

# LifeLines

information for your life

Fall 2009

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Your source for information: published quarterly; referenced daily

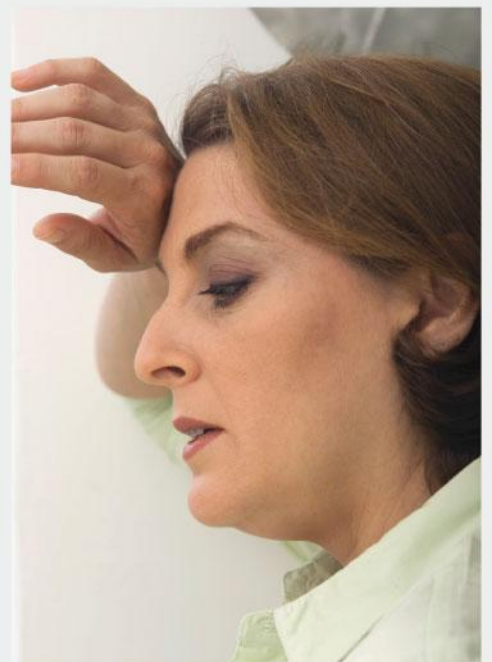


## When is it Time to Stop Caregiving?

Approximately one fourth of all American families are caring for an older family member, an adult child with disabilities, or a friend. Caregiving can be quite rewarding at times, but is for many a great cause of stress. Learning to ask for help, getting enough sleep, eating right, and taking time for you is vital for good caregiving. But sometimes this isn't enough.

Stress either causes or exacerbates some 70 to 90 percent of all medical complaints, including tension and migraine headaches, high blood pressure, asthma, nervous stomach, bowel problems, and chronic lower back pain. There is research evidence indicating that stress plays a role in a person's susceptibility to heart disease, stroke, and cancer.

Stress has also been implicated in psychological disorders such as anxiety reactions, depression and phobias, as well as poor work performance, drug and alcohol abuse, insomnia, and unexplained violence. If you are experiencing any of the above, it is extremely important that you get professional help, and/or come to the decision, both for your well-being and that of your care-receiver, that it is time to stop caregiving.



Below are some tell-tale signs which can help you assess when you have reached this fork in the road and that it is time to get outside help: (continued)



- snapping at the care-receiver constantly even over little things
- being constantly irritated
- seldom laughing anymore
- feeling constantly tired or pressured
- losing sleep, failing to fall asleep for hours, sleeping restlessly all night long
- yelling or screaming, or having crying fits, or rages frequently
- withholding affection or feelings of goodwill from the care-receiver
- withholding food, baths, dressing changes, etc.
- constantly blaming the care-receiver for your being in this situation (his/her isolated caregiver)
- refusing to go out anymore, even for a walk because he/she needs me
- withholding expenditures for goods or services care-receiver needs because care-receiver is going to die soon and it is wasted money.

While these are not exclusive, they indicate a classic picture of caregiver burnout. The treatment for caregiver burnout is simple -- get help and get away for extended periods, either through stress management, respite, help, or through a complete change in caregiving.

No one can remain a full-time caregiver forever; the job is much too strenuous and stressful. Be honest with yourself about your limits. Once that limit has been reached, know that it is time to stop. Research alternatives, request help from qualified professionals, and rest easy, because you did the right thing!



# Some of the Worst Financial Mistakes are Made in Divorce

In these economic times, many marriages slide into trouble over money. But when a marriage dissolves, any hint of financial trouble before the divorce has the potential to slide the split parties into disaster.

Even when money is tight and parties are distracted by the pain of a breakup, financial and tax planning need to be front and center in divorce planning. A financial planning professional with experience working with divorcing individuals should be part of the team that can assess debt and other financial obstacles.

## Here are critical steps that need to be taken by divorcing individuals:

**Get some help with a budget:** No matter how sophisticated you think you are about your finances, don't pass up the opportunity to do a basic financial budget for your new life. A professional can help you ask the basic questions that will help you understand what life will be like when you are living with a single job income stream or a temporary income stream provided by an ex-spouse. It's always an eye-opener.

**Find experienced divorce advisors:** A good divorce attorney isn't necessarily a shark. The choice of attorneys – for men as well as women – should fit the challenges being faced on both sides. Good divorce attorneys definitely cost money, but they pay for themselves, in addition to CPAs and financial planners familiar with the divorce

process. Among such major issues as division of marital property, exclusion of non-marital property and various ways to structure ongoing financial contributions from one party to another, all of the advisors in the process should understand Qualified Domestic Relations Orders – known as QDROs (pronounced “Quad-Rows”) – to assure that pension assets will be shared fairly. Most of the legal cost in a divorce is based on the presumption that assets are being hidden. If divorcing couples were to consult a financial advisor and a tax advisor prior to the divorce and draft a financial statement agreeable to both parties, legal fees could be dramatically reduced.

**Know the tax ramifications of alimony:** It is possible to deduct some alimony payments, but you need to get the advice of a qualified accountant first. There are seven requirements that need to be made, including:

## ...seven requirements (continued)

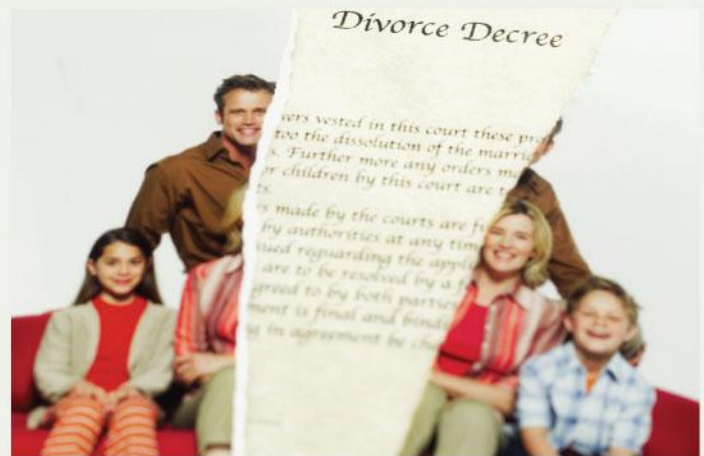
1. The payment must be made as part of a legally binding written agreement.
2. That agreement cannot state that the payment is not alimony.
3. Payment must be made to or on behalf of your ex-spouse unless there are payments diverted to others directed in writing by your ex.
4. After you are legally separated or divorced, you and your ex-spouse cannot live in the same residence or file joint tax returns.
5. Payments must be made in cash or cash equivalents.
6. Alimony cannot be treated as child support.
7. Your obligation to pay ceases if your ex-spouse dies.

**Value the assets before you agree to take them:** If you're getting the house, does it have a 20-year-old furnace and a roof that's about to cave in? A thorough inspection by a licensed inspector could help. If you're getting the family car, is it past warranty with a funny sound coming from under the hood? If your spouse runs a lucrative business that you've worked for or invested in, how do you know you're getting the right share? Hiring a valuation expert may be necessary. Divorcing spouses need to make sure they have enough money to finance repairs and the replacement of assets that they'll be paying for as a single person.

**Think of the kids:** In many states, college-age children have the right to demand financial support or college funding at the state level so their education isn't interrupted. While both parents should advocate in their kids' best interests, this isn't always the case. Be aware of your state's divorce laws with respect to secondary child support.

**File taxes wisely:** There are always special situations in a divorce that will determine whether a couple will need to file jointly or separately during the last year that the marriage exists. It's best for both sides to get some assistance filing their taxes during their divorce year and the year afterward.

**Get help documenting child support:** Child support guidelines vary from state to state. If your state has a special program that allows a



spouse to pay into a special account so child support is recorded every month, consider it. It provides a paper trail and enforcement system for assuring that kids get the money they need. Federal law requires that all child support payments be made by wage assignment and that health insurance be provided by Health Insurance Orders. A majority of child support orders go unpaid. Make sure you know the laws to force compliance.

**Once the divorce is over – watch the spending:** Budgeting early in the process may cut down on the risk of overspending, which is a temptation after a painful event. Both necessary and unnecessary spending after a divorce is a key reason that the newly single tip into bankruptcy. Make sure it doesn't happen to you.

*Financial Planning Association® (FPA®). June 2009.  
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# LOSE THE CLUTTER

## by Reducing Junk Mail

Junk mail creates four million tons of preventable waste each year. The enormous waste generated by junk mail has a big negative impact. This junk:

- Costs taxpayers \$320 million in disposal fees annually.
- Destroys 62 million trees a year.
- Creates 28 billion gallons of wastewater per year.
- Fills 3% of America's landfills.
- 44% percent is unopened, unread and trashed.

Most junk mail companies get your name and information from just a few major mailing lists. By removing your name and information from these lists, you can cut the majority of the junk mail that clogs your mailbox and help to ease this wasteful practice.

### Here's who to contact to cut the junk:

End unsolicited credit card offers by telling the major credit agencies not to sell your information to direct mail and credit card companies. You'll need your address, former address within two years, and your Social Security number. Call 1-888-5-OPT-OUT (or 1-888-567-8688) 24 hours a day, seven days a week, or fill out the online form by visiting <http://www.optoutprescreen.com>.

- Add your name to the Do Not Mail List by visiting <http://www.directmail.com>. This is a free service.
- Visit the Direct Marketing Association's (DMA) junk mail reduction website <http://www.dmachoice.org>. The DMA also maintains a Deceased Do Not Contact List that allows you to remove the names of any deceased relatives whose mail you are receiving.
- Notify specific companies or catalogs that you wish to be removed from their lists. Call the number listed on the mailing or catalog. Give the representative your catalog or customer number located on the back of the publication.



**Free up space in your mailbox, and space in our landfills.**

### **Here are a few common mailers:**

Local business & supermarket flyers: Each loose leaf bundle of flyers, by postal regulations, must be delivered at the same time as an address card. Locate this address card, call directory assistance to get the phone number of the sender, and call to get off the list. These are the larger flyer agencies:

- ADVO: Call 1-860-285-6100 to get off the list or send a postcard by mail to ADVO Consumer Assistance, P.O. Box 249, Windsor, CT 06095-4176.
- Val-Pak Coupons: Visit <http://www.valpak.com> and look under the "Contact Us" menu for the Mailing List option. There you will be able to access an online form to opt out of its mailings.
- Carol Wright: Call 1-800-67-TARGET to get off the list.

### **Major sweepstakes mailers:**

- Publishers Clearinghouse: Call 1-800-645-9242; send a letter by mail to Consumer & Privacy Affairs, Publishers Clearinghouse, 382 Channel Drive, Port Washington, NY 11050; or send an email to [privacychoices@pchmail.com](mailto:privacychoices@pchmail.com).
- Readers Digest Sweepstakes: Call 1-800-310-6261 or send a letter by mail to Reader's Digest, P.O. Box 50005, Prescott, AZ 86301-5005.

By taking these steps, you can free up space in your mailbox, and space in our landfills.

Just remember, any time you sign up for a new service or give out your personal information such as name, address, and telephone number to a company, that information could be sold to other companies. Avoid giving out your information whenever possible.

*Source: <http://www.ohio.gov>. Retrieved July 2009.*

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# Let's Do Homework!



It's back-to-school month for most children, and this means it's back-to-homework month as well. Children who do more homework, on average, do better in school. And, as children move up through the grades, homework becomes even more important to school success.

Homework can help students learn and can help parents be involved in their children's education. When parents show an interest in their child's schoolwork, they teach an important lesson -- that learning is fun and worth the effort.

Teachers assign homework for many reasons. It can help children:

- practice what they have learned in school.
- get ready for the next day's class.
- use resources, such as libraries and encyclopedias.
- learn things they don't have time to learn in school.

Homework can also help children learn good habits and attitudes. It can teach children to work by themselves and encourage discipline and responsibility.

## A Checklist for Helping Your Child with Homework

The following tips from the U.S. Department of Education can help your child master the homework challenge:

### Homework Essentials

- A quiet place to work with good light.
- A regular time for homework.
- Basic supplies, such as paper, pencils, pens, markers, and a ruler.
- Aids to good organization, such as an assignment calendar, book bag, and folders.

### Questions to Ask Your Child

- What is your assignment today?
- Is the assignment clear? (If not, suggest calling the school's homework hotline or a classmate.)
- When is it due?
- Do you need special resources (e.g. a trip to the library or access to a computer)?

- Do you need special supplies (e.g. graph paper or poster board)?
- Have you started today's assignment? Finished it?
- Is it a long-term project (e.g. a term paper or science project)?
- For a major project, would it be helpful to write out the steps to make a schedule?
- Would a practice test be useful?

### Other Ways to Help

- Look over your child's homework, but don't do the work!
- Meet the teachers early in the year and find out about the homework policy.
- Review teacher comments on homework that has been returned and discuss with your child.
- Contact the teacher if there's a homework problem you can't resolve.
- Congratulate your child on a job well done.
- Encourage regular visits to the local library and to its reference desk.

### From Time to Time Challenges with Homework Arise:

- Difficulty completing assignments could mean poor organization or study skills.
- If homework is too difficult your child may need extra help or a tutor.
- If work is too easy your child may need additional assignments or a special research project.

**Create a plan with your child's teacher and stick with it. Check with the teacher and with your child to make sure the plan is working.**

*Adapted from Helping Your Child Do Homework. U.S. Department of Education. 2009*



## Living room

### Resource and Referral

For help when you need it, count on your EAP for free, confidential support any time, any day. Contact the consultants by phone, or log onto the website. Resources and referrals are available for matters related to work, family, relationships, caregiving, health, or any kind of support for your well-being—to help you make room for what matters most!

**For assistance any time, call 800-873-7138, or log onto [www.minesandassociates.com](http://www.minesandassociates.com)**

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