

LifeLines

information for your life

Spring 2007

IN CASE OF EMERGENCY

Safeguarding your
important documents

IS YOUR CHILD READY FOR CAMP?

It's almost that time again

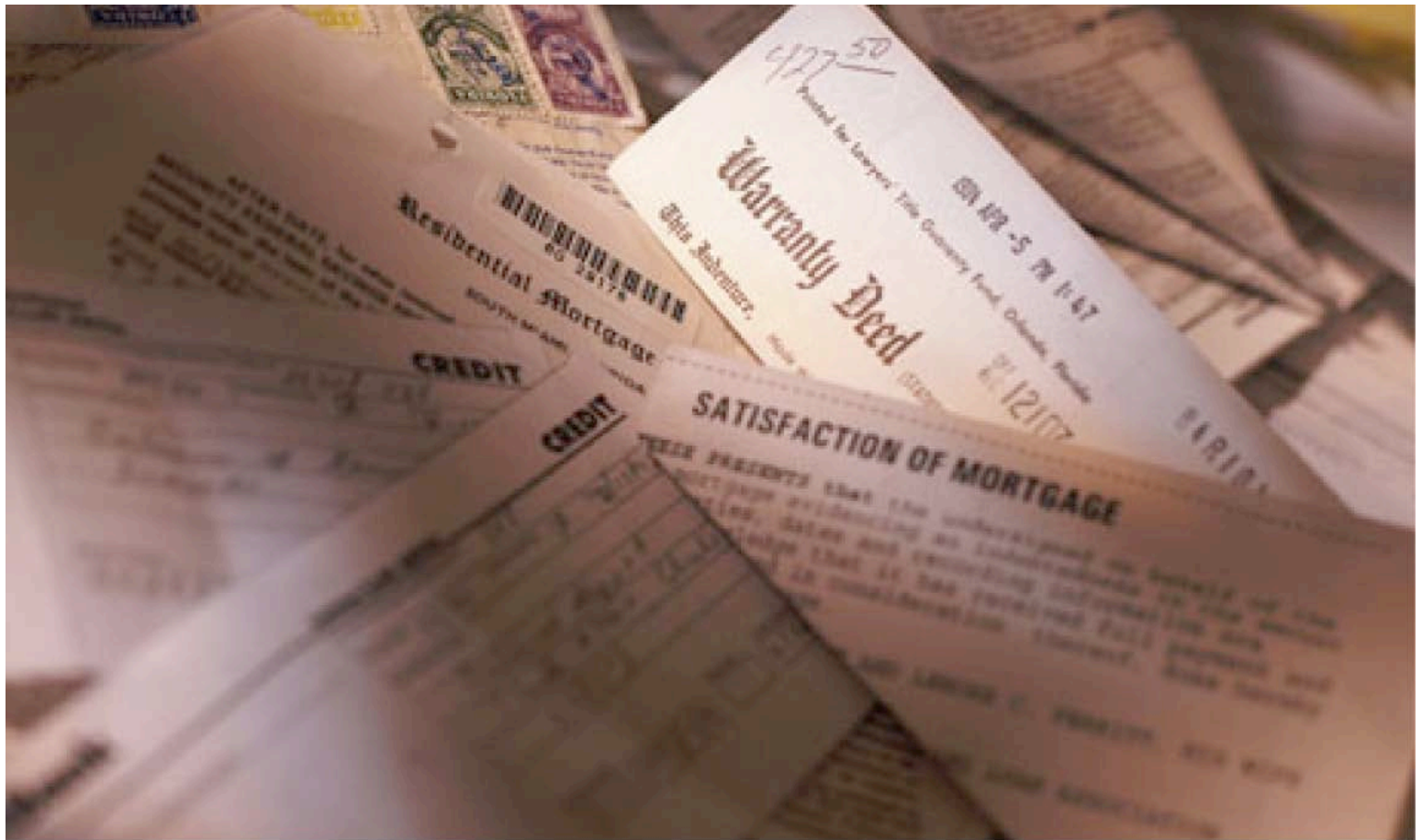
SELF-CARE FOR THE CAREGIVER

Taking care of others
= taking care of yourself

OVERWEIGHT? IT'S NOT TOO LATE.

Adding activity is a start
to increased fitness





IN CASE OF EMERGENCY SAFEGUARDING YOUR IMPORTANT DOCUMENTS

Home is where most people feel safe and comfortable. But sometimes—say, when a hurricane, flood, tornado, wildfire, or other disaster strikes—it's safest to pack up and go to another location.

The Federal Trade Commission (FTC), the nation's consumer protection agency, says that when it comes to preparing for situations like weather emergencies, financial readiness is as important as a flashlight with fully charged batteries. Leaving your home can be stressful, but knowing that your financial documents are up-to-date, in one place, and portable can make a big difference at a tense time.

The FTC recommends that households have important documents in secure locations in the event of emergencies. Conduct a household inventory. Make a

list of your possessions and document it with photos or a video. This could help if you are filing insurance claims. Keep one copy of your inventory in your home on a shelf in a lockable, fireproof file box; keep another in a safe deposit box or another secure location.

Buy a lockable, fireproof file box. Place important documents in the box; keep the box in a secure, accessible location on a shelf in your home so that you can "grab it and go" if the need arises.

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Your household inventory

The following inventory should be among the contents.

- A list of emergency contacts, including family members who live outside your area.
- Copies of current prescriptions.
- Health insurance cards or information.
- Policy numbers for auto, flood, renter's, or homeowner's insurance, and a list of telephone numbers of your insurance companies.
- Copies of other important financial and family records, or notes about where they are, including deeds, titles, wills, birth and marriage certificates, passports, and relevant employee benefit and retirement documents. Except for wills, keep originals in a safe deposit box or some other location. If you have a will, ask your attorney to keep the original document.
- A list of phone numbers or email addresses of your creditors, financial institutions, landlords, and utility companies (sewer, water, gas, electric, telephone, cable).
- A list of bank, loan, credit card, mortgage, lease, debit and ATM, and investment account numbers.
- Social Security cards.
- Backups of financial data you keep on your computer.
- An extra set of keys for your house and car.
- The key to your safe deposit box.
- A small amount of cash or traveler's checks. ATMs or financial institutions may be closed.

Consider renting a safe deposit box for storage of important documents. Original documents to store in a safe deposit box might include:

- Deeds, titles, and other ownership records for your home, autos, RVs, or boats.
- Credit, lease, and other financial and payment agreements.
- Birth certificates, naturalization papers, and Social Security cards.
- Marriage license/divorce papers and child custody papers.
- Passports and military papers (if you need these regularly, you could place the originals in your fireproof box and a copy in your safe deposit box).
- Appraisals of expensive jewelry and heirlooms.
- Certificates for stocks, bonds, and other investments and retirement accounts.
- Trust agreements.
- Living wills, powers of attorney, and health care powers of attorney.
- Insurance policies.
- Home improvement records.
- Household inventory documentation.
- A copy of your will.

Ask an out-of-town friend or relative to be the point of contact for your family, and make sure everyone in your family has the information. After some emergencies, it can be easier to make a long-distance call than a local one.

Update all your information. Review the contents of your household inventory, your fireproof box, safe deposit box, and the information for your out-of-town contact at least once a year.

Source: Federal Trade Commission (FTC). (June 2006)



IS YOUR CHILD READY?

So you've made your decision: This is the year. Your kid's going to camp. Resistance is futile. Or perhaps it's the other way around: your child is saying that now's the time, and you're the one with doubts. In any case, there is no scientific formula to determine a child's camp-readiness.

Every child is different, and parents can't forget to take into consideration their own needs and circumstances, as well. Try tossing around some of the following questions to see if the timing is right for everyone.

How Old is Your Child?

Children under 7 often have a hard time adjusting to being away from home, so consider a day camp where kids come home every night.

Children 7-12 are usually good candidates for resident camps, or "sleepaway" camps. Whatever their age, it helps if kids have overnight experiences at a friend's or relative's house before camp.

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Teens (and 'Tweens) who are "too old for camp" can find cool activities in travel, adventure, sports, and Counselor in Training programs, among others.

Does Your Child Want to Go to Camp?

If your kid's already talking about camp, you're way ahead of the game. Your job as a parent is to figure out just what it is your child expects the camp experience to be, and make sure that you're both on the same page as you start researching possibilities.

Does Your Child Have Specific Interests?

While most camps have a variety of styles and activities to appeal to different interests, specialty camps such as computer camps, arts camps, environmental science camps, filmmaking camps and rock music camps are always a draw for a kid who's hooked on that "one thing." Many camps accommodate special needs and help children who want to improve skills in a certain area, whether academic or social. Even with a specialty focus, these camps provide a well-rounded experience that enriches a child's development, emotionally and physically.

What Was Last Summer Like?

Did your kids spend eight or more weeks last summer complaining about how bored they were? This is definitely a message: look at camp alternatives. Involve your child from the get go, and discover what's out there—it's far from boring.

Do Your Child's Friends Have Summer Plans?

The last thing you want is for your child to be left at home with nothing to do, and no one to do it with. So make summer camp plans when other kids will be away. Or think about sending friends to camp together. It's great for anxious first-time campers.

Will Your Child Care Program Take a Vacation?

Before it's too late, check with your child's regular child care provider about scheduled summer breaks. If there are any, a camp could fill the gap.

Could Your Child Use a Change, or a Challenge?

Maybe your child needs different kinds of activities than your child care arrangement provides. You might want to introduce a child who is timid or uneasy to new experiences. Also, kids are often ready to expand their circle of friends without realizing it. Camp can work wonders in these situations.

Could You Use a Break?

If your role last summer was "town taxi" or "entertainment director," maybe you're ready to play "devoted parent at a distance," and to give your child a taste of independence. If so, share your tales of positive camp experiences and start to explore today's possibilities together—surf the Internet and take virtual tours of camps, attend camp open houses and get all of the information you need to find a camp that really fits all of your family's needs. Then, have a great summer!



A CAREGIVER'S GUIDE TO CARING FOR THEMSELVES

Caring for an aging spouse or relative can be a rewarding experience. For many however, it is also a source of great stress, which can lead to feelings of anger and guilt. These feelings can get in the way of successful caregiving, and may even impact your health. If you are a caregiver, it is important to learn that you cannot take care of others unless you take care of yourself as well.

Your feelings are important.

Many caregivers feel guilty about expressing feelings of anger or resentment. It is very common to have these feelings and it is important that you acknowledge them so that you can seek out the help you need.

Recognize your limitations.

- Ask for help when it is needed.
- Attend a support group.
- Keep friends and family in your life.
- Communicate your feelings.

Learn how to accept help.

There may be many reasons for rejecting help that may be offered from friends and family. You might feel that it is your duty alone to take care of your family member, or that you don't want to be a burden on others. Accepting help from others can allow you more time for yourself. This will make you a better caregiver.

Accept acknowledgement when it is given to you. When someone offers help, be specific about what they can do. Help with the marketing or meal preparation can leave you with more time for yourself. Allow yourself to be proud of all the things you do for others and don't dwell on the things you aren't able to do.

There is support for you out there.

Meals-on-wheels programs, in-home care agencies and adult day programs are only a few of the many support services available when you are taking care of an aging family member. Finding appropriate services can be as much an act of caregiving as providing them yourself.

- Find the local Area Agency on Aging office that services your community. They have a wealth of information on local resources. Your Care Consultant can assist you in finding your local office and help you to access services.
- Network with other caregivers to find out what services help.

Remember: Allowing help from outside sources is a way to take care of you.

Recharge your batteries.

Do you have hobbies or leisure time activities that you don't seem to have time for anymore? Will talking to a counselor or attending a support group meeting help your mood? It is important that you do things you enjoy. Taking care of yourself means replenishing your spirit as well.

- A simple walk around the neighborhood can feel like a mini-vacation.
- Read a book or watch a movie you enjoy.
- Arrange to meet a friend, even if it is only for a few minutes.
- Use time away from your caregiving duties to do special things for yourself, not to run errands.

**It is important
that you do
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OVERWEIGHT. ACTIVE.

THEY'RE NOT MUTUALLY EXCLUSIVE.



Do you feel that you can barely do any activity at all? That you cannot exercise, play sports, or become more fit?

Very large people face special challenges in trying to be active. You may not be able to bend or move in the same way that other people can. It may be hard to find clothes and equipment for exercising. You may feel self-conscious being physically active around other people.

Facing these challenges is hard-but it can be done!

Being physically active may help you live longer and protect you from:

- Diabetes.
- Heart disease and stroke.
- High blood pressure.
- Osteoporosis (a disease leading to weak bones).

If you have any of these health problems, being physically active may help control or improve your symptoms.

Regular physical activity helps you feel better because it:

- Lowers your stress and boosts your mood.
- Increases your strength.
- Helps control blood pressure and blood sugar.
- Helps build healthy bones, muscles, and joints.
- Helps your heart and lungs work better.
- Improves your self-esteem.
- Physical activity can be fun!

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Appreciate yourself!

- If you cannot do an activity, don't be hard on yourself. Feel good about what you can do. Be proud of pushing yourself up out of a chair or walking a short distance.
- Pat yourself on the back for trying even if you can't do it the first time. It may be easier the next time!

Be more active and keep at it:

- Start slowly. Your body needs time to get used to your new activity.
- Warm up. Warm-ups get your body ready for action. Shrug your shoulders, tap your toes, swing your arms, or march in place. You should spend a few minutes warming up for any physical activity—even walking. Walk more slowly for the first few minutes.
- Cool down. Slow down little by little. If you have been walking fast, walk slowly or stretch for a few minutes to cool down. Cooling down may protect your heart, relax your muscles, and keep you from getting hurt.
- Set goals. Set short-term and long-term goals. A short-term goal may be to walk 5 minutes on at least 3 days for 1 week. It may not seem like a lot, but any activity is better than none. A long-term goal may be to walk 30 minutes on most days of the week by the end of 6 months.
- Get support. Get a family member or friend to be physically active with you. It may be more fun, and your buddy can cheer you on.
- Track progress. Keep a journal of your physical activity. You may not feel like you are making progress but when you look back at where you started, you may be pleasantly surprised!

Have fun! Try different activities to find the ones you really enjoy.

It is a good idea to contact your health care provider before starting an exercise program. Especially if you:

1. have a chronic health problem such as diabetes, heart disease, asthma or arthritis;
2. have high blood pressure, high cholesterol, or personal or family history of heart disease, or
3. are a woman over age 50 or a man over age 40.

Most people can do some or all of the physical activities listed here. You do not need special skills or a lot of equipment. You can do:

- Weight-bearing activities, like walking and golfing, which involve lifting or pushing your own body weight.
- Non-weight-bearing activities, like swimming and water workouts, which put less stress on your joints because you do not have to lift or push your own weight. If your feet or joints hurt when you stand, then non-weight-bearing activities may be best for you.
- Lifestyle activities, like gardening, which do not have to be planned.
- Physical activity does not have to be hard or boring to be good for you. Anything that gets you moving around—even for only a few minutes a day—is a healthy start to getting more fit.

Chances are your health care provider will be pleased with your decision to start an activity program. It is unlikely that you will need a complete medical exam before you go out for a short walk!

Source: National Institutes of Health (NIH)

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