

Balanced Living

March 2023



Caring for the Caregiver: An Emotional, Practical and Financial Imperative

Most families and households have *that person* — the caregiver whom others lean on to provide the lion's share of care when a loved one is stricken by illness, injury, disability and the like.

But who's looking out for the best interests of the caregiver? As heavily as some families depend on that person during times of need, it's vital that they not only take the necessary planning steps to protect the family financially should the caregiver need care, but also recognize and address the needs of the primary caregiver.

"Often women are the caretakers and they expend all their resources — monetary, time, emotional — taking care of others," says Maggie Kirchhoff, CFP®, vice president at Wisdom Wealth Strategies in Denver, Colo. "They want to help everybody else, but they neglect themselves. Caregivers and their families need to create a plan to balance the needs of the family and the needs of the caregiver. You don't want them to run themselves ragged, so there's nobody left to pick up the pieces and take up the caregiving job."

The plan to which Kirchhoff refers, a "care plan," essentially details how to protect the most important asset in this situation — the caregiver herself or himself — as well as the family's financial assets, Kirchhoff explains. It should include preventive steps to help the caregiver maintain some semblance of a balanced life while still fulfilling their responsibilities, in addition to steps specifying how the family plan to proceed if the caregiver is no longer able to provide care and/or needs care themselves.

Here are several priority items that personal finance experts suggest families consider in drawing up a care plan:

- 1. Accommodate the caregiver's need to have time for themselves.**
Caregivers need regular breaks from caregiving. A service such as **respite care** can provide them that much needed and well-earned temporary relief. "It gives a caregiver time off to focus on themselves," explains Kirchhoff. Try searching "respite care" on Google to find local public and private respite care providers. **Adult daycare** is another viable option for giving a caregiver a break.
- 2. Realize the caregiver needs support and reach out for it.**
"It's important for the caregiver to understand what their own capabilities are — what they can and can't do, and to understand it's okay to ask for help and support," Kirchhoff says. "It's also important for the caregiver's loved ones to realize the caregiver needs support, and to help them get it."
- 3. Bill-paying, housekeeping and personal concierge.**
These types of services are just a few of the ways to relieve some of the caregiver's burden. The failure to pay bills on time is one of the strongest indicators a caregiver may be overburdened, notes Kirchhoff.
- 4. The caregiver support network is strong. Tap into it.**
Kirchhoff recommends caregivers turn to local, state and national organizations for help. That includes local caregiver support groups, religious/church groups, social workers and organizations, which offers free one-on-one professional consultations to caregivers, plus a range of other resources. "The reality is, if you're a caregiver who's trying to balance caring for a loved one with a full-time job, running a household and raising kids, it's important to know these resources are there," says Kirchhoff.
- 5. Take stock of insurance coverage — and bolster it if necessary.**
Does the caregiver have life insurance, healthcare insurance, disability insurance, long term care insurance, Medicare supplement insurance and the like? What's the family's responsibility for out-of-pocket health/medical/care expenses? "It's important to understand the types of insurance coverage a caregiver needs, and what each policy does and doesn't cover," Kirchhoff asserts. For insurance guidance, and for help figuring out how insurance fits in the broader context of a care plan and a financial plan, enlist a certified financial planner. To find one in your area, visit the Financial Planning Association's searchable national database of personal finance experts at www.plannersearch.org.
- 6. Be sure the caregiver's vital documents and directives are in place and up-to-date.**
That includes a **will**, **durable power of attorney** for healthcare as well as for property, plus an **advanced healthcare directive** (living will).
- 7. Don't wait.**
Put a care plan in place before a crisis hits, so crucial decisions aren't clouded by panic and emotion.

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Becoming a Better Leader by Developing Your Counseling Skills

Counselors have a unique skill when it comes to listening to others and helping them make decisions without ever having to tell them directly what they should do. By fine-tuning your counseling skills, you will be better able to connect with your subordinate employees and help create a positive and productive team. When employees don't feel understood or cared for, the work environment suffers. Follow the tips and techniques below and you will learn to communicate and listen to your colleagues so your group can flourish.

Effective counselors:

- Listen to and take employees' feelings seriously, even when the issue at hand seems miniscule or small.
- Try to increase the self-esteem of the individuals around you. This includes supporting and building up employees who may feel unsure of themselves or insecure in the group.
- Ask employees for feedback. What do group members think about a project, or feel about a certain task? Effective counselors gather feelings, ideas, and answers to problems from others. In addition to showing that the leader cares, this can give the supervisor guidance on how to lead the group, and maybe illuminate solutions that the leader didn't have before.
- Demonstrate patience, respect, and care for colleagues. They also keep confidences with those who have talked about private matters.
- Allow for open discussion (where employees are given full attention) and don't monopolize conversation or act like the expert.
- Divide out tasks to group members so that they may make decisions. This will show employees that they are trusted in and can solve their own problems.
- Give out work after considering each employee's skills, values, likes, dislikes, and goals.
- Listen to complaints and don't be quick to pass judgment. Then take time to reflect before responding.
- Have a sense of humor.
- Show understanding to what co-workers are going through in their personal lives.
- Understand when mistakes arise. Then support and encourage rather than yell and belittle.

You probably already have certain characteristics of an effective counselor, but there may be other traits that you want to further develop. Pick some items out of this list, and work on addressing one or two a week. Take time to review this list regularly and reevaluate how you are doing as a counselor as well as a leader.

Written by Life Advantages - Author Dr. Delvina Miremadi ©2023



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Applying Offline Communication Techniques

Communicating effectively in the 21st century can be challenging when so much of modern communication happens digitally, over devices and without the benefit of being able to see how others are directly reacting to what you have shared.

Offline communication techniques have been honed over the years to create recommendations for how to actively listen to others, connect an audience to what you have to say and create a space for ideas to flourish collectively so everyone has an opportunity to be seen, heard or read on a screen. Use the list of tips below as both a guide and a cheat sheet for:

Texting, Message Boards & Social Media Posts

- Re-read everything you type into the message composition space before you share
- Clarity is critical when posting messages
- Consider the tone of your messages
- Limit the use of emojis in your posts and responses

Live Chat Exchanges

- Become familiar with the chat software
- Be careful what you post
- Let someone know when you're not available

Live Video Sessions for Classes or Work

- Put your best face forward
- Use a live broadcast reminder when you're using your camera
- Check your live camera space before broadcasting



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Red Cross Month

The American Red Cross has a long and rich history, dating back to as early as 1864. A Swiss humanitarian named Henri Dunant was shocked by the suffering of soldiers and the extreme lack of medical care.

Due to Dunant's empathy, he advocated for the formation of a national voluntary relief organization to help rehabilitate wounded soldiers. From this idea, the International Red Cross and Red Crescent Movement was born. This organization provided a wide range of services, from responding to needs in disaster and conflict situations to giving assistance in urban centers and hard-to-reach areas. It is a global and independent network of about 97 million active volunteers and staff.

It wasn't until 1881 that Clara Barton founded the American Red Cross, which was inspired by the International Red Cross network. Its mission is to prevent and alleviate human suffering in the face of emergencies by mobilizing the power of volunteers and the generosity of donors.

The American Red Cross was tasked with providing services to members and families of the American Armed Forces and disaster relief in the United States and worldwide. They are responsible for sheltering, feeding, and comforting victims of disasters.

In addition to disaster relief, the American Red Cross:

- Supplies about 40% of the nation's donated blood
- Assists in teaching skills that save lives
- Distributes international humanitarian aid
- Supports veterans, military members, and their families

Thanks to President Franklin D. Roosevelt, we now celebrate the American Red Cross every March. He proclaimed March as Red Cross Month in 1943 to raise awareness of the humanitarian efforts of this organization. You can visit the [American Red Cross](#) website to learn ways you can contribute through donations, volunteering, and giving blood.

source: [Our History | American Red Cross History](#)



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Understanding Good Debt vs Bad Debt

Understanding the difference between taking on “good debt” vs. “bad debt” is essential. While the goal is to live debt-free eventually, the age-old adage “it takes money to make money” reigns true.

What is Good Debt?

While good debt is classified as debt that helps generate income, bad debt is classified as borrowing money to purchase something that will depreciate over time. Some examples of things you should not go into debt over include:

- Education – Typically, the more education someone has, their earning potential rises, and they become more employable. In theory, taking on debt to earn a degree will pay for itself within your first few years of working.
- Real Estate – Borrowing money to buy a residential home or even commercial real estate is a great way to grow your net worth.
- Owning Your Own Business – A loan to open your own business falls under the category of good debt as you invest in yourself and your career.

What is Bad Debt?

While good debt is classified as debt that helps generate income, bad debt is classified as borrowing money to purchase something that will depreciate over time. Some examples of things you should not go into debt over include:

- New Cars – Most Americans find cars a necessity. However, taking out a loan to buy a new car off the lot falls under bad debt. This is because the vehicle will immediately depreciate when you drive it off the lot and will only continue to depreciate from there. Instead, try to buy a used car at a price you can afford out of pocket or with minimal loans.
- Clothes and Material Goods – Clothing and most other goods like furniture depreciate quickly.

Don't let these tips scare you from using your credit card on daily items! Just be sure only to spend what you can expend.

source: [Good Debt vs. Bad Debt: What's the Difference? \(investopedia.com\)](https://www.investopedia.com/articles/finance/04/good-bad-debt-difference.asp)



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Preparing for Allergy Season

Natural Remedies & Tips

Allergies are an immune system overreaction to a foreign substance. This may be something you touch, inhale, or ingest. The best way to avoid allergies is to avoid the allergen itself. However, this is only sometimes possible. So, many people are trying to use more natural remedies to manage allergies rather than medication.

It is important to do research and speak with your doctor before trying natural remedies of any kind. Some therapies, such as manuka honey, are likely entirely safe, with no known side effects. While other natural remedies have significant risks. For example, ephedra, an herb widely used in Chinese medicine, was banned by the Food and Drug Administration for the side effects it caused, such as dizziness, anxiety, and nausea, and as severe as heart attacks, strokes, and seizures.

The issue with this form of treatment is that the efficacy of these therapies is varied and under-researched.

The treatments with the most substantial evidence in treating allergy and “hay fever” are:

- Manuka honey
- Butterbur
- Sinupret

Some additional natural remedies to help alleviate symptoms of seasonal allergies:

- Shower immediately after coming outside, especially when the pollen count is high.
- Use a neti pot or Saline nose spray to help remove pollen from your nasal passages and sinuses.
- Staying well hydrated can thin out mucus, and inhaling steam can help flush it out.
- Eucalyptus oil, much like Vick’s VapoRub, can help open nasal passages to make breathing easier.
- Local honey can help decrease your sensitivity to local plant life much the way allergy shots do.

Remember, check in with your doctor and pharmacist before using any supplements to prevent drug interactions with the medication you may be taking.

sources: [Ephedra \ NCCIH \(nih.gov\)](#) [Home Remedies for Allergies \(health.com\)](#)

We know it is not always easy to juggle everything & realize simple tips can help provide a different approach. Your EAP is here to help with family, work, health, well-being & legal issues.

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Spinach & Mushroom Quiche

Ingredients

- 2 tablespoons extra-virgin olive oil
- 8 ounces sliced fresh mixed wild mushrooms such as cremini, shiitake, button, and/or oyster mushrooms
- 1 ½ cups thinly sliced sweet onion
- 1 tablespoon thinly sliced garlic
- 5 ounces fresh baby spinach (about 8 cups), coarsely chopped
- 6 large eggs
- ¼ cup whole milk
- ¼ cup half-and-half
- 1 tablespoon Dijon mustard
- 1 tablespoon fresh thyme leaves, plus more for garnish
- ¼ teaspoon salt

Directions

1. Preheat oven to 375 degrees F. Coat a 9-inch pie pan with cooking spray; set aside.
2. Heat oil in a large nonstick skillet over medium-high heat; swirl to coat the pan.
3. Add mushrooms; cook, occasionally stirring, until browned and tender, about 8 minutes. Add onion and garlic; cook, often stirring, until softened and tender, about 5 minutes. Add spinach; cook, constantly tossing, until wilted, 1 to 2 minutes. Remove from heat.
4. Whisk eggs, milk, half-and-half, mustard, thyme, salt and pepper in a medium bowl. Fold in the mushroom mixture and cheese.
5. Spoon mixture into the prepared pie pan. Bake until set and golden brown, about 30 minutes.
6. Let stand for 10 minutes, slice. Garnish with thyme and serve.

Nutrition

High-Protein, Gluten-Free, Vegetarian, Low Carb

6 Servings | Serving Size: 1 slice

Per Serving:

Calories: **277** | Protein: **17.1g** | Carbohydrates: **6.8g** | Dietary Fiber: **1.5g** | Fat: **20g** | Saturated Fat: **8.2g** | Sodium: **422mg**

source: [Spinach & Mushroom Quiche Recipe | EatingWell](#)

Power of Consistency

Understanding the power of consistency can help you be more productive.

Consistency is demonstrated in the fable of the tortoise and the hare, where slow and steady won the race over the hare's inconsistency despite him being faster.

Understanding the power of consistency can motivate you to make it a powerful habit. Doing something consistently builds momentum—it becomes easier over time to keep going. But get this: You have a mental muscle called “self-discipline” and it can get flabby. Practicing consistency strengthens self-discipline, a completely different skill with its own powerful payoffs. Mastery and expertise in something you want happens with consistent small steps, not enthusiastic chunks of effort with intermittent delays. Another bonus of consistency is self-confidence and belief in yourself as you see progress over time.

Personal Power in Creating a Positive Workplace

Don't underestimate your ability to contribute to a positive workplace by using manners more often. They can be easy to forget in a busy day and to omit in daily interaction with others. Although there are many civilities we practice in the workplace, nothing is more powerful than showing appreciation to coworkers. Thank them for their hard work, compliment their achievements, and acknowledge their contributions to the team. When all employees do this, you will notice its effect in creating a positive and supportive environment and an uplifted attitude in those around you.

Enjoy the Spring Injury-Free

It's spring, so enjoy it! But prevent injuries as you get out and about participating in leisure, recreation, sports, and yardwork. This includes using protective gear and the right tool for a specific job. Many injuries can be prevented by taking the extra minute necessary to stop what you are doing, take a breath, and get the right tool, eye protection, a longer cord, or a better ladder to eliminate risk of injury. Surprising fact: There are 85,000 lawnmower injuries reported each year! *Source:*

<https://www.lawnstarter.com/blog/studies/yard-work-and-lawn-mower-injuries/>

Problem Gambling Awareness Month

Many problem-gamblers say their first awareness of their addictive disorder was inability to resist the impulse to gamble despite the consequences. Whether driving down the street or flying cross-country to gamble, it did not matter. Next came spending more than intended and “chasing losses” to win it back, often with the distorted idea that they could make amends to others hurt by broken promises to quit or cut back. Problem gambling is a recognized mental disorder, and it's treatable. You can learn more from the National Council on Problem Gambling www.ncpgambling.org or contact a professional counselor through your employer.

Taming Anxiety About Technology

Sweeping advances in technology and artificial intelligence (AI) are making many employees nervous. Are you feeling anxious about AI eliminating your job or that of a loved one? Predictions you hear in the media may be overblown. Feel less anxious by understanding steps you can take to stay employable as technology advances, but also be aware of misconceptions related to AI. Stay informed about the latest trends affecting your industry to help you realistically assess any potential impact. Also, upskill and reskill—identify what's in demand in your field, subject area, etc. and seek training to remain competitive so you can adapt to change. AI is advancing, but experts say AI can't replicate the true creativity of human beings right now. AI also lacks emotions and the ability to understand and respond to human emotions. Humans can make decisions based on intuition and gut feelings, but AI does not. AI is only algorithms. AI is not "flexible." Its operation is consistent with its programming, whereas humans can adapt to new and unexpected situations. Change is always certain, but managing change is often best accomplished by embracing it and being open to new ways of working within it. This frees up your energy to think creatively about your place in a changing organization. As technology advances, don't remain isolated. Find ways to network and build relationships within your field. Doing so will keep you connected and in front of new opportunities that can advance your future.

Can You Identify Pre-Burnout?

It's not burnout yet, but do you have "precursor symptoms?" Preventing burnout is not a willpower exercise. And "a vacation" won't do it. It takes focus and some self-nurturing changes. A few early warning signs include noticing a lack of energy and feeling tired most days; difficulty staying focused on tasks; a surprising inability to self-motivate, deliver, or complete tasks on time; mild forgetfulness; awareness of loss of enjoyment from work; noticing a lack of productivity compared to an earlier time; being slower at responding to the needs of others at work; and feeling edgy, tense, and more easily "triggered." Other signs exist, so consider an assessment with a counselor or your employee assistance program and gain self-care skills unique to your life or situation to prevent burnout.

Stress Management, Right Now: Accepting Ups and Downs

Life is a series of positive and negative events. Accepting the downs with the ups and moving forward is a resiliency skill. Experiment with the following resilience strategy if frustrating or negative experiences keep you distressed for too long: 1) Understand it is natural to experience negative events more acutely than positive ones. 2) When you face an adverse experience, reflect on past experiences, how you got through them, and how time and patience played a role in overcoming the event. Decide the present negative experience will be no different. 3) Recognize what's going well in your life. Doing so is a strong counterbalance to negative emotions. 4) Hit the brakes! Refuse an adverse event's power to pull you into a downward spiral. 5) Embrace uncertainty: Life is unpredictable, and there will always be highs and lows. This mindset reinforces your ability to navigate whatever comes your way in the future. *(Note: Tracking your progress reinforces the strategy.)*

Preventing College Spring-Break Tragedies

Spring break can be a fun and exciting time for students, but it can also present several dangers. The primary risks are associated with drug and alcohol use, sexual assault, harassment, violence, and auto/pedestrian accidents. It's important that students are aware of these risks and how to protect themselves or properly respond to them. If you are a loved one of a college student, don't shy away from the parental or guardian role of offering information that may help prevent tragedy. Research shows that young people do hear and listen to what their parents say, although they may not experience validation at the moment this information is shared.

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