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Planning is essential

There's no crystal ball, but a new AI tool predicts how much money you may need for long-term care

Madeline Mitchell USA TODAY

I'm 28 years old, and recently I was told I have 58 years left of living independently. • Apparently, there's a chance that I'll start to need long-term care when I turn 86. And it'll be costly. Upwards of \$10 million, even. Yikes. • Waiterly, a new artificial intelligence tool that predicts long-term care needs, ran the numbers in seconds after asking me a few questions, including "How many siblings do you have?" and "During the last 5 years, on average how many alcoholic beverages have you consumed per month?" **See CARE, Page 5A**



ANALYSIS

Trump's Greenland bid tests NATO limits

Alliance races to develop Arctic defense strategy

Lili Bayer and Andrew Gray

REUTERS

BRUSSELS — The NATO security alliance that has protected Europe for decades finds itself with limited power to determine its own fate due to President Donald Trump's desire for U.S. ownership of Greenland.

Since Trump revived his ambition to claim the semi-autonomous Danish territory after the U.S. military operation to capture the Venezuelan president, NATO members have been scrambling for ideas to counter U.S. criticism that Greenland is under-protected as Russia and China take a greater interest in the Arctic and its mineral riches.

Any forcible U.S. takeover of Greenland would be an unprecedented seizure of one NATO ally's territory by another — the nuclear-armed superpower that is meant to provide the ultimate security guarantee for all members.

Many politicians, diplomats and analysts on both sides of the Atlantic say that would mean the end of the alliance, or at least severely weaken it. That, in turn, could have devastating consequences for European security, leaving the continent much more vulnerable to a Russian attack.

"I cannot think of other cases where NATO has been really on the line, and especially not where the culprit has been the United States," said Sten Rynning, a professor at the University of Southern Denmark and author of several books on NATO.

Discussions on what NATO could do about Greenland are at an early stage, diplomats say, but could include additional air surveillance, maritime patrols and greater use of technology to monitor the region.

To act quickly rather than wait for a collective NATO decision, Denmark and some allies including Germany, France, Sweden and Norway on Jan. 14 announced small but symbolic troop deployments to Greenland for exercises to show commitment to Arctic security.

That announcement came as the Danish and Greenlandic foreign ministers met Vice President Joe Biden and Secretary of State Marco Rubio in Washington and found no resolution to the standoff.

NATO members' strategy of bolstering Arctic security will only succeed in keeping the alliance together if Trump accepts it as an alternative — or part of an alternative — to U.S. ownership.

But he has repeatedly insisted that nothing less than ownership will do, leading many European officials to

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