



# THE EMPLOYEE ENHANCEMENT NEWSLETTER

Public Employee Benefits Alliance

HELPFUL RESOURCES FROM YOUR  
EMPLOYEE ASSISTANCE PROGRAM

NOV  
18

## November Online Seminar

### *Caring for Aging Relatives*

Older relatives may require more care than family or neighbors can provide. This seminar is a helpful first step to determine what kind of care is needed.

Available on-demand starting November 20th at [www.deeroakseap.com](http://www.deeroakseap.com)

## About Your EAP

### *Life Can Be Hectic. The EAP Can Help You Find Your Balance.*

Deer Oaks, your EAP, is always available to you and your household members. If you are struggling with children, finances, or just want some practical advice on health or the mind-body connection, contact Deer Oaks by calling the Helpline. Counselors are available 24/7 to provide you with immediate care.

## Financial Assist

If you have questions about a financial issue, speaking with a financial expert can help. Your EAP provides you with free consultations with financial experts on everything from credit and debt, to purchasing a home, or saving for retirement. We also offer a full selection of financial articles, tip sheets, financial calculators, and other online tools to help you get the answers you need.

Helpline: 866-327-2400  
Web: [www.deeroakseap.com](http://www.deeroakseap.com)  
Email: [eap@deeroaks.com](mailto:eap@deeroaks.com)

# Self-Care for the Caregiver

Caring for an aging spouse or relative can be an incredibly rewarding experience. For many, however, it is also a source of great stress. This stress 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 he or she can do. Help with the grocery shopping 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.

- Contact an elder care professional for assistance in finding help.
- Find the local Area Agency on Aging office that services your community. They have a wealth of information on local resources.
- 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.

- Take a walk around the neighborhood; it 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.

*Source: Workplace Options. (Reviewed 2014). Self-care for the caregiver. Raleigh, NC: Author.*

## Have a Healthy and Safe Family Gathering

If you are planning or participating in a family gathering, follow these tips to make sure your get-together is safe and healthy.

### Plan a healthy menu.

Serve food and drinks that are low in calories, sugar, salt, fat, and alcohol. Include a variety of fruits and vegetables, which provide essential vitamins and minerals, fiber, and other substances that are important for good health, and also may reduce the risk of chronic diseases.

As you plan and prepare healthy meals, follow the recipe for food safety to help avoid harmful food-borne bacteria:

- **Clean**—Wash produce. Remember to wash your hands with soap and water before preparing food.
- **Separate**—Don't cross-contaminate one food with another.
- **Cook**—Cook meat, poultry, and eggs thoroughly.
- **Chill**—Refrigerate leftovers promptly.
- **Report**—Report suspected food-borne illnesses to your local public health department.

You can accommodate the dietary needs of relatives with high blood pressure, heart disease, diabetes, or other conditions. Find helpful meal planning hints to enjoy your favorite foods with healthier ingredients: <https://www.supertracker.usda.gov/myplan.aspx>.

### Move together.

Plan activities to include walking, hiking, dancing, swimming, or other things to get the body moving. You can socialize and stay fit at the same time. Pick fun physical activities to do together, and enjoy the health benefits.

Children and adolescents should do 60 minutes or more of physical activity each day. Adults need at least 2½ hours of moderate-intensity activity every week.



## Know and share your family health history.

It is also a good time to share family history—people, events, places, and dates. Why not share your family health history too?

A family health history is a written or graphic record of the diseases and health conditions present in your family. You can't change your genes, but you can change behaviors that affect your health, such as smoking, inactivity, and poor eating habits. People with a family history of chronic disease (for instance, cancer, diabetes, or coronary heart disease) may have the most to gain from making such lifestyle changes.

## Travel smart.

No matter the distance you are traveling, keep these tips in mind:

- Avoid drinking and driving.
- Make sure adults and children are buckled up in motor vehicles.
- If you're taking a cruise, check ship inspection scores.
- If you're traveling internationally, make sure you've had all appropriate vaccinations for your destination. Check out travel notices about current health issues related to specific destinations. Visit the CDC's Travelers' Health section to learn more about safe travel by destination: <http://wwwnc.cdc.gov/travel/>.

## Enjoy and be safe.

Enjoy family and friends—and take precautions to make sure they are safe while visiting and playing. Learn how to stay safe and healthy while enjoying the outdoors and traveling.

## Go green.

Be conscious of the environment—and help sustain it for future generations. Whenever possible, recycle items from your gathering.

*Source: U.S. Centers for Disease Control and Prevention (CDC). (Updated 2013, December 9). Have a healthy and safe family gathering. Retrieved January 26, 2016, from <http://www.cdc.gov/>*

# Less Stressed Holiday Time

Getting together with extended family during the holidays can be stressful, but it doesn't have to be, says Vanderbilt psychiatrist Keith G. Meador. He offers these tips to make holiday together-ness less stressful:

- **Don't over plan or overcommit.** Too much change in routine, even good change, can produce stress. Too many changes—traveling more, eating more, staying up later, shopping more—can cause stress.
- **Be flexible.** It's a necessity, especially when family events are planned by in-laws and other relatives. You can't control time spent with others. Understand that holidays will change your routine and require more decision making. Accept that it's all part of the holiday.
- **Be grateful** for what you have, instead of grasping for what you don't have.
- **Be accepting.** Forgive your family for not being perfect.
- **Don't overspend.** Know when to quit. The credit card bills will be due soon enough.

Health-e headlines™



# How Much Should You be Spending on Utilities each Month?

If you're running your washing machine several times every day or leaving lights on when you're not home, there's a good possibility that your utility bills are as much or more than your rent or mortgage. Utilities can add up quickly and, unfortunately, most of the time you don't know what the cost is until you receive the bill.

Electricity costs run higher in the middle of summer and the middle of winter in an effort to keep your home comfortable. If you use gas for heating, that can be a hefty winter expense as well. If you're in the habit of doing laundry daily with a few small loads, your water bill is going to get pretty costly. Like bubble baths? You'll pay for them when your bi-monthly water bill arrives.

## THE RIGHT AMOUNT TO SPEND

If you're working with a budget, and trust me, you should be, your utility costs should be no more than 8-10 percent of your monthly income. That doesn't seem like much, does it? If your monthly after-tax income is \$3,000, that means you should be spending no more than \$300/month on your utilities. Preferably less. Thinking back over the last few months, how are your utility bills comparing?

Average energy costs vary by state, but you should still be working to remain within a budget of 10 percent of your income or less.

## KEY FACTORS TO CONSIDER

There are other factors that can play into your costs, too. For instance, do you work from home? If so, you're using more electricity and water than people who work outside the home. The number of people in your home can have an impact on your utility costs. And the average temperatures in your area during the hot or cold months can play a big part in the cost of your electric and gas bills.

## TIPS FOR REDUCING YOUR UTILITY COSTS

After reviewing your most recent utility bills, you may find that you need to look for ways to cut back so that you can bring your spending into an acceptable range. Here are a few handy tips that can help:

- Check your hot water heater. The default setting for most is 140 degrees, however, 120 degrees is sufficient for your hot water needs.
- Repair leaky faucets, toilets, and pipes as soon as you notice them.
- When able, run your appliances at night. Running them during the day often causes heat and will make your AC work harder in the summer months.
- Replace air filters every 2-3 months to keep your AC working efficiently.
- Skip your oven whenever possible. If you're only warming something up or cooking a small amount, use a counter top convection oven instead of your big oven. It uses less electricity and/or gas and keeps your home from getting hot in the summer.
- Use ceiling fans to help circulate the cool air.
- Check your windows and doors to make sure they're sealed tight. Keep your cool or warm air in the house instead of letting it outside.
- Adjust your thermostat to keep your home 10 degrees warmer or cooler (depending on the season) when you're not home.

Reducing your utility spending can not only save money, but it can even help you live more comfortably. If you need more in-depth assistance with your monthly budget, consider speaking with a trained budget counselor. Counseling is free and available anytime, online, over the phone, and even in person.

*Article written by Emilie Burke. Emilie writes about overcoming debt, while balancing trying to eat healthy, stay fit, and have a little fun along the way. You can find more of her work at [BurkeDoes.com](http://BurkeDoes.com). Retrieved September 13, 2018, from <https://www.moneymanagement.org>.*

