

## Caring for the Caregiver



In Oregon, Nicki makes weekly phone calls to her sister Rebecca, who has Alzheimer's. Rebecca lives 3,000 miles away in New York City.

Stephanie and Doug share a New Jersey home with Stephanie's frail mother. They give her round-the-clock aid.

And Ruth, who lives in Maryland, does the food shopping and cooking for her neighbor Scott, 93.

These people have one thing in common: They're family caregivers.

"Family caregiving is the fastest-growing unpaid and often unacknowledged occupation in this country," says Lorraine Sailor, operations coordinator at Children of Aging Parents, a nonprofit charitable organization based in Levittown, Pa.

A recent survey by the National Family Caregivers Association (NFCA) found more than 54 million people give care each year. About 56 percent are women, according to the survey.

Caregivers come in all shapes and sizes. They can be adult children, spouses, siblings, friends or neighbors, who help with daily activities such as bathing, feeding and clothing. The caregiver may be the only person who can take a loved one to doctors' appointments. The long-distance caregiver may call weekly, help with expenses or support the main caregiver.

More than one relative helps out in some families, but most caregivers go it alone. The NFCA survey found three out of four caregivers don't get consistent family help.

"Caregiving can be a truly rewarding experience," says NFCA co-founder and President Suzanne Mintz. It can be a time to heal old wounds, end conflicts and improve relationships. It can be a chance to serve a loved one.

But caregiving also can be demanding and time-consuming. It may even raise your risk of stress-related disorders.

"Many of us believe in honoring our parents and take our marriage vows seriously," Ms. Mintz says. "But the work of caregiving goes well beyond what we can do. Asking for help is a sign of your love and caring, not of weakness and shame. It is much more than a one-person job."

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### How to succeed

These tips are drawn from professional, government and charitable groups: the American Society on Aging, the federal Administration on Aging, the Family Caregiver Alliance, Children of Aging Parents and the National Family Caregivers Association.

### Don't go it alone

- Ask others for help. Start with family and friends. Keep less engaged family members informed. Set up a family conference, seek suggestions and talk about disagreements.
- Ask families with similar problems how they handled them.
- Involve the person you're caring for. If possible, help the person take responsibility and join in decisions.
- Learn about your loved one's condition. Find specialists for information and guidance.
- Tap local, state and national resources. They can offer help with transportation, nutrition or day care.

### Watch for problems

Mental and physical signs of caregiver stress:

- A lot of anger or fear
- A tendency to overreact
- Feeling depressed, isolated or overburdened
- Thoughts of guilt, shame or inadequacy
- Taking on more than you can handle
- Headaches
- Digestive upsets
- Weight loss or gain
- Trouble sleeping
- Fatigue
- Illness

### Take time out

Be good to yourself. Take time away from caregiving and don't neglect your personal and professional needs:

- Get lots of rest and exercise.
- Enjoy relaxing music.
- Eat nutritious meals.

- Visit with friends, plan leisure activities.
- Do deep breathing.
- Read a magazine.
- Don't abuse alcohol or drugs, or overeat.
- Keep a sense of humor.
- Write your feelings in a journal.
- Do spiritual meditation.
- Set limits on what you can and cannot do.
- Realize you're doing the best you can.
- Join a support group.
- Use community resources for help.

### Get help

It's OK not to have all the answers. Seek help when you need it most:

- Call a support hotline. Just having someone listen may help.
- Speak with a counselor. A professional can help you understand your situation.
- Talk with your religious adviser.
- Attend a support group. Groups can explain your loved one's condition, ease tension and provide a sense of what's important.

### General assistance

- AARP: advocacy group with publications on aging, including recent legislation. <http://www.aarp.org>
- Children of Aging Parents: information on caregiving and referrals to support groups, care managers and other resources. <http://www.CAPS4caregivers.org>
- Family Caregiver Alliance: covers medical, social, public policy and caregiving issues linked to brain impairments. <http://www.caregiver.org>
- National Council on the Aging: information and advocacy. <http://www.ncoa.org>
- National Family Caregivers Association: dedicated to aiding caregivers through education, research and support. <http://www.nfcacares.org>

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- National Institute on Aging: conducts and supports research, training and information on aging.  
<http://www.nih.gov/nia>
- OWL: focuses on issues unique to women as they age and offers fact sheets on caregiving. <http://www.owl-national.org>
- Well Spouse Foundation: offers support to people caring for a sick spouse who need emotional care themselves.  
<http://www.wellspouse.org>
- Religious organizations often provide additional assistance.

#### Specific ailments

- Alcoholics Anonymous: referral and treatment program with a 24-hour helpline. <http://www.alcoholics-anonymous.org>
- Alzheimer's Association: <http://www.alz.org>
- American Cancer Society: <http://www.cancer.org>
- American Heart Association: <http://www.americanheart.org>
- National Parkinson Foundation: <http://www.parkinson.org>
- National Stroke Association: <http://www.stroke.org>

*Krames Staywell*

## The Power of Resilience

When tragedy strikes with the death of a loved one, a serious illness or a job loss, some people fall apart, while others adapt to such life-changing events more easily.

Being resilient is what makes the difference.

"Resilience is the process of adapting well in the face of adversity, trauma, tragedy or significant stress -- it means bouncing back from difficult experiences," says Patricia O'Gorman, Ph.D., a psychologist in private practice in East Chatham, N.Y., and a spokeswoman for the American Psychological Association. "We all share a special

ability to take charge of our lives. This is what resilience can give us -- the ability to align ourselves with our strengths and to recognize our personal power."

Resilience is used to describe people who lead normal, fulfilling lives despite having experienced trauma or tragedy. These people are resilient because they have the ability to recover from adversity and retain a positive self-image and view of the world.

"People who are resilient accept that they have difficulties, but also know they have inner resources and abilities they have drawn on in the past," says Dr. O'Gorman. "This gives them a starting place that's positive, a place where they can search for solutions to their problems."

#### Building resilience

Resilience isn't a trait people either have or don't have - it involves behaviors, thoughts and actions that can be learned and developed.

Here are some strategies for building resilience:

- Nurture a positive view of yourself. Develop confidence in your ability to solve problems and trust your instincts.
- Avoid seeing crises as insurmountable problems. "You can't prevent stressful events from happening, but you can change how you interpret and respond to these events," says Dr. O'Gorman. "Try keeping a long-term perspective."



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- Accept that change is a part of living. Certain goals no longer may be attainable as a result of adverse situations. Accepting circumstances that can't be changed can help you focus on circumstances you can affect.
- Look for opportunities for self-discovery. Many people who have experienced tragedies and hardship report better relationships, a greater sense of strength, an increased sense of self-worth and a greater appreciation for life.
- Make connections. Good relationships with family, friends or others are important. Accept help and support from those who care about you.
- Maintain a hopeful outlook. An optimistic outlook enables you to expect good things to happen in your life.
- Take care of yourself. Pay attention to your own needs and feelings. Engage in activities you enjoy and find relaxing. Exercise regularly, get enough sleep, eat a healthful diet and limit alcohol consumption.

Consider writing your thoughts about stressful events in your life. Try meditation and other spiritual practices. Many people find these activities help them build connections with others and restore lost hope.

"Becoming conscious of your strengths makes you stronger," says Dr. O'Gorman. "Resilience increases as you recognize the magnitude of what you've already accomplished and survived in your life and helps you believe you can meet the challenges that lie ahead."

### **Getting help**

Getting help when you need it is crucial in building resilience.

"Beyond caring family members and friends, you may want to turn to support groups, mental health professionals or spiritual advisers if you're not able to bounce back from a setback on your own," says Dr. O'Gorman.

*Krames Staywell*



## **Even Everyday Folks Need a Financial Plan**

Everyone has a financial plan, whether they realize it or not. "It's the financial life you are living right now," explains Leslie Beck, a certified financial planner at Compass Wealth Management in Maplewood, N.J.

A person's goals and aspirations, the choices they make everyday about how to spend, save, invest and share their money to get them where they want to go, these constitute a financial plan, said Beck. The real question is whether the choices a person is making about their financial life are steering them toward achieving their goals and fulfilling their dreams, or leading them down a dead-end road.

"A true financial plan is a well-thought out, consciously designed roadmap for how we want to live our lives," said Beck. And you don't have to be spectacularly rich or even modestly wealthy to justify having one. Anyone who wants a say in shaping their own and their family's future rather than leaving it to chance may benefit from having a financial plan.

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**What?** A financial plan is a comprehensive, objective blueprint written by a qualified financial planning professional, with your input. It details every aspect of your financial life: your income, what you own (home, investments, retirement plan assets, insurance policies, etc.) and what you owe (debts, such as a mortgage, loans, etc.). It also spells out your needs and goals for the short and long terms, from now through retirement (and perhaps beyond, to leaving a legacy to heirs), with steps and strategies for meeting those needs and fulfilling those goals. A financial plan is a living document that needs to be monitored and updated on regular basis to provide real benefits.

**Who?** The professional who creates your financial plan should be a qualified financial planner, such as a CFP professional (a person who has earned the “Certified Financial Planner” designation from the Certified Financial Planner Board of Standards), with the skills and experience to effectively coordinate the various aspects of your financial life, from investments to insurance to retirement planning and beyond. Look for one who is objective, whose agenda is to help clients, not sell a specific product or service, and who bases their recommendations and decisions on their clients’ best interests, not their own.

**Why?** Simply put, people who have a true financial plan are likelier to stay on track financially and better positioned to meet their needs and goals, even in the face of a personal financial crisis or difficult economic conditions.

**When?** The sooner you put a financial plan in place, the better equipped you and your family will be to control your own financial destiny. Once you have a plan in place, it’s wise to revisit it at least once a year and adjust it as changing circumstances dictate.

**How?** Find a financial planner by visiting [www.fpanet.org/PlannerSearch/PlannerSearch](http://www.fpanet.org/PlannerSearch/PlannerSearch), a national database of financial experts maintained by the Financial Planning Association. Or ask friends, families, work colleagues and other contacts to recommend a financial planner they trust. Beck recommends speaking with at least three financial planners before choosing one with whom to work.

Financial planners typically charge a fee for their services, although free (*pro bono*) financial planning services may be available to people who lack the means to pay for them. Try searching Google using the keywords “pro bono financial planning” along with the name of your town or city.

Once you choose a financial planner, the process of assembling and implementing a financial plan begins. Your planner will develop a plan based on the information you provide in a meeting or series of meetings. For the far-reaching, lifelong benefits a financial plan can bring, it’s time (and money) well spent.

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