

Ask ERS?

Dear ERS Advisor,

As my mother needs more and more support as she gets older, I'm wondering how I can get my sister to help more often with our mom's needs? She and I both live several hours away from our mother and up until now I've been the primary support person. I don't know how to bring this up without hurting my sister's feelings or starting an argument. Can you offer any suggestions?

Tired Caregiver

Dear Tired Caregiver,

Schedule a time to talk with your sister and let her know that you'd like to talk about your mother's needs. Focus on the current situation and avoid dragging up the past. It's possible that your sister hasn't helped more because she was unaware of everything that needed to be done. Once the two of you have established a list of tasks, you can begin to strategize about how those needs can be met. Family members may be able to help with some or many of these tasks while a third party (cleaning service, visiting nurse or other) may also be needed.

Avoid making judgmental statements like, "You never help!" or "I'm doing **everything!**" Saying things like that are guaranteed to create feelings of anger and resentment. Keep the lines of communication open by checking in with each other regularly to assess how things are going with your mom. Make adjustments when necessary. In time, you may find that sharing the caregiving role will bring you and your family closer together.

Good luck!
ERS Advisor

**Interested in submitting a question or comment?
Send an e-mail to aharkleroad@ers-eap.com.
Your feedback is greatly appreciated!**

The Complications of Caregiving

Jeremy Barewin

A growing number of us are taking care of someone who is aging, ill or both. CNN reports that "one out of every four American families cares for someone over the age of 50." Whether you are a spouse caring for a husband or wife or an adult child caring for your mother or father, it is quite common to struggle with the many challenges presented by caregiving. When it comes to managing an illness as painful and unpredictable as dementia, feelings and frustration can run particularly high.

Here are a couple of real-life situations that paint a common picture of the challenges faced by family caregivers:

- Don had been caring for his dementia-stricken wife Sue for four years. She seemed to get worse no matter how attentively he provided for her. As time passed, he became angry, and was confounded with doubt and uncertainties about what to do. "We had so many plans for our retirement, all out the window," he said. "All I can do is watch while she slips away. What am I supposed to do for her, and for me? I'm only 68-years-old and have so much living to do."
- Ilene, a married mother of two in her late 40s is the main caregiver for her mother. In the early stages of dementia, Ilene's mother is having increasing memory loss. Ilene wonders how to best explain the situation to her children who are unable to comprehend their grandmother's plight. "She has always been a wonderful mother and is a caring and generous grandparent," Ilene explained. "But recently she forgot the kids' birth days and isn't able to engage them in conversation like before. As a family, how do we care for her and show her the respect that she deserves? How do my husband and I help our kids relate to her now?"

The demands of living with a loved one with dementia are considerable. Caregiving can be a rewarding, yet draining and deeply lonely experience. In most cases, caregivers can no longer talk things over with their loved ones to make the situation better. Health care professionals have come to understand that support for caregivers is every bit as important as patient care.

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Dementia is a progressive condition, which gradually takes away the essence of the person it afflicts. It is common, normal in fact, for caregivers in the family to grieve this type of loss, passing through the stages of mourning (denial, anger, guilt, sadness and acceptance, as identified by Elisabeth Kübler-Ross, M.D.) just as when a loved one dies. Concern should set in if the process gets “stuck,” meaning that the caregiver becomes incapacitated by his/her feelings and is unable to put them into perspective. If this should happen, outside help may be needed.

What can a caregiver do to maintain this balance? Joan Richman Ente, AM, LCSW, a geriatric care manager with CJE SeniorLife in Chicago, offers some guidance to address the many caregiving needs and emotions that often arise over the course of time.

- Don't fight your feelings; face them for what they are. Allow yourself to feel sad, angry, conflicted or guilty as you move through the grieving process. Know that it is normal to feel love and anger at the same time. Only by “feeling the feelings” can you begin to heal and gain better perspective.
- Accept the limits and circumstances that are beyond your control. Determine what level of caregiving is realistic for you to provide and make sensible decisions about securing outside assistance. Respite care services are available from many senior health care agencies in your area. These services provide caregivers with temporary or intermittent care, allowing for relief from the daily responsibilities of caring for a loved one.
- Give yourself permission to go on living and to tend to your own healthy aging. Take care of yourself and sustain yourself by seeking out activities, comforts and routine that you enjoy. Exercise can be particularly important. Stay active physically to remain in balance emotionally.
- Make connections and ask for support from others. Friends, other family members, and professionals in the field of aging are all potential sources of problem-solving help and comfort. Try to connect to others in similar circumstances, through in-person or online support groups to ward off isolation and loneliness and to become better educated about dementia and caregiving.

In all likelihood, we will all be caregivers for a loved one at some point in our lives. The unpredictability of dementia and how it will affect an individual makes caregiving tasks that much more difficult. Accepting the wave of

emotions that come with the caregiving role and finding the needed support can help make a difficult situation that much easier.

Many helpful family caregiving tips and resources are available on the Web at www.caregivinghelp.org.

Jeremy Barewin is senior associate of public relations and marketing for CJE SeniorLife, a comprehensive senior health-care in Metropolitan Chicago. He has been with CJE for five years. For additional resources and information, please contact Employee Resource Systems.

Getting Your Affairs in Order

National Institute on Aging

Ben has been married for 47 years. He always managed the family's money. But since his stroke, Ben can't walk or talk. His wife, Shirley, feels overwhelmed. Of course, she's worried about Ben's health. But on top of that, she has no idea what bills should be paid or when they are due.

Across town, 80-year-old Louise lives alone. One night, she fell in the kitchen and broke her hip. She spent a week in the hospital and 2 months in a rehabilitation nursing home. Even though her son lives across the country, he was able to pay her bills and handle her Medicare questions right away. That's because, several years ago, Louise and her son made a plan about what he should do in case Louise had a medical emergency.

Plan for the Future

No one ever plans to be sick or disabled. Yet, it's just this kind of planning that can make all the difference in an emergency. Long before she fell, Louise had put all her important papers in one place and told her son where to find them. She gave him the name of her lawyer as well as a list of people he could contact at her bank, doctor's office, insurance company, and investment firm. She made sure he had copies of her Medicare and other health insurance cards. She added her son's name to her checking account, allowing him to write checks from that account. His name is on her safe deposit box at the bank as well. Louise made sure Medicare and her doctor had written permission to talk with her son about her health or any insurance claims.

On the other hand, Ben always took care of family money matters, and he never talked about the details with Shirley. No one but Ben knew that his life insurance policy was in a box in the closet or that the car title and deed to the house were filed in his desk drawer. Ben never expected that his wife would have to take over. His lack of planning has made a tough job even tougher for Shirley.

Steps for Getting Your Affairs in Order

Put your important papers and copies of legal documents in one place. You could set up a file, put everything in a desk or dresser drawer, or just list the information and location of papers in a notebook. If your papers are in a bank safe deposit box, keep copies in a file at home. Check each year to see if there's anything new to add.

Tell a trusted family member or friend where you put all your important papers. You don't need to tell this friend or family member about your personal affairs, but someone should know where you keep your papers in case of emergency. If you don't have a relative or friend you trust, ask a lawyer to help.

Give consent in advance for your doctor or lawyer to talk with your caregiver as needed. There may be questions about your care, a bill, or a health insurance claim. Without your consent, your caregiver may not be able to get needed information. You can give your okay in advance to Medicare, a credit card company, your bank, or your doctor. You may need to sign and return a form.

or don't want. This can make it easier for family members to make tough health care decisions for you.

- A **durable power of attorney** for health care lets you name the person you want to make medical decisions for you if you can't make them yourself. Make sure the person you name is willing to make those decisions for you.

For legal matters, there are two ways to give someone you trust the power to act in your place:

- A **durable power of attorney** allows you to name someone to act on your behalf for any legal task. It stays in place if you become unable to make your own decisions.
- A general **power of attorney** also lets you give someone else the authority to act on your behalf, but this power will end if you are unable to make your own decisions.

What Exactly Is an "Important Paper"?

The answer to this question may be different for every family. The following lists can help you decide what is important for you. Remember, this is a starting place. You may have other information to add. For example, if you have a pet, you will want to include the name and address of your vet.

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Legal Documents

There are many different types of legal documents that can help you plan how your affairs will be handled in the future. Many of these documents have names that sound alike, so make sure you are getting the documents you want. Also, State laws do vary, so find out about the rules, requirements, and forms used in your State.

- **Wills and trusts** let you name the person you want your money and property to go to after you die.
- **Advance directives** let you make arrangements for your care if you become sick. There are two ways to do this:
 - A **living will** gives you a say in your health care if you are too sick to make your wishes known. In a living will, you can state what kind of care you do



"You don't stop laughing because you grow old. You grow old because you stop laughing."

- Michael Pritchard

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Personal Records

- Full legal name
- Social Security number
- Legal residence
- Date and place of birth
- Names and addresses of spouse and children
- Location of birth and death certificates and certificates of marriage, divorce, citizenship, and adoption
- Employers and dates of employment
- Education and military records
- Names and phone numbers of religious contacts
- Memberships in groups and awards received
- Names and phone numbers of close friends, relatives, and lawyer or financial advisor
- Names and phone numbers of doctors
- Medications taken regularly
- Location of living will

Financial Records

- Sources of income and assets (retirement funds, IRAs, 401(k)s, interest, etc.)
- Social Security and Medicare information
- Insurance information (life, health, long-term care, home, car) with policy numbers and agents' names and phone numbers
- Names of your banks and account numbers (checking, savings, credit union)
- Investment income (stocks, bonds, property) and stock brokers' names and phone numbers
- Copy of most recent income tax return
- Location of most up-to-date will with an original signature

- Liabilities, including property tax—what is owed, to whom, when payments are due
- Mortgages and debts—how and when paid
- Location of original deed of trust for home and car title and registration
- Credit and debit card names and numbers
- Location of safe deposit box and key

Resources

You may want to talk with a lawyer about setting up a general power of attorney, durable power of attorney, joint account, trust, or advance directive. Be sure to ask about the fees before you make an appointment. You should be able to find a directory of local lawyers at your library or you can contact your local bar association for lawyers in your area. An informed family member may be able to help you manage some of these issues.

This and many other resources on aging and eldercare can be found at the National Institute on Aging's site: <http://www.nia.nih.gov/> For additional resources and information, please contact Employee Resource Systems.

If you would like more information on caregiving, stress management or any of life's challenges, call your Employee Assistance Program at 1-800-292-2780 for free and confidential assistance.