

Employee Enhancement Newsletter

Helpful Resources from your Employee Assistance Program

August 2016

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Sandwich Generation: Caregivers in the Middle

Basics

The squeeze is on the sandwich generation because many couples choose to start families later in life. Even parents whose children are grown can get sandwiched if they have to care for grandchildren on a full- or part-time basis. And when adult children move back home, a caregiver could find herself caring for aging parents, adult children, and grandchildren—all at the same time.

Just when you thought life might be simpler and you'd have more time to focus on personal interests, leisure, and travel; everyone wants a piece of you. Ease your load by taking these steps:

- * Make your boundaries clear.
- * Discuss your concerns openly.
- * Consider long-term financial plans.
- * Take advantage of community services.
- * Maintain important relationships with family and friends.
- * Care for yourself emotionally and physically.

Identify your own needs and desires, and find out what matters to the children and parents in your care. Get the issues on the table, reach for compromises, and find solutions that will work for everyone.

Key Tips

Tip 1

Help may be easier to find than you think. Many organizations are designed to help caregivers. Family or friends might be willing to pitch in, if you ask. Check out your local senior center, place of worship, or hospital to find out what's available.

Tip 2

Caring for yourself is a necessity, not a luxury. You can't help someone else properly if you're run down. If you care for an elderly person and children, it's vital to get regular, relaxing, and healthful breaks. Don't feel guilty about it—it benefits the people you care for, too.

Tip 3

Plan strategies for how to complete all your duties. Use a calendar to track everyone's appointments and combine tasks when you can. For instance, schedule your father's doctor appointment around your daughter's soccer practice and let your teenage driver practice by taking Grandma shopping.

Online Seminar Reminder

Changing Relationships: You and Your Aging Parent or Relative

When:

Available on-demand
starting August 16, 2016

Where:

www.deeroakseap.com





Sandwich Generation: Caregivers in the Middle

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Specifics

Communicate openly. If you feel sandwiched, the worst thing you can do is suffer in silence. First off, talk with your aging parent about his or her wishes and priorities. Find out if he or she has made plans or decisions about what should happen next. Talk to your siblings about how they envision helping out. Ask the same of adult children who are living with you.

And don't leave younger kids out of the discussion. Find out how they feel about the time you spend caring for your parent. They might feel left out. Maybe they'd welcome a bigger role in helping you care for your parent. Or perhaps what they really need is a guarantee of a half-hour of your time each evening before bed. You may not be able to fulfill all your child's requests, but just having this discussion may help.

Don't assume it's best for your parent to move in with you. This may seem like a tempting option because everyone would be under one roof, but ask yourself these questions first:

- Do you have the space—and is it accessible for someone with limited mobility?
- Would your parent be able to tolerate your family's normal routines, including your daughter's daily drum practice or your son's love of TV cartoons and video games?
- How do your partner and kids feel about the idea?
- Do your kids get along with your parent?
- What contributions can your parent make to the household? (Rent, housecleaning, child care, gardening.)
- What if it doesn't work out?

If your parent moves in with you, make sure you establish clear house rules and roles about issues such as

- Eating schedules
- Cleanup responsibilities
- Laundry duty
- Transportation
- Quiet time
- Privacy

Discuss finances. The financial squeeze can be especially tight if you're caught between needy parents and children. How can you afford a housekeeper for Dad when you're trying to save for your daughter's first year in college? Discuss the cost of different care arrangements with all parties, from your parent to your siblings, and partner. If your mother can't manage alone anymore, it's time for her to tell you about her financial situation, including her sources of income and savings. Forecast income and expenses over the short and long term.

Don't neglect yourself or your family to care for your parent. This is the toughest advice to accept. Plan outings with your partner, with your kids, and by yourself. Let your employer know what's going on, but try not to let your performance suffer.

Take advantage of outside help. Respite care is often available for caregivers on a weekly basis or for a family vacation. Don't be afraid to ask other family members and friends for help.

Many communities have caregiver support groups, where you can learn how other people juggle their competing demands. Support groups offer the comfort of talking with others who experience similar struggles. The groups are often free, and you don't need to commit to regular attendance.

Whatever you do, don't give up on the plans you made for how to spend your middle years. Maybe you wanted to travel across the country or enroll in cooking school. Settle for a shorter trip, if that's what it takes, or tuck in a course here and there when you can manage it. You may not attain your dream, but you'll be less resentful if you fulfill at least part of it. *Source: https://www.advantageengagement.com/p_content_detail.php?id_element=001&id_cr=29514*

Mow Safely



Lawn mowers are powerful machines. Careless injuries harm children and adults alike each year, according to these concerned medical groups: American Academy of Orthopedic Surgeons, American Academy of Pediatrics, and the American Society for Reconstructive Microsurgery (the docs who reattach fingers!).

Prevent injuries by following these lawn mower safety tips:

- Only use a mower with a control that stops the mower blade from moving if the handle is let go.
- Children should be at least 12 years of age before operating a push lawn mower and age 16 to operate a driving lawn mower.
- Wear sturdy shoes (not sandals or sneakers) while mowing.
- Prevent injuries from flying objects, such as stones or toys, by picking up objects from the lawn before mowing begins. Have anyone who uses a mower or is in the vicinity to wear polycarbonate protective eyewear at all times.
- Do not pull the mower backward or mow in reverse unless absolutely necessary, and carefully look for children behind you when you mow in reverse.
- Always turn off the mower and wait for the blades to stop completely before removing the grass catcher, unclogging the discharge chute, inspecting or repairing lawn mower equipment, or crossing gravel paths, roads, or other areas.
- Use a stick or broom handle (not your hands or feet) to remove debris in lawn mowers.
- Do not allow children to ride as passengers on ride-on mowers and keep children out of the yard while mowing.
- Drive up and down slopes, not across to prevent mower rollover.
- Keep lawn mowers in good working order. Before using a lawn mower for the first time in a season, have it serviced to ensure that it is working correctly.

Health-e headlines™

On average, 20 steps will burn one calorie.

This does not mean you need to walk 20 steps for every calorie you eat. Your body will burn many just going through its normal functions. But by taking those extra steps and burning extra calories, you can help maintain a balance with the energy in foods you consume.

Health-e headlines™

Happy Faces

Women are twice as likely as men to use emoticons in text messages, according to a study from Rice University. Emoticons are graphic symbols that use punctuation marks and letters to represent facial expressions to convey a person's mood. Texting has become one of the most popular forms of communication in society worldwide. This year alone, it is estimated that 8 trillion text messages will be tapped out.

Health-e headlines™

An EAP Reminder

Life Can Be Hectic. The EAP Can Help You Find Your Balance.

Deer Oaks, your EAP, is always available to you and your household members.

If you are struggling with children, finances, or just want some practical advice on health or the mind-body connection, contact Deer Oaks by calling the Helpline.

Counselors are available 24/7 to provide you with immediate care.



DEER OAKS EAP SERVICES



Clinician's Corner..

Monthly Advice from the Deer Oaks Clinical Team

Caring for Elderly Family Members



My mother-in-law is the epitome of a healthy and active retiree. She volunteers, exercises, maintains a large social circle, and even continues to attend an occasional class at her local college. Recently, she told my husband that she took a class on death and dying, and was very proud of this! While my husband and I initially struggled with how morbid this seemed, we realized that our mother gave us one of the best gifts adult children can receive – a specific plan for when she is no longer able to care for herself. Even though it is still a difficult subject for me to think about, I realize by her matter-of-fact attitude that she sees this as exactly what it is – necessary and important.

If you have children, you may want to consider speaking with an attorney about the steps you can take to ensure that you have a plan in place for when you require caretaking. Do you prefer to have in-home care, live with family, or move to an assisted living facility? Have you planned financially for this? Do you have a clearly drawn up will or trust? These things may seem like they are part of the very distant future or, they may seem emotionally and practically overwhelming. Deer Oaks is here to help. We offer free legal consultations, financial guidance, and a myriad of other resources to help you plan.

If you have an older family member who is in need of care already, we can provide assistance. Leading experts in the field of caretaking say that the most important thing you can do as a caregiver is putting yourself first. So many adults caring for elderly or sick family members describe feeling as if there is not enough time to care for themselves, or that they feel tremendously guilty for doing so. Unfortunately, the cost of neglecting your basic needs can lead to feeling overwhelmed, burned out, and therefore less effective as a caretaker to your loved one. Speak with a Deer Oaks representative to learn about self-care, support groups, and free resources available online and in your community

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How To: Teach Children about Money



In today's economic environment, understanding how money works and how to make money work for you are critical life skills. Unfortunately, young adults are now entering a world where they don't have time to learn financial skills gradually. Often they become victims of poor credit and debt practices before they realize how it even happened. Even if your children are very young, remember that the sooner you start teaching them money and personal finance skills, the more apt they will be at applying those skills when the time comes.

One of the most difficult issues parents have to face is step one. This first and most important step is to examine your own attitudes about money. This is extremely important because your children learn more from what they see you do than from what you tell them. You can preach to your kids every day that "A penny saved is a penny earned," or that "A fool and his money are soon parted," but it won't do any good if they see that you waste your own money consistently.

It is very important to communicate openly with young kids about money, in simple terms that they can comprehend. Too often, young adults have to learn about credit and debt the hard way: by fending for themselves. It is better that they learn about personal finances under your guidance. Following are some tips that will help your younger children get off on the right foot financially.

Involve them in financial planning

While a young child won't understand investing at the complex level of an adult, a savings account in his or her name will help them understand the basic benefits of saving money and watching it grow.

Give your child a chance to be in control

If you give your child an allowance, let him or her be in charge of spending it. This is a great way to teach the relationship between their actions and the positive or negative consequences that follow.

Provide extra income opportunities

Help children learn that money is something you earn, not something you are entitled to. This is also a great way to get the child involved in extra family chores.

Take your child shopping with you

Explain to them why you make the decisions you make while shopping. By showing them the details you take into consideration, you'll be teaching them how to be a wise consumer.

Taking these steps will go a long way in setting a foundation of good personal finance skills for younger kids.

About Money Management International

Money Management International (MMI) is a nonprofit, full-service credit-counseling agency, providing confidential financial guidance, financial education, counseling and debt management assistance to consumers since 1958. MMI helps consumers trim their expenses, develop a spending plan and repay debts. Counseling is available by appointment in branch offices and 24/7 by telephone and Internet. Services are available in English or Spanish. To learn more, call 800.432.7310 or visit www.MoneyManagement.org.