

Employee Assistance Program

800-999-7222
AnthemEAP.com

Your Money and Your Life

The combination of these tough economic times and the start of the holiday season may have you thinking about your personal relationship with money. For instance: Do you believe in your ability to handle money? Do you shop to deal with bad feelings? Your EAP can help you identify the strengths and weaknesses of your attitudes toward money and help guide you toward better financial control.

Many of us have “money issues.” Statistics show that over half of the people in the United States don’t have a spending plan or budget.¹ Money is the main topic couples fight about.² The average amount of credit card debt is \$8,000.³ And while money can’t buy happiness, money problems can certainly cause stress and unhappiness.

How Your EAP Can Help

Your EAP can provide support, guidance and resources. Don’t hesitate to call your EAP for free, confidential assistance from one of our caring, trained professionals. The EAP can help you get a handle on your attitudes and behaviors related



to finances, as well as cope with stress around money issues. Speaking with your EAP now can help you develop a healthy financial future.

You or your family members can call toll-free, 24 hours a day, seven days a week to speak with our professional staff.

1 MSN® Money Survey: “Many Americans Ignore Their Finances, 2007.
2 “What do you fight about more?”, MoneyonCNNMoney.com, 2008.
3 American Bankers’ Association, 2007.

Source: HRI, Inc.

When a Parent Moves in With You

Millions of Americans provide care in their own home for an aging parent who needs help with at least one daily task, such as dressing, bathing, or eating. Having caregiver and care receiver in the same location can work very well, but can also be stressful for everyone involved because it changes the roles, responsibilities, and dynamics within the family. However, with some planning, you can minimize the potential disruption such a major change can cause. Here are some of the things you should consider before making the decision to have your parent live with you.

Are You Being Realistic?

You may feel obligated to care for your parent in your home. After all, Dad always took care of you, right? But this is a decision that should be made after giving careful consideration to a few key issues:

Can your home accommodate the needs of an aging parent? Will someone have to give up a bedroom or will you need to put a small addition on the house, or renovate an attic or basement—and can you afford to do so? Can Mom climb stairs easily? Are your hallways able to accommodate a wheelchair if necessary?

Will you get along? It's possible that you and Dad have a great relationship, but does he get along with your spouse? Will your kids still feel free to invite their friends over? How will Grandpa respond to their taste in music and clothes?

How much care will Mom need? Is Mom still generally self-sufficient? Will she need care while you are at work, or possibly during other times as well? How will that care be financed and managed? Evaluate how much time and energy you will have to invest in caring for your aging loved one and whether you realistically have that time available after your other responsibilities are met.

Preparing for the Move

Once you make the decision to move your aging parent into your home, have frank discussions about finances, responsibilities, and expectations and include your siblings, parents, and your own family. Your parent is probably used to living independently in his or her own home, and it may be difficult to adjust to living under someone else's roof. Talk about any issues you can think of before your parent moves in to ensure an atmosphere of mutual respect.

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You may also want to:

- Obtain appropriate powers of attorney—medical and financial—so you are able to make decisions on your parent's behalf.
- Work out a budget with your parents and siblings to determine how much—if anything—each can and will contribute to the cost of extra food, utilities, home renovations, nursing and other care.
- Make sure everyone has some privacy.
- Encourage your parent to maintain independence and stay active—encourage chores around the house if your parent is able and willing. This will benefit your parent's physical as well as emotional health.

Remember to Take Care of Yourself

Caregivers often become so involved in providing care that they can sometimes neglect their own health and wellness. Don't forget to:

- Make time to see your own doctors and dentists.
- Ask for help and delegate tasks to other family members.

- Spend time just with your family—even if that means asking a sibling or other relative to stay with your parent for the day or weekend.
- Keep your finances in order—don't let the stress of caregiving interfere with your ability to get your bills paid on time.

And most importantly, be patient—both with yourself and your parents—it will take time to adjust to the new living arrangement. Be sure to contact your Work/Life program to get information and referrals for services and providers to ease the transition.

Remember the Good News!

This can be a highly rewarding experience for everyone and can bring your family closer together. Your family will have a chance to connect with your parent, and your parent can enjoy some quality time with your children. Intergenerational contact also provides a great opportunity to learn more about your family history and culture.

Resources on the Web: AARP - <http://www.aarp.org>, National Academy of Elder Law Attorneys - <http://www.naela.org>, National Association of Professional Geriatric Care Managers - <http://www.caremanager.org>

Source: HRI, Inc.

The Green Workplace

What do UPS, Starbucks, Whole Foods, General Electric, DuPont, TIAA-CREF, Organic Valley, Tesla Motors, Wal-Mart, Honda, Continental, Suncor, Tesco, PG&E, and Hewlett-Packard all have in common?

They have all made a commitment to improve the effect their organizations have on the environment. From switching to hybrid vans to investing in alternative-power companies to selling recycled goods to turning off lights and computers at night to purchasing wind energy credits to offset their energy use, they are all going green. And they are discovering that going green brings in the green: saving energy saves money.

How can you go green at work? There are dozens of ways—here are some to start with:

Use Less Paper

- Don't print in color unless it's absolutely necessary.

Question:

What is the average number of sheets of paper used by an American office worker each year?

Answer:

10,000!

- Don't print unless you really have to. Most information can be shared and saved electronically.
- If you do print, print on both sides of the page. It just takes a few clicks of your mouse to change your "print" settings. And, if you print on only one side, consider printing on the second side of used paper.
- Look at the file before you print. Can you make it fewer pages? Use slightly smaller margins, a smaller font, less space between paragraphs.

- If you're printing something out for your own use, consider making your file two columns with small margins. You can save a surprisingly large amount of paper this way, particularly over time.

Use Less Electricity

- Turn out the lights when you leave your office at night.
- Turn out the lights when you leave your office for lunch or to go to a meeting.
- Set up your computer to sleep if it's not used for, say, 10 minutes. (By the way, screen savers use a fair amount of energy.)
- Unplug electronic devices you don't use frequently, including shredders, printers, TVs, cell phone chargers, etc.
- Replace light bulbs with compact florescent bulbs, which use less energy and last much longer.

Make Less Garbage

- Bring a cup, a plate, and silverware to work so that you don't use disposables.
- Bring a hand towel to work so that you don't use paper napkins.
- Carry a canvas bag so you don't have to take a plastic one when you buy small items, such as lunch sandwiches.
- Bring lunch to work in reusable containers; take-out and delivery lunches tend to come with a lot of unnecessary wrapping and extras.
- Save coffee grinds for coworkers who have gardens.
- If your work building doesn't have recycling, ask the owner to institute it.
- If necessary, bring items home and recycle them from there.

Use Less Fuel to Get to Work

- Walk or bike to work if you can (it's healthier!).
- Car pool.
- Cut down business travel by holding web and telephone conferences instead.
- If you do travel on business, consider taking the train rather than a plane.

- If you rent a car on a business trip, choose a hybrid or other high-mileage model.

Other

- Report leaky faucets and running toilets to the appropriate person in your building.
- Keep plants in your office or cubicle; they will add cheer and oxygen to the environment.
- Wear more clothing that can be washed instead of dry cleaned. If you do wear clothing that needs to be dry cleaned, find out if there is a green dry cleaner near you.
- Ask your cleaning services to use environment-friendly cleaning products.

Most Importantly

- Share this list with other people you know!

Web Resources

Try these websites for more useful tips on going green at work and at home (note: many of them include advertising):

- Green@Work (www.greenatworkmag.com/): This online "sustainability magazine" requires a subscription for most of its content; however, it does provide some free content.
- GreenBiz.com (<http://www.greenerworldmedia.com/brands/>): This business-oriented site focuses on "how to align environmental responsibility with business success." It features news, reports, checklists, case studies, and web links.
- Greentips For You (greentipsforyou.com/); This casual website gathers tips from its users on topics ranging from composting and recycling to building your own solar oven.
- Planet Green (planetgreen.discovery.com): This Discovery Channel website supplements its TV show Planet Green with articles, green guides, and many shared tips from its audience.
- Treehugger (www.treehugger.com): Another Discovery Channel website, Treehugger provides its information in three categories: "Get Informed," "Interact," and "Take Action." It includes news, information, and information on "how to green" your furniture, water, lighting, and wardrobe.