

Taking Care of Aging Parents 4 Important Legal Documents

Delaying preparation to deal with the illness, disability, incapacitation or death of a parent is understandable. It is something most of us would rather not consider. However, you can save yourself a tremendous amount of time, energy and perhaps money by being sure your parent has the following:

✍ **An updated and valid will** which ensures that your parent's belongings, money or property will be allocated according to his/her wishes. A current will reduces the likelihood of family conflict and an extended and complicated probate process. If a valid will does not exist, the court may determine how property and possessions will be dispersed.

✍ **A durable power of attorney** which allows a designated person to make legally binding decisions for your parent (such as signing checks or making housing choices) should he/she become incapacitated. Having a Durable Power of Attorney in place means the family can avoid the harrowing process of going to court to have a guardian named to oversee your parent's care and finances.

✍ **A living will** specifies your parent's wishes, in writing, as to the medical procedures to be performed if they become terminally ill. With a Living Will, your parent decides, in advance, specific medical procedures to be administered and the circumstances for disconnecting any life-support treatment. It can also specify who among family, friends or doctors will have the power to decide when to make a decision to disconnect life support systems.

✍ **A durable power of attorney for healthcare** is a legal document which allows your parents to designate a person to make certain decisions for them regarding their medical care, should they become unable to do so. The typical distinction between a Living Will and a Durable Powers of Attorney for Healthcare is that a Living Will usually deals only with medical decisions related to "end of life" situations. A Durable Power of Attorney for Healthcare can be drafted to enable your parent to appoint a "healthcare agent" for a number of different medical situations which may arise not necessarily related to "end of life" situations.

--HEALTHY EXCHANGE

Keep Some Cold Hard Cash With These Hot Summer Savings

Just because the temperature's rising doesn't mean your expenses have to.

- **Sizzling deals** can be found in late summer when stores begin making room for their fall inventories.
- **Cold cash** is yours when you have a professional install your air conditioner.
- **"Auto-matic"** savings come from washing your car on the lawn, so the rinse water also waters your grass. (use biodegradable soap.)
- **Money will pour** in when you rinse fruits and vegetables in a filled sink or pan instead of under running water. Fact: You'll save up to 250 gallons a month.
- **Wheel deals** can be found by going bicycle shopping in September and purchasing the previous year's model.
- **More green** will stay in your pocket if you buy a lawn mower after the fourth of July. Hint: Home centers and discount stores generally have better prices than hardware stores.
- **Your cash stays put** when you do. Avoid moving between May and September, when half of all moves occur so prices are at their highest.

--TOP DOLLAR

CLC's Identity Theft and Fraud Resolution Program

CLC's Id Theft program guides victims of identity theft and other related fraudulent crimes through the complex process of restoring their personal identity, credit rating, financial security, and legal integrity. ID Theft and other related crimes are devastating to consumers. Our services can save consumers thousands of dollars in legal expenses and countless hours of their valuable time. Through your EAP you can be referred to an attorney with a specialty in identity theft and fraud resolution. The attorney will explain the steps you need to protect yourself or, if needed, represent you in these matters, at a reduced fee. For more information call **HBA** at **1-800 937-7770**.



For Young People about Alcohol and other Drugs

One frequently hears about people with alcoholic parents being more likely to be alcoholics too. The same goes for drugs. This makes it sound like it's inevitable, but here's what you almost never hear: ***you can stop it from happening to you.***

If your parents or other family members have problems with alcohol or drug use, it doesn't mean you will too—if you take control. If you learn as much as you can about addiction and what it's all about, you will be able to make smarter choices for yourself. Ask an adult you trust, like a teacher or call **HBA** at 1-800-937-7770 to help you find an expert you can talk to. And check out this website: <http://www.health.org/nacoa/kidspage.htm>

Advice to Patients Recently Diagnosed with HIV

Being infected with HIV is no longer a death sentence. HIV is now looked on as a chronic manageable condition. However, having HIV is no picnic, either. Like diabetes, it can cause complications if not treated appropriately. The more you learn about HIV and how you can take an active role in treating it, the more likely it is that you will remain healthy and free of complications. To remain healthy will require your active participation.

After learning that you are HIV-positive, it is important to see you doctor regularly. This usually means every two to three months, although your initial visits may require more frequent visits. During this time you will learn a great deal about HIV and treatment options that are appropriate for you. You do not need to devote your life to HIV unless you choose to. You cannot learn everything overnight. There are many sources of information about HIV. Find the ones that work best for you.

A number of common-sense issues are important. Get plenty of rest, eat a well-balanced diet, and exercise regularly. Avoid excess amounts of alcohol, and if you smoke, you will do yourself a favor by stopping. There are medications that help increase your chances of stopping and "staying stopped." Ask your doctor if those medications are appropriate for you. Avoid the use of recreational drugs.

Find someone to talk to. Many people feel that they do not want anyone else to know that they have HIV. As time goes on however, most people do find at least one or two people that they feel they can trust. It is important to find support from someone. If not someone close to you, consider contacting HBA for a referral to a counselor. There are support groups and/or online groups. These sources of support can help you feel less alone. It can be very reassuring to know that others have gone here before you.

HIV infection is now a manageable, chronic infection in many cases. The more you learn about HIV and the steps you can take to control it in your body, the more likely you will live a normal, healthy life.

--BRUCE OLMSCHIED, MD /2004 HEALTHOLOGY, INC.

Better Parenting

Give your child unconditional love. Love, security and acceptance should be at the heart of family life. Your child needs to know that your love does not depend on his or her accomplishments. Mistakes and/or defeats should be expected and accepted. Confidence grows in a home that is full of unconditional love.



--HEALTHY EXCHANGE

“I Keep Cutting Myself and I Can't Stop!” What Is Self-Injury or Self-Mutilation?

Self-injury is not something people talk about very often, but for an estimated 2 to 3 million Americans it is a serious problem. The majority of people who self-injure are women between the ages of 13 and 30, but there are “cutters” of every age, gender, and economic group.

People who “self-injure” are not usually suicidal. They do however, intentionally inflict injuries upon themselves, usually in response to stress or trauma, but not with the intention of killing themselves. Their injuries may vary from minor cuts that heal quickly to very serious wounds that leave permanent scars. This is also known as “Deliberate Self-Harm Syndrome”. If you or someone you know self-injures, please get professional help right away! This is just an overview of a very complex myriad of syndromes.

Self-injury usually indicates that somewhere during development that person didn't learn good ways of coping with overwhelming feelings or stress. They're not sick or insane; they just never learned positive ways to deal with feelings and emotions for various reasons. But coping skills can be learned at any point in life. People who self-injure can learn to use new and healthier coping mechanisms with the help of a skilled therapist familiar with this condition.

If you hurt yourself intentionally, remember you are not alone. You might think that this behavior makes you “weird,” but it is more common than you realize. Call HBA at 1-800-937-7770 to make arrangements to see a counselor, or therapist. Or ask your health care provider, chances are they've helped others with this same problem. Whatever pain or bad experiences underlie your urge to self-injure, a professional can help you to heal, both inside and out. -- THE CUTTING EDGE (A NEWSLETTER)

Human Behavior Associates, Inc.

HBA is the provider of your Employee Assistance Program. Employees and their family members can call **1-800-937-7770** 24 hours per day, 7 days per week to request assistance with personal, family, financial or legal problems.