



Caring for the Caregivers



If you are caring for an elderly parent, a child or a spouse with a chronic or debilitating condition, it's important to ***"put your own lifejacket on first"*** by taking care of your own physical and mental health.

Here are caregiver-to-caregiver basic tips for self-care:

- Find someone to talk to: a medical person, an online network, a friend or a counselor from your MAP.
- Identify local support resources. Learn how to ask for help and accept it.
- Eat properly, exercise and get enough sleep. Take time off, even if only a few minutes a day.
- Recognize signs of burnout and get help. Learn how to say no. Pace yourself and set limits.
- Find healthy ways to deal with your stress.

Tips to support caregivers - If you know a caregiver, here are some simple things you could do to help:

- Keep in touch. Caregivers often feel isolated, alone and abandoned.
- Listen and care. People often need to talk in detail about problems they experience.
- Offer concrete help. Shovel a walk, mow a lawn, run an errand, bring over a casserole.
- Contribute financially. Caregiving costs can add up. Help with direct costs or give gift cards for groceries and other necessities.
- Be supportive. Avoid second-guessing, back-seat driving and criticism.

Find more help by logging in to www.UnionAP.com and clicking **Caregiver Resources**.

Are You Saving Enough for Your Retirement?

Baby Boomers are looking to their financial future as they approach retirement – but so are Gen X and Millennials. Whether your goal is retirement, a home purchase, or your child's college fund, your online Personal Finance and Education Center has hundreds of calculators, articles and tools to help you explore different financial scenarios and budget for the future. Plus, Certified Financial Coaching helps you with budgeting, credit, debt and money management issues. Give us a call to get connected!

Thankful!

With Thanksgiving in the air, we offer a few thoughts on gratitude and thankfulness:

"There are only two ways to live your life. One is as though nothing is a miracle. The other is as though everything is a miracle."

- Albert Einstein -

"We must find time to stop and thank the people who make a difference in our lives."

- John F. Kennedy -

"Some people are always grumbling because roses have thorns; I am thankful that thorns have roses."

- Alphonse Karr -

"Sometimes our light goes out but is blown into flame by another human being. Each of us owes deepest thanks to those who have rekindled this light."

- Albert Schweitzer -

