

Planning the Care of Your Aging Parents

If your parents are in their golden years, keep in mind that even gold can lose some of its glow with the inevitable effects of old age -- and sooner or later, older loved ones will need assistance.

"It's never too early to start planning for their future care," says Virginia Morris, author of "How to Care for Aging Parents."

"Many children of aging parents wait until there's a crisis, and then they're left scrambling for mediocre options. Everyone -- especially those who live far away from their parents and work full time -- can benefit from being prepared and planning far ahead."



Advance planning means:

- Making sure legal documents have been drawn up, including an up-to-date will, a durable power of attorney, a living will and a health-care proxy.
- Researching the housing options and services available in your parents' community.
- Discussing with your loved ones how you can help with their future housing, financial and medical-care needs.
- Asking them about growing old -- "what are their concerns, their worries, what's important to them, how can you help them?" says Ms. Morris.

"Don't parent your parent," she urges. "The point isn't to control your parents' life, but to help them maintain control. Your role is to give them as much autonomy and independence as possible."

When it's time to act

One day, all the signs may point to the need for you to actively step in to assist your parents. Telltale signs include:

- Your loved ones start losing weight.
- They stop washing their hair or clothing.
- They drink more alcohol.
- They leave piles of unpaid bills on their desk.
- They let food grow moldy in the refrigerator.
- They start walking unsteadily.

"Trust your instincts," Ms. Morris says. "Anything that strikes you as 'Hmmm, is this OK?' probably isn't OK."

Important first steps

Immediately open a line of communication with your parents' doctors so you can discuss your concerns. And if you live far away, obtain a copy of your parents' local phone book so you can contact care providers and other resources.

Defining your limits

Many adult children find their first steps into caregiving responsibilities are like walking into quicksand. If you don't manage your time well or haven't planned in advance, you can become mired in never-ending obligations, such as daily chores and care, handling legal or financial issues or lining up health-care providers.

"You need to set limits," says Ms. Morris. "Establishing limits doesn't mean you don't love your parents or that you can't take good care of them. But you're not going to be any good to them if you're depressed, angry or sick -- you have to take care of yourself."

To do this, Ms. Morris suggests you:

- Decide what you can reasonably do to help, then stick with that plan. If you decide you'll visit your mother twice per week, help her manage her finances and investigate local resources, then that's what you should do. Get help for other needs as they arise.
- Accept help early on -- from relatives, friends, neighbors, churches and synagogues, senior centers or home-care agencies. "Set up a whole support network -- don't be the only person doing this," says Ms. Morris.
- Take care of yourself. Get exercise, get enough sleep, pay attention to your diet and go to support-group meetings for caregivers.

"People often push themselves until they become burnt out and angry at their siblings, and their work starts to suffer. I have seen several times where caregivers ended up in the hospital because they were so wiped out," says Ms. Morris. "This can be a consuming job -- it's crucial to take care of yourself."

The StayWell Company, LLC ©2016

Everyday Ways to Activate Your Life

Moderately intense activities (activities during which you feel some exertion but can carry on a conversation comfortably during the activity), such as walking briskly from your parked car to the mall entrance and taking your dog for a quick jog after dinner, won't help you train for a sport. But they can help you achieve and maintain a healthful weight and improve your overall fitness level.

They can also help reduce your risk of cardiovascular disease and osteoporosis, put you in a better mood and improve your balance, coordination and agility.

You have dozens of opportunities each day to increase your activity. Here are 13 ways to help get you started.

Ways to get moving

- Pace when you're talking on the phone instead of staying put. Though this won't burn a lot of calories, getting out of your chair throughout the day can help improve your circulation.
- Deliver memos in person instead of having your assistant do it, sending them via interoffice mail or faxing them. Consider these excursions exercise breaks.
- Go window shopping or browsing in your spare time. Shopping is the ultimate easy walking workout. Wear athletic socks and walking shoes.
- Paint your house. You'll burn an average of 300 calories an hour and get a good upper-body workout.
- Clean your house vigorously. You can burn about 420 calories an hour cleaning floors, vacuuming carpets, washing windows and scrubbing tile.
- Do your own yard work and gardening. Hoeing burns about 360 calories an hour, the same as playing badminton. Cutting your lawn with a push mower burns about 420 calories an hour, on par with playing tennis. Trimming trees burns about 500 calories an hour, equivalent to swimming the crawl.
- Turn lunchtime into an exercise adventure. Don't eat at the company cafeteria or the same old place. Instead, discover new restaurants within walking distance from your workplace.
- Carry a basket instead of pushing a cart if you're getting just a few things at the supermarket. Consider it a free weight that keeps getting heavier. But switch the basket from hand to hand periodically to balance the effect on your upper-arm and shoulder muscles.
- Park your car in the garage and leave it there if you're going anywhere less than a mile away. Taking the hilliest route possible when you're walking will burn extra calories.
- Sign up for a corporate fitness challenge. Whether you walk or run, you'll have fun and feel a sense of accomplishment that can spur you to stay in shape long after the race is over.
- Limit sedentary activities during your leisure time. For example, turn off the television several nights a week. Without TV programs to distract you, you'll move around more than you would otherwise.
- Make exercise a hobby. There's nothing like getting involved in an activity to take the chore out of exercise. Whether it's salsa lessons or learning to play golf, you'll be working out without even knowing it. Dancing can burn as many calories as walking, swimming or riding a bike. Square dancers covered nearly five miles in one evening, one study found.
- Use the stairs. Each flight of stairs you climb burns 10 calories. That doesn't sound like much, but taking 10 flights a day for a year can result in a 10-pound weight loss.

The StayWell Company, LLC ©2017

Want to Fight I.D. Theft? Be Careful How You Treat Your Information in the Real and Virtual Worlds

Foiling I.D. theft is no longer just a matter of buying a document shredder and keeping track of your receipts - though it helps.

I.D. theft evolves every day and according to security experts, net-savvy thieves are getting more efficient about blending their illegal activity on the ground and online. Here are some examples from Identity Theft Resource Center (ITRC), a non-profit group focusing on the latest I.D. theft trends and assistance for victims:

- I.D. thieves are stealing more paper checks being delivered to homes. Why? Because with the credit squeeze, there are fewer people being approved for checking accounts, so physical checks left in mailboxes are being swiped more frequently so the account numbers can be used to open fraudulent accounts under different names.
- Fraudulent dating, job hunting and social networking Web sites are being used to gather critical data for a host of fraudulent activities. Be careful what you put online.
- Thieves are getting younger since young people are the earliest adapters of online skills. The ITRC notes that arrest records show that younger individuals are getting caught with sophisticated forgery equipment or designing sophisticated online scams.
- Sadly, there are more reports of I.D. theft occurring within families and groups of friends. Individuals are more likely to have their guard down on protection of credit and account data around people they know. Often, such thieves are connected to drugs or other illegal activities being done by their peers.

What can you do? Here are some ideas:

Change your online record-keeping behavior.

If you download bank or credit activities to a desktop program like Quicken or Microsoft Money, don't store passwords on that software. It may slow you down, but take the time to type in that access data, and then log off as soon as you've completed your transactions and close the browser too. Never put this data on a wireless-enabled computer - I.D. thieves lurk in coffeehouses and other public places to capture data that's traveling through the air. Confine these activities to the desktop and secure terrestrial Internet connections.

Put a lock on your mailbox.

If you work long hours or are otherwise not available to grab your physical mail as soon as your letter carrier drops it off, either install a high mail slot on a door with a strong lock (so a thief can't reach in and grab mail that's fallen on the floor), or install an outdoor mailbox with a key lock on it that only you can open. Also, talk to your bank or check printer about secure ways to receive delivery of printed checks.

Shred or cut up any receipts or credit and account documents.

A strong, safe paper shredder really is a good investment. What should be shredded: credit solicitations, receipts you're not keeping, line of credit checks that come in your monthly credit card bills (which you shouldn't be using anyway), and tax-related evidence for prior-year returns your tax advisor says you no longer have to keep.

Guard your Social Security number above all.

Never, ever share this data unless you are dealing with a recognized financial institution that you trust. Never put it on a check or type it into an online form.

Beware the “Phishermen.”

Phishing is a process by which scam artists try and get you to divulge your Social Security number, your account numbers, address or other personal information under the guise of a legitimate company you may already be doing business. It's most common over the Internet, but there's no reason why a phishing request couldn't come via direct mail or over the phone. They'll get your attention by saying there's a problem with your account you have to address immediately. Online, the scams are so sophisticated that you'll see e-mails that look exactly like the ones your bank, credit card or even your airline mileage club would send you, right down to the logos and disclaimers. Anytime anyone asks you for personal information, use your own account customer service number (not the one on the mailing) to speak to a live person to verify that the request is real. If it's not, save the evidence - it may help put the con artists in jail.

Change your passwords occasionally.

If the only username and passwords you can remember are your e-mail address and your dog's name, you need to develop a schedule for changing those passwords and storing that information in a safe place off your computer. Again, resist storing this information on your computer.

Get each of your credit reports once a year.

By law, you're entitled to free copies of your credit report from each of the three major credit rating agencies - TransUnion, Experian and Equifax. Don't get them all at once - stagger them a few months apart so you can see if erroneous data appears throughout the year. Also, if you are on active duty with the military, you can place an active duty alert on your credit reports to help minimize the risk of identity theft while you are deployed. Active duty alerts are in effect on your report for one year - if your deployment lasts longer, you can place another alert on your credit report. Couples need to check both reports.

Think twice about I.D. theft insurance.

Some companies offer identity theft insurance that will cover lost pay if you have to straighten out your credit, but realize they will not do the dirty job of restoring your credit - that's up to you. And since many of the companies selling this insurance are already affiliated with the credit industry, that's good reason for pause.

Also, check your home or renter's insurance policy to see if they provide I.D. theft coverage. Most important, be aware that some of the I.D. theft prevention marketers are scams themselves!

Stick with a known ATM.

Some of those independent ATMs you see in convenience stores, restaurants and bars may be collecting your data for illegal use. Use ATMs only at established banks.

Watch your wallet and cell phone.

Yes, it sounds dumb, but the easiest one-stop opportunity for I.D. thieves to fleece you is sitting in your purse or pocket. Keep only a few necessary items in your wallet and regularly clean out receipts and other data that would identify you. And keep in mind that an Internet- and address book-equipped cell phone is a potential gold mine - they'll not only get your information, but they'll be able to reach all your contacts as well.

What if theft still happens?

One of the best resources for a step-by-step guide to fighting identity theft is the Federal Trade Commission and its Web site, www.ftc.gov. The FTC provides a complete listing of contacts and procedures for getting to the bottom of identity theft before the event goes from being serious to devastating.

This column is provided by the Financial Planning Association® (FPA®), the leadership and advocacy organization connecting those who provide, support and benefit from professional financial planning. FPA is the community that fosters the value of financial planning and advances the financial planning profession and its members demonstrate and support a professional commitment to education and a client-centered financial planning process.

The Financial Planning Association is the owner of trademark, service mark and collective membership mark rights in: FPA, FPA/Logo and FINANCIAL PLANNING ASSOCIATION. The marks may not be used without written permission from the Financial Planning Association.

Financial Planning Association (FPA) ©2017

For support with topics like these, please call your New Directions EAP
at 800-624-5544 or visit us at ndbh.com