

LifeMatters®

A Newsletter from Your EAP and WorkLife Service

Fall 2010

Support for the Caregiver

Approximately one-quarter of all American families provide care for an older family member, adult child with disabilities, or friend. Caregiving can be quite rewarding, but also creates its fair share of stress.

Over time, the stress of providing care for another on an ongoing basis can build up, leading to health consequences. Tension and migraine headaches, high blood pressure, asthma, nervous stomach, bowel problems, and chronic lower back pain are some common health conditions that can be triggered by the strain of caregiving. Over time, stress can contribute to or exacerbate depression, anxiety disorders, and drug and alcohol use.

Learning to ask for help, taking time for self-care, and engaging in stress management techniques are essential for caregivers. But in some instances, these steps are not enough. Warning signs that a person may be losing the ability to provide effective care include:

- Snapping at the care recipient, even over little things
- Frequent irritation
- Rarely laughing or no longer having a sense of humor
- Feeling tired or pressured 24/7
- Insomnia or restless, fitful sleep
- Refusing to go out anymore (even for a short walk) because the care recipient might need something

If you recognize these signs in yourself or a loved one's caregiver, it's important to take action. Look at ways to ease the caregiving burden, such as arranging for adult day care or respite care. In some instances, you may need to begin considering alternate options for your loved one's care, such as a nursing home or assisted living facility. Red flag warning signs that caregiving has become too

much and different arrangements need to be made include:

- Yelling or screaming at the care recipient or others
- Uncontrollable bouts of crying or feelings of depression
- Withholding affection or feelings of goodwill from the care recipient
- Constantly blaming the care recipient for being "trapped" in the caregiving role
- Reluctance to pay for needed goods or services

Knowing when it's the right time to relinquish providing care for an elderly parent or disabled adult is an important part of being a responsible caregiver. Whether you look at alternate options because the care recipient needs more help or you step back because you've hit your limit, the important thing is that the care recipient get the appropriate level of care. For assistance with the stress of caregiving, or to discuss caregiving alternatives, contact LifeMatters.



LifeMatters® services are available 24 hours a day, every day of the year.

To speak with a LifeMatters professional, call **1-800-634-6433**.

Visit LifeMatters online at **mylifematters.com**.

Stuttering: A Communication Disorder

Stuttering is a communication disorder that affects approximately three million people in the United States. A person who stutters (or “stammers”) may repeat syllables or have difficulty getting words out. Stress, nervousness, or apprehension about what the person is saying may exacerbate this condition.

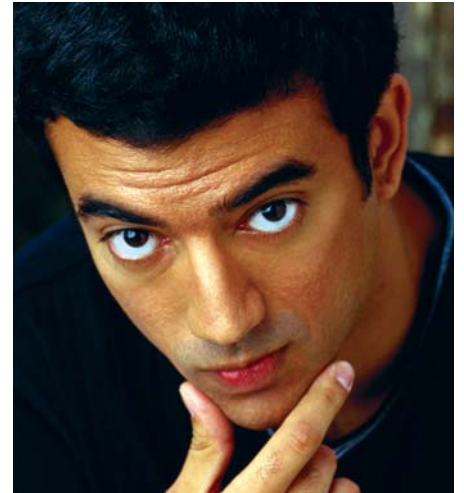
A stutter is most likely to develop between ages 2-5, and may continue throughout a person’s life. Males are four times more likely to have difficulty with stuttering, and it often runs in families.

At present, there is no cure for a stutter, although speech therapy and facial exercises are often helpful. Many people who stutter find activities such as acting, singing, or engaging in public speaking helpful in managing their stutter and building confidence. James Earl Jones, Bruce Willis, Carly Simon, and Winston Churchill are examples of people with speech difficulties who went

on to prominent careers in public speaking and performing.

It’s important to treat a person who stutters with courtesy and respect, and to encourage children to do the same. If you converse with someone who has difficulty with stuttering, remember to:

- **Be patient.** Never finish a stuttering person’s sentences. Give the person time to get his or her ideas across.
- **Speak naturally,** but at a more relaxed pace. A rapid cadence may make the stuttering person feel self-conscious or like he or she is being pressured to hurry.
- **Be an active listener.** Make eye contact, nod, and provide other encouraging visual cues. Smile and laugh when natural and appropriate to the conversation. On the phone, use phrases like “uh-huh” or “I see” to let the person know you’re paying attention.



- **Avoid advice.** Telling a stuttering person to “slow down” or “take a deep breath” won’t help. Most likely, the person is doing everything he or she can to speak clearly.

Resources and assistance are available through the Stuttering Foundation of America (www.stutteringhelp.org) or the National Stuttering Foundation (www.nsastutter.org).

Simple Steps for a Tip-Top Computer

Do you break out in a cold sweat when your computer malfunctions? A few simple steps can keep your computer functioning well and help prevent costly hard drive damage and identity theft.

- **Outdated hardware.** Studies have shown that the likelihood of physical problems increases significantly once a computer is 24-36 months old. Consider budgeting to replace your computer system every three years, especially if you are a heavy computer user.
- **Power protection.** Power surges and failures can cause data loss and damage to sensitive components, which can reduce their lifespan.

Make sure you use surge protectors — and keep in mind that surge protection wears off over time. Replace surge protectors every 2-3 years.

- **Training.** Many people don’t fully understand the software packages they use. If you want to get the most out of the software you purchase, read the manual, take a class, or commit time to figuring it out through regular use.
- **Firewall and security.** The Internet is teeming with hackers who want to access your computer for unsavory reasons. The list of problems they can cause is daunting — starting with stealing files and records and deleting

important data. Make sure your computers are updated with the latest security patches and that firewalls are installed and properly maintained.

- **Back up data.** Sounds obvious, but most computer users fail to keep 100 percent of their important data backed up. Retrieval once a problem has occurred can be expensive — or simply impossible.
- **Spam, viruses, and spyware.** Eighty percent of computer service calls are due to problems directly linked to these three issues. Invest in good virus protection, spam filters, and antispyware programs.



How to Start Investing with a Small Amount of Money

Outside of a 401(k) or other employer-sponsored retirement plan, do you invest? If you answered no, you are not alone. Investing is often viewed as something only wealthy people do. The fact is, there are many investment opportunities available for people with small amounts of cash to spare.

Why is investing a wise financial move? Because of inflation (the rise in the cost of goods and services over time), if you keep all of your savings in safe vehicles that provide a low return, such as a savings account or certificate of deposit, the real value of your money will decline over time. While you should keep your emergency and short-term savings in an easily accessible account that you know won't lose value, it is a good idea to put long-term savings in vehicles that have the potential for a higher return. (One caveat: if you have credit card or other high-interest debt, it is a good idea to pay that off before investing — chances are that the interest you are being charged is greater than what you will earn on your investments.) Historically, stocks have provided the highest long-term return, followed by bonds, with cash equivalents such as savings and CDs providing the lowest return.

Dividend Reinvestment Plans and Direct Stock Purchase Plans

Direct stock purchase plans (DSPs) and dividend reinvestment plans

(DRIPs) can be a great option for the small-time investor.

- Under a **DSP**, you purchase stocks directly from the company offering them, allowing you to skip using a broker (and the commission charges that go along with that — though some companies do charge a fee for their DSP). You can make a single purchase (usually the minimum is set fairly low) or set up an automatic purchase plan.
- In order to participate in a **DRIP**, you must already have at least one share in the company. Instead of receiving cash dividend payments (a distribution of a portion of the company's profits to stockholders), you receive an equivalent in additional shares of stock. So if the stock is selling at \$10 a share and the dividend payment is \$20, you would get two shares. Many DRIPs also allow you to purchase additional shares after you enroll.

To get started, go online — several Web sites provide lists of companies that offer a DSP and/or DRIP.

Mutual Funds

Diversifying is a fundamental rule of smart investing. Think about it — if your whole investment portfolio consists of shares in company X and it goes out of business, you are sunk. But if you are also invested in company A, B, and C and have some bonds, what happens to com-



pany X will have less of an impact. Purchasing shares in a mutual fund is an easy way to diversify. In a mutual fund, money from several investors is pooled to buy different stocks, bonds, or cash equivalents.

One potential downside to investing in mutual funds is that they can come with sizeable fees that eat away at your profits. When selecting a fund, you should pay attention to its expense ratio — the percentage of the fund's assets that are used to pay for expenses. Index funds, which track a particular index (such as the S&P 500) often have a low expense ratio because there is no advisor actively picking funds. Also look at the load — the sales commission that is charged by the broker or financial advisor. There are many no-load funds available, as well as online or discount brokers that charge low commission fees.

Another challenge for the small-time investor is that the minimum amount required to invest is

commonly a thousand dollars or more, so you may have to do some research to see what mutual funds allow you to buy in with a lower amount. Often the minimum amount is lower if you are investing through an Individual Retirement Account (IRA). But because it is a tax-advantaged account for retirement, there are rules about withdrawing money. (Visit the IRS at www.irs.gov for more information.) Roth IRAs offer a bit more flexibility than Traditional IRAs — you can withdraw your contributions at any time without paying a penalty.



Smart Investing Tips

1. Remember, the stock market is cyclical. Resist the urge to sell simply because the value of your stock drops.
2. You may see Web sites or other sources presenting “hot” investment opportunities. Always do research before investing in them. More often than not, they turn out to be a dud.
3. If you are using a broker, make sure he or she is licensed. Also check if he or she has a history of complaints. You can get a report on FINRA-registered brokers at <http://brokercheck.finra.org>.
4. Don't trade too frequently. In general, the more you trade, the more fees/commissions you have to pay.
5. Opt for paperless statements. Not only is it better for the environment, but you may get a small discount.
6. Don't borrow to invest. The interest charged on debt is usually higher than the return you earn from investing.
7. Be on the look out for scams. Common signs include excessive pressure (You must buy today or lose this opportunity forever!), promise of returns well above average, and unwillingness to provide information.
8. Consider your timeframe when choosing investments. The closer you are to your goal (retiring, buying a house, paying for college, etc.), the more conservative you want to be.
9. If you make a bad investment, don't beat yourself up. No one can predict what the stock market will do with certainty.
10. Don't invest money you cannot afford to lose. While investing can be a great way to make your money grow, there are no guarantees. You always want to have enough money to pay your rent, mortgage, and other basic living expenses.

Recommended Reading

The Elements of Investing

By Burton Malkiel and Charles Ellis
(Wiley 2010)

The Elements of Investing is not one of those investing books geared toward people looking to make a million in a year or those who already know the ins and outs of the stock market. This book provides a concise, simple introduction to the fundamentals of investing. Topics discussed include the importance of and how to build savings, why you should consider index funds, how to diversify, blunders you should avoid (such as overconfidence and trying to time the market), and a keep-it-simple strategy for success. After reading it, you will feel ready to jump into the world of investing with confidence.

“Nothing great was ever achieved without enthusiasm.”

~ Benjamin Franklin