your homeowner's policy.

### **If you lose heat due to malfunction or power outage**

In power outages, heat systems that rely on electricity won't operate, allowing bitterly cold temperatures to take hold inside the home.

Here are some tips for staying warm, adapted from the New York City Emergency Management Department:

- Take measures to trap existing warm air by hanging blankets over windows and doorways.
- Stay in a well-insulated room.
- Dress warmly. Wear hats (the body loses between half and three-quarters of its heat through the head), scarves, gloves and layered clothing.
- If you have a well-maintained working fireplace and use it for heat and light, be sure to keep the damper open for ventilation. Never use a fireplace without a screen.
- Do not use your oven or fuel-burning space heaters to heat your home. These can release carbon monoxide, a deadly gas that you cannot see or smell. (For these same reasons it is inadvisable to sleep in a running vehicle.)
- Use only portable heating equipment that is approved for indoor use. Space heaters should only be used for a limited time each day. Plug them directly into a wall outlet. Never use an extension cord or power strip. Keep combustible materials away from the heat source and never leave running space heaters unattended, especially around children.
- Make sure you have a working smoke alarm in every room.
- Electric blankets should only be used if they have an automatic safety shut-off and are less than 10 years old. Avoid tucking them in at the sides of the bed.

In addition to the above suggestions, you should contact your utility provider to ensure they are aware of your power outage. In some instances, your provider may be able to provide an estimate of when power might be restored.

In the event you have electricity but no heat, check your breaker switches. If you use propane or fuel oil, check the levels. If you can't identify the problem, contact a repairman.

### **Keep pets safe**

Pets are happiest and healthiest when kept indoors, especially during extreme cold.

Follow these tips, adapted from the Humane Society, to keep animals safe and comfortable:

- Keep your pets inside with you and your family. Under no circumstances should pet cats be left outdoors, even if they roam outside during other seasons.
- If your dog is outdoors much of the day for any reason, they must be protected by a dry, draft-free shelter that is large enough to allow them to move comfortably, but small enough to hold in body heat. The floor should be raised a few inches from the ground and covered with cedar shavings or straw. The doorway should be covered with waterproof burlap or heavy plastic.
- Pets who spend a lot of time outdoors need more food in the winter because keeping warm depletes energy. Routinely check your pet's water dish to make certain the water is fresh and unfrozen. Use plastic food and water bowls; when the temperature is low, your pet's tongue can stick and freeze to metal.
- Windchill can threaten a pet's life. Exposed skin on noses, ears and paw pads are at risk for frostbite and hypothermia during extreme cold snaps. For this reason, short-haired dogs often feel more comfortable wearing a sweater — even during short walks.
- Dogs are at risk of salt poisoning in winter due to the rock salt used in many areas — often when licking it from their paws after a walk. Store de-icing salt in a safe place and wipe your dog's paws, even after short walks. If your dog ingests rock salt, call a veterinarian immediately.
- Be sure your horses have access to a barn or a three-sided run-in, so they can escape the wind and cold. While not all horses will need to be blanketed, blankets will help horses keep warm and dry, especially if there is any rain or snow. If you've body-clipped your horses, keep them blanketed throughout the winter. Also, be sure to feed your horses more forage — unlimited amounts, if possible — during extreme cold. This will help your horses create heat and regulate their body temperatures.

### **The freezing start to 2018 continues**

According to the National Weather Service, wind chill advisories and freeze warnings have been issued from South Texas to Canada and from Montana to New England. It's below freezing in many locations, and states of emergency have been issued in Georgia and North Carolina. An estimated 47 million people live within the affected areas.

**If the cold persists and you find yourself without heat or shelter, call family, neighbors or friends to see if you can stay with them. Or consider getting a room at a hotel or checking with local**

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# 16 Products to Use When Painsomnia Keeps You Up at Night



Paige Wyant [The Mighty](#) • January 03, 2018

Dealing with chronic pain every day is difficult and tiring, but being unable to fall asleep at night because of the pain – even if you’re completely exhausted – can be even more frustrating. You may find yourself cycling through short periods of being awake, then asleep, then awake, then asleep... or maybe you toss and turn the entire night without ever drifting off. Either way, not getting enough sleep can have significant physical and emotional consequences – especially if you’re already battling constant pain and fatigue.

If you struggle with painsomnia, you know how exasperating it can feel to lie in bed craving sleep but be unable to get there. **That’s why we asked our Mighty community which products they use at night when painsomnia is keeping them awake.**

Whether you prefer to try to relax, calm your mind and relieve some of the pain or engage in an activity to distract yourself from what’s going on in your body, we’ve got you covered.

**Here are their recommendations.**

*We hope the products below, all recommended by our Mighty community members, help you or a loved one in your health journeys. Just so you know, The Mighty may collect a share of sales from the Amazon links on this page.*

## 1. Headphones

Whether you like listening to music, audiobooks, guided meditation or white noise, headphones allow you to do so at any time of the night without waking anyone else up while also blocking any outside noises that could keep you up.

“Headphones!” said Jenny Williams Sarver. “I watch Netflix a lot on my iPhone to distract me from my pure agony of pain. I’m on it now. The wireless headphones come in handy while my husband is sleeping next to me. He works hard so I find my headphones help keep my noise level down so at least he can get sleep. Padded headphones are the best.”

Adrian Bryant recommended, “Netflix and a good pair of comfortable headphones. I only watch a light-hearted show that I’ve already seen... that way it’s not too intense and not a big deal if I fall asleep in the middle of an episode!”

**Our picks: SleepPhones Padded Headphones (\$39.50) and Wireless Bluetooth Headphones (\$29.97)**

## 2. Streaming Services



If sleep just isn't happening, sometimes distracting yourself from the pain and frustration is the best option. Turning on a favorite movie or TV series might help draw your attention away from your body and focus on something that makes you smile.

Bonnie L. Williamson wrote, "Netflix, [I watch] a movie I've seen many times so I know what's going to happen, so I can close my eyes and listen and hopefully fall asleep. Something funny like animated movies usually."

"If I'm going to be awake, I'm going to be entertained," Miranda Nesbitt Thompson told us. "When I don't want to read, I binge-watch shows on Netflix I've already seen every episode of. The key to it being, I only read and watch things I've already seen, so there's no guilt or worrying about where I left off if I do manage to fall asleep."

**Our picks: Netflix Subscription (starts at \$7.99/month) and Hulu Subscription (starts at \$5.99/month)**

## 3. Guided Meditation Apps

Listening to a guided meditation provides something soothing for you to focus your attention on while you close your eyes and try to drift off.

Teaghan Munro said, "I listen to a guided meditation set on pain management (or other available topics) from the Headspace app. I would absolutely recommend it if you're even thinking about trying meditation. A large portion of the app is free, and it's a great way to see what meditation is like!"

"I use the Headspace app's 'sleeping single,'" wrote Jenn Heater. "It's the first time I've ever been able to get into meditation and that one has been a lifesaver. It was recommended by my doctor at the Stanford Pain Clinic."

Laura Jane Northmore added, "I've been recommended meditation for years; however, I never found one that worked for me. I found an app recently called Insight Timer with thousands of free meditations on [it]. It's amazing. There's one I use nightly and I'm usually asleep within 10 minutes on a good night."

**Our picks: Headspace App (sign up for free) and Insight Timer (sign up for free)**

## 4. doTERRA's Deep Blue Rub

doTERRA's Deep Blue Rub is made with pure, therapeutic-grade essential oils and natural plant extracts to provide sensations of warmth and cold to painful problem areas.

Edy Westcott recommended, "doTERRA's Deep Blue Rub with a drop of doTERRA's copaiba, cassia and clove essential oils added in. It's been the most effective thing I've tried in 15 years, both prescription and over the counter."

"Deep Blue by doTERRA is tremendous helpful!" added Jen Tuck.

**Our pick: doTERRA Deep Blue Rub (\$39)****5. Heating Products**

Heat is a key part of pain management for many with chronic pain, but it can also be relaxing to feel warm and cozy. Whether you need targeted or widespread heat, there are a wide range of heating products that can help relieve some of your pain so you can sleep.

“A heated blanket,” said Patricia Hamel. “It doesn’t help me sleep, but it calms the pain enough that I can focus on something else (usually a crochet or knitting project).”

Lenthe Schutten told us, “I use an electric fleece blanket, best purchase I ever made. Works like a heating pad and automatically shuts off after three hours, so it doesn’t matter if you fall asleep.”

“Heating pad!” added Kelliann Gomez. “It helps with pain and is incredibly comforting.”

**Our picks: Heating Pad (\$33.83) and Electric Blanket (\$59.99)****6. Journal**

If you find your thoughts racing as you lie in bed awake at night, in too much pain to sleep, getting it all out in writing can be therapeutic and help calm your mind.

Kristi Lang wrote, “When I have painsomnia, I turn to my can’t-fall-asleep kit I keep in a bag next to my bed. In it I have things like pain medicine and muscle relaxers, a book and reading light and a journal called ‘I Can’t Sleep’ which has prompts to help get thoughts on paper to calm my mind.”

Kelliann Gomez said, “Sudoku and journaling help me to wind down for sleep and break up a negative thought cycle related to the pain.”

“I write lists about stuff to do or positive things like tattoo ideas,” added Erin Carter.

**Our picks: Blank Journal (\$7.99) and “I Can’t Sleep” Inner Truth Journal (\$13.69)****7. Supportive Pillows**

Having the right pillows to keep you comfortable and supported can make a huge difference in the quality of your sleep – or whether you’re able to get to sleep at all. Pillows come in lots of different shapes and sizes, so you can try to find the ones that will suit you the best.

Stacy Hale said, “My comfy pillows – always need lots of pillows to prop up arm or use on shoulder. Also pillow between my legs.”

Colleen Souders recommends, “[A] body pillow with sherpa blanket cover and heavy soft down comforter, plus deep slow breathing.”

Mandy Brianna Dupree told us, “I have a pregnancy pillow (even though I’m not pregnant) and it just cradles my body, definitely helps with my back pain. It’s amazing.”

**Our picks: Bamboo Plush Gel Pillows, Set of 2 (\$28.49) and Pregnancy Pillow (\$54.69)**

## 8. Podcasts and Audiobooks

If you need something to focus on without having to hold up a phone or book or even keep your eyes open, listening to podcasts and audiobooks are a great way to “do” something without having to physically move. Maybe, with your eyes closed, you might even be able to nod off while listening.

Noelle Riley wrote, “Podcasts save my life. I only have to look at my phone screen for a few seconds to set it up. Often, it’s enough to distract me from my pain enough to fall asleep again. At the very least, it lets me focus on something other than my pain. I listen with a headband media player so I don’t disturb my husband.”

“Audiobooks,” recommended Claire Johnson. “Talk to your local library staff and they’ll help you get set up with free downloads.”

**Our picks: Sickboy Podcast and “How to Be Sick” by Toni Bernhard Audiobook (free with Audible subscription)**

## 9. Lavender-Infused Products

The scent of lavender is known to be very calming and relaxing, and has even been shown to decrease blood pressure, heart rate and skin temperature, which indicates a decrease of autonomic arousal. There are a number of different products that contain lavender oil, such as room spray, pillow mist or lotion.

Teaghan Munro told us, “I use a heating pad, lavender oil in a diffuser, a lavender pillow spray and medications.”

“Spotify’s sleep playlist and lavender oil room spray,” said Rachel Friemel. “If anything it soothes and takes the edge off.”

“I use a body lotion from LUSH called Sleepy [featured above]. It is a lavender blend,” April Lynn Jackson wrote.

**Our picks: Lavender Room and Body Mist (\$7.99) and LUSH Sleepy Body Lotion (\$9.95)**

## 10. Cooling Products

Whether you depend on ice for pain management or just tend to run a little hot, ice packs and cooling products can be nighttime essentials for staying cool and reducing the pain enough to get some rest.

Claire Johnson recommended, “TheraPearl ‘ice’ bags. If ice helps your pain, these are a real find. The material comes in a bag with Velcro straps, and won’t get quite as cold as ice, so you can apply directly without having to wrap — just pull it out of the freezer and you’re done. No fuss. You can also warm it up, but for my injuries, it’s ice all the way.”

Lynn Brown said, “Ice packs – I would never sleep without ice on my calves to cope with the muscle spasms.”

**Our picks: TheraPearl Ice Pack (\$8.65) and Gel’O Cool Pillow Mat (\$24.95)**

## 11. Hot Tea

A cup of tea might not make the pain go away, but drinking something warm and aromatic before bedtime can be incredibly soothing and help you to relax.

Kelly McCallum wrote, “David’s Tea ‘Mother’s Little Helper’ tea [featured above] is my go-to.”

April Lynn Jackson said, “[I] drink either catnip tea or a lavender blend called ‘Peaceful,’ sometimes I mix the two together.”

**Our picks: David’s Tea, “Mother’s Little Helper” (\$24.99) and Allegro “Peaceful Slumber” Tea (\$14.95)**

## 12. Unkers Medicated Salve

Unkers is a petroleum-based salve made with pure essential oils (camphor oil, eucalyptus, menthol crystals, etc.). It provides deep-penetrating pain relief, and can also be used for skin irritation, cough, minor burns, muscle sprains or sore throat.

Ellie Charboneau told us, “I like to use Unkers. It’s an ointment muscle rub but like the tin says, ‘it’s your medicine cabinet in a tub.’ It helps me relax. It’s topical for the pain but the aroma helps relax me. It’s wintergreen, eucalyptus, menthol etc. I can’t live without it!”

**Our pick: Unkers Medicated Salve, 7 oz. (\$14.99)**

## 13. Electronic Games

While looking at a screen may keep some awake, playing phone or computer games helps others wind down and focus on something besides the pain or discomfort they may be feeling.

“I play solitaire or cross numbers on my iPhone. I know studies say that screen time makes insomnia worse but those two games somehow knock me out,” Sarah Savage Noiseux told us.

“World of Warcraft,” said Jennifer Brewster. “It helps me move my awareness away from my body.”

**Our picks: Solitaire App (free) and Puzzle Blocks App (free)**

## 14. Essential Oils

Different types of essential oils are known to have different healing properties, both physical and emotional. Some, such as lavender, can be especially helpful for relaxing and sleeping.

Breanna Hicks told us, “Epsom salt and essential oil baths if I have time. If not I rub on Panaway essential oil and diffuse cedarwood.”

“Loads of essential oils,” Cathy Croser said. “I have made up blends for specific pain areas and I apply and massage in as often as I can, plus hot packs – even in summer.”

**Our picks: Essential Oils (\$19.95) and Diffuser (\$18.95)**

## 15. ASMR

ASMR, or autonomous sensory meridian response, is a tingling sensation that can travel from the scalp to the spine and limbs. Many people find it to be very pleasurable, and some with chronic pain have found that the “good” sensations override some of the “bad” sensations they’re experiencing.

Anne-Marie Rosché told us, “I watch ASMR videos. While it is a pleasant distraction for most kinds of pain, it is miraculous for neuropathy. Creating a good sensation seems to override the bad sensation. I don’t understand scientifically, but it works for me.”

**Our pick: ASMR 100 Triggers for You to Sleep Video**

## 16. Weighted Blanket

Weighted blankets can be helpful for those experiencing anxiety or sensory overload, but they can also simply be comforting to cuddle up with. Some with chronic pain may find that the pressure and weight of the blanket helps with pain or muscle spasms.

Karen Jolley wrote, “I use a hot water bottle on my lower back and a weighted blanket. Weighted blankets are expensive but definitely worth the investment.”

officials to find the closest warming shelter.

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# The Kind of Depression We Don't Talk About



Aubrie Kennel [The Mighty](#) January 03, 2018

Most people affected by depression can vouch for the loneliness, isolation and alienation that often comes along with it. As our society slowly becomes more open and accepting towards discussing depression and other mental health conditions, it seems that depression is still viewed through a very narrow lens — a cookie-cutter idea that depression can only come from a direct source, or trigger—that situational depression is the only kind of depression.

Depression in and of itself is isolating — having little or no representation, however, makes it worse and fosters a very rigid idea of how depression can affect a person. It seems that almost all the media representations (or, at least, all the ones I've seen) — be they in a movie, book or TV show—occur as a direct result of a traumatic event, such as the loss of a partner or family member, a life-altering car crash or perhaps the loss of a job — which, for many people affected by depression, is the case.

But what about the depression that comes seemingly out of nowhere, for no reason? The kind that isn't triggered by a traumatic event, and can't be traced back to a certain source — the kind that wasn't directly “caused” by anything? Depression that can't be traced to a specific source is difficult both to deal with and to understand. The pain that comes from this “kind” of depression is unique — not only does one feel the emotions typically associated with the condition, like sadness, hopelessness, loneliness, exhaustion, low self-esteem — the list is endless — but one also must grapple with the ever-present “Why?” that accompanies depression that has no apparent cause.

One way this lack of discussion can be seen is through something as simple (or complex) as telling someone I have depression. Often when I attempt to open up about my struggles to others (who may not understand the condition), I am met with responses along the lines of, “Depression? Why are you depressed? You're 17 years old, you have nothing to be depressed about.” These kinds of comments in themselves can be damaging to anyone who deals with depression, but the sting (and frequency of this kind of response) can often be particularly painful if you're a young person, at an age when, according to many adults, I'm supposed to be enjoying the prime of my life. These sorts of responses are also dangerous for another reason: they put these same ideas at the forefront of mind of the person with depression: I am quickly consumed with thoughts like, “Well, why am I depressed? What do I have to be depressed about?” which can be incredibly damaging, and cause me to feel even more alienated. I begin to invalidate my own struggles without even realizing it. And, of course, these kind of responses only support the stigma around depression and other mental health conditions. Although these comments come from a place of ignorance and do not in any way invalidate what I am going through, they are a telling sign of how our society still views depression in a very cookie-cutter fashion.

For me, this type of interaction is incredibly personal. Recently, I was struck by an interaction that took place between my parents and I. My mother has always been incredibly understanding and supportive of my struggles with mental health. My father, on the other hand, has struggled to comprehend the fact that his teenage daughter, who, on the outside appears to be an ambitious, carefree and motivated young woman, could be dealing with depression. He often rejects the notion that I am, in fact, dealing with serious, debilitating depression; however, I know he means this with no malice and that this lack of understanding is a result of ignorance.

The exchange, which took place on a particularly bad mental health day, went a little something like this:

My father, sensing that I was not ‘OK’ asked, “What’s wrong?”

I, very bluntly, replied, “I’m depressed. That’s what’s wrong.”

To which he said, “Depressed? Why are you depressed? You have nothing to be depressed about.”

I struggled for the words to respond to this with, feeling small and defenseless. Sure, there are tons of small factors that contribute to my being depressed, but at the end of the day, I am simply unable to come out with a definite answer to the question, “Why are you depressed?”

My mother then spoke up, “She doesn’t need a ‘why.’ She is depressed.” This exchange has stayed in the forefront of my memory.

There is something so incredibly isolating about this kind of depression — something only those who are in similar scenarios can understand. It often seems as though the moment you accept you are dealing with depression, society begins to question your authority or credibility, and wants to discredit you simply because you’ve never experienced a life-altering trauma, and therefore, you have no reason to be depressed. Newsflash: There is no depression rulebook. It is hard enough for one to accept that they are battling any form of depression, but this process is hindered by stigmatized attitudes on the outside that easily infiltrate our own understanding of how depression affects us as individuals.

What I would most like others to understand is that I’m here. We’re here. It is OK to have depression and not have an exact “why.” It is OK; but it is excruciating to be depressed and have a near constant personal longing to know what has put you in so much pain. At this point, for me, it’s not just about not having the answer when other people are asking — it is far more painful to not have the answer when I am asking myself “why?” There is a feeling of emptiness that comes along with not knowing (and not knowing how to explain to others) what has caused your depression. There are so many people who struggle with the detrimental effects of this condition and didn’t knowingly experience a trigger event, and in no way does our lack of these experiences make our depression any less valid than those who have — that’s not to discredit those who have experienced situational depression — we’re all in this fight together.

It is time that we make ourselves seen and heard. The thought of opening up about depression — or any mental health condition, for that matter — can be daunting. However, it’s the only way we can start a discussion. “Talking about it” and coming forward with our struggles are the only ways we can raise awareness and destigmatize depression. Admittedly, it is incredibly frustrating to be open and honest about struggling with depression knowing that society has ingrained in us that we are obliged to have the answer to “Why?” However, it is important to realize we are not obliged to have a “why.” Nobody on the outside is entitled to that answer — especially when I, myself, don’t have that answer yet (and probably never will). Maybe you and I can’t explain “why” we’re depressed — what is so wrong with that?

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## The Fed says it could speed up rate hikes because of Trump's tax cuts

Business Insider • January 03, 2018 Carolyn Kaster/AP

- **The Federal Reserve debated the impact of tax reform on the economy and on how it sets interest rates, minutes of the December meeting showed.**
- **Most Fed officials favor gradual rate increases. However, some noted that the economy could be about to get a boost from tax cuts, which would necessitate faster rate hikes.**
- **The Fed expects to raise rates three times in 2018.**

Tax reform could move the Federal Reserve to raise interest rates faster than it anticipates, minutes of the Fed's December meeting showed.

The central bank's minutes showed that most officials were in favor of continuing to raise borrowing costs slowly. But as the Tax Cuts and Jobs Act moved closer to becoming law, they debated its impact on future rate decisions and on economic growth.

There are "several risks" that could necessitate quicker rate hikes including faster growth, "perhaps owing to fiscal stimulus [tax reform] or accommodative financial market conditions," the minutes said.

Fed officials forecast that gross domestic product in 2018 would be at a median of 2.5%, short of the projections of up to 3% that Trump administration officials have made. But most Fed members raised their expectations for growth because of tax reform, the minutes said.

Lower taxes means Americans will have extra cash to spend, which would be good for the economy. Just how much more they decide to spend is still uncertain for the Fed. On the corporate side, business owners who were surveyed said some companies would use the extra cash to expand their businesses, but most would likely use it to pay down debt or buy back their stock.

In December, the Fed raised its benchmark federal funds rate by 25 basis points to a range of 1.25% to 1.50%, as had been widely expected. The Fed hinged its decision on the US economy's better-than-expected growth and strong job creation. It expects to raise rates three times this year.

Persistently weak inflation would be one reason to slow down the pace of rate hikes, the minutes showed.

Some members of the Federal Open Market Committee have attributed weak inflation to technological changes, and the fact that the low unemployment rate is not generating the kind of demand and price increases it theoretically should.

But some officials including the Chicago Fed's Charles Evans and the Minneapolis Fed's Neel Kashkari voted against raising interest rates partly because inflation remains short of their 2% target.

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# Ask Stacy: Should I Buy or Lease a Car?

Stacy Johnson January 03, 2018

Welcome to “Ask Stacy,” a video feature in which I answer a money question submitted by a reader or viewer. (Learn how to send in a question of your own below.)

Also, I have a note for those of you who would rather read an article than watch a video: I feel you. I, too, am a reader first, watcher second. But these videos are short and painless. Give them a try! You just might find you like them.

Today’s question is about cars; specifically, whether an 87-year-old driver — or anyone else — should lease a vehicle instead of buying. My answer also offers advice for anyone thinking of financing a car.

Personally, I’ve never owned a new car and have leased only one vehicle, and that was many years ago. The reasons? When it comes to buying, I’m not fond of purchasing things that plunge in value by thousands of dollars before you get them home. When it comes to leasing, I don’t like signing long-term contracts with a lot of restrictions and no way out.

But that’s just me. If there’s a new car in your future and you’re pondering the buy/lease question, here’s what I think you should do.

## **Got a question you’d like answered?**

You can ask a question simply by hitting “reply” to our email newsletter, just as you would any email in your inbox. If you’re not subscribed, fix that right now by clicking here. It’s free, only takes a few seconds, and will get you valuable information every day!

The questions I’m likeliest to answer are those that will interest other readers. In other words, don’t ask for super-specific advice that applies only to you. And if I don’t get to your question, promise not to hate me. I do my best, but I get a lot more questions than I have time to answer.

## About me

I founded Money Talks News in 1991. I’m a CPA, and have also earned licenses in stocks, commodities, options principal, mutual funds, life insurance, securities supervisor and real estate.

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## Your pay-TV rate might be increasing — here's what to do about it

Rob Pegoraro Contributing Editor Yahoo Finance December 31, 2017

Cable and Satellite TV providers are raising their rates, but you can do more than just get steamed about it.

For many pay-TV subscribers, the new year will bring a rerun of an old habit among cable and satellite operators: a new round of rate and fee increases.

These shouldn't come as a surprise, considering the history of pay-TV price hikes: An October 2016 report by the Federal Communications Commission, the most recent in an ongoing series, found that cable costs had increased faster than the overall rate of inflation every year from 1992 to 2015.

But that doesn't mean that you should like these latest increases, or that there's nothing you can do about them. You have options beyond swearing, or swearing off, pay-TV entirely ... though if cutting back on service doesn't do enough to trim the bill, you shouldn't rule out the cord-cutting alternative either.

### Changes at some major providers

Going from biggest to smallest, here's what the top seven pay-TV providers have in store for your monthly bill. In most cases, subscribers receiving a promotional discount for the first year or two of service shouldn't see any increases.

**AT&T (T):** At its DirecTV satellite service, the monthly rates on all its bundles, with the exception of a minimum-service option, will increase from \$2 to \$8 starting Jan. 21, while all but the lowest tier of regional sports networks will cost 70 cents to \$1 more a month. On the company's U-verse fiber-optic TV service, all but the basic bundle will increase by \$2 to \$8 a month starting Jan. 21.

**Comcast (CMCSA):** The nation's biggest cable operator isn't raising rates uniformly across its markets — although it says the increase nationwide will average 2.2% — but sent a PDF provided to Washington subscribers outlining price hikes that went into effect Dec. 20. It shows every TV bundle but “limited basic” increased by a dollar or two a month. For instance, “expanded basic” went from \$50.90 to \$52. Meanwhile, the broadcast-TV fee climbed from \$7 to \$8 and the regional-sports-network fee is now \$6.75, up from \$5.

Comcast's internet service also got generally pricier — for instance, the “Performance Pro” tier now costs \$89.95, versus \$84.95 before — and the cable-modem rental fee that you should avoid by buying a modem for yourself went from \$10 to \$11 a month.

**Charter (CHTR):** Publicists for the company that does business as Spectrum did not answer two emails requesting a breakdown of its price changes, but the Lexington Herald-Leader reported that city subscribers will see basic TV service go from \$15 to \$20 starting Jan. 1 (although expanded-basic TV will drop from \$54.99 to \$49.99), while all of its triple-play combinations of internet, TV and phone service will get \$10 a month more expensive. The paper also reported that sports channels and cable boxes will get more expensive.

**Dish Network (DISH):** Starting in mid-January, the satellite-TV firm will hike the monthly rate of most of its channel bundles by \$3 a month, while local channels will increase from \$10 to \$12.

**Verizon (VZ):** Yahoo Finance's parent firm does not have any general rate increases planned.

**Cox:** TV bundles will get from \$1 to \$5 more expensive each month, the broadcast fee will almost double from \$4 to \$7 and regional-sports-network fees will rise by \$4.20 to \$5.15, depending on market. Finally, internet plans will cost from \$2 to \$4 more. These rate hikes will take effect beginning Jan. 5, although some markets may not see them three months later.

**Altice:** Subscribers to its Optimum cable-TV service already got hit with rate increases. Norwalk, Connecticut's The Hour reported in October that Altice would hike the cost of its "broadcast basic" bundle to \$20, an increase of \$2 to \$6 depending on when people signed up, and would impose a \$4 broadcast fee on existing subscribers to that package who had been exempted from that fee before.

### **What you can do about these**

The easiest rate hikes to dodge are those involving equipment: Remove a cable box from the second or third TV in your house and replace it with an over-the-air antenna (if your reception is good enough) or streaming video services (if you have 10 megabits per second of bandwidth, which most broadband subscribers do).

That streaming app may even come from your cable operator. Although the industry as a whole quietly walked away from a "Ditch the Box" pledge to develop these apps when the Federal Communications Commission was moving to require cable operators to offer them, some have since shipped their own. For example, you can dodge any increase in Charter's box-rental fee by putting its app on a Roku player.

With programming increases, you'll have to rethink the value to you of regional sports networks, long the biggest source of inflation in the pay-TV universe, and high-end channel bundles. Switching from cable to satellite TV or vice versa is an option too, but not for many apartment dwellers or anybody without a clear view of the southern sky—and most Americans don't have a choice of two cable operators.

Or you can do what millions of Americans already have and dump traditional pay TV entirely in favor of a live streaming-TV service like AT&T's DirecTV Now, Dish's Sling TV, Hulu, Google's (GOOG, GOOGL) YouTube TV, or Sony's (SNE) PlayStation Vue.

### **Pay TV's transparency problem**

This annual ritual of price increases represents a serious problem for cable and satellite TV operators. Considering that the entire business model of the traditional gigantic channel bundle relies on TV networks getting a third party (your cable or satellite service) to pass on a channel's cost to somebody with no say in that channel's inclusion (you, the subscriber), it may not be one they can solve anytime soon.

But cable and satellite companies could and should own up about these increases by documenting them on their websites—as AT&T did but the other firms above did not—instead of letting customers discover them in an e-mail or a bill insert. That's no way to earn a customer's trust or their continued business.

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