

Balanced Living - November 2017

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Everyday Ways to Activate Your Life

Moderately intense activities such as walking briskly from your parked car to the mall entrance and taking your dog for a quick jog after dinner, won't help you train for a sport. But they can help you achieve and maintain a healthful weight and improve your overall fitness level.

Ways to get moving

- Pace when you're talking on the phone instead of staying put.
- Deliver memos in person instead of having your assistant do it, sending them via interoffice mail or faxing them.
- Go window shopping or browsing in your spare time.
- Paint your house.
- Clean your house vigorously.
- Do your own yard work and gardening.
- Turn lunchtime into an exercise adventure.
- Carry a basket instead of pushing a cart if you're getting just a few things at the supermarket.
- Park your car in the garage and leave it there if you're going anywhere less than a mile away.
- Sign up for a corporate fitness challenge.
- Limit sedentary activities during your leisure time.
- Make exercise a hobby. Whether it's salsa lessons or learning to play golf, you'll be working out without even knowing it.
- Dancing can burn as many calories as walking, swimming or riding a bike. Square dancers covered nearly five miles in one evening, one study found.
- Use the stairs.

Planning the Care of Your Aging Parents

"It's never too early to start planning for their future care," says Virginia Morris, author of "How to Care for Aging Parents." "Many children of aging parents wait until there's a crisis, and then they're left scrambling for mediocre options. Everyone -- especially those who live far away from their parents and work full time -- can benefit from being prepared and planning far ahead."

Advance planning means:

- Making sure legal documents have been drawn up, including an up-to-date will, a durable power of attorney, a living will and a health-care proxy.
- Researching the housing options and services available in your parents' community.
- Discussing with your loved ones how you can help with their future housing, financial and medical-care needs.
- Asking them about growing old -- "what are their concerns, their worries, what's important to them, how can you help them?" says Ms. Morris.

When it's time to act

- Your loved ones start losing weight.
- They stop washing their hair or clothing.
- They drink more alcohol.
- They leave piles of unpaid bills on their desk.
- They let food grow moldy in the refrigerator.
- They start walking unsteadily.

Important first steps

Open a line of communication with your parents' doctors so you can discuss your concerns.

- Decide what you can reasonably do to help, then stick with that plan. If you decide you'll visit your mother twice per week, help her manage her finances and investigate local resources, then that's what you should do. Get help for other needs as they arise.
- Accept help early on -- from relatives, friends, neighbors, churches and synagogues, senior centers or home-care agencies. "Set up a whole support network -- don't be the only person doing this," says Ms. Morris.
- Take care of yourself. Get exercise, get enough sleep, pay attention to your diet and go to support-group meetings for caregivers.

Want to Fight I.D. Theft? Be Careful How You Treat Your Information in the Real and Virtual Worlds

I.D. theft evolves every day and according to security experts, net-savvy thieves are getting more efficient about blending their illegal activity on the ground and online. Here are some examples from Identity Theft Resource Center (ITRC), a non-profit group focusing on the latest I.D. theft trends and assistance for victims:

- I.D. thieves are stealing more paper checks being delivered to homes. Why? Because with the credit squeeze, there are fewer people being approved for checking accounts, so physical checks left in mailboxes are being swiped more frequently so the account numbers can be used to open fraudulent accounts under different names.
- Fraudulent dating, job hunting and social networking Web sites are being used to gather critical data for a host of fraudulent activities. Be careful what you put online.
- Thieves are getting younger since young people are the earliest adapters of online skills. The ITRC notes that arrest records show that younger individuals are getting caught with sophisticated forgery equipment or designing sophisticated online scams.
- Sadly, there are more reports of I.D. theft occurring within families and groups of friends. Individuals are more likely to have their guard down on protection of credit and account data around people they know. Often, such thieves are connected to drugs or other illegal activities being done by their peers.

Tips to Fight Identity Theft

1. Change your online record-keeping behavior.
2. Put a lock on your mailbox.
3. Shred or cut up any receipts or credit and account documents.
4. Guard your Social Security number above all.
5. Beware the "Phishermen."
6. Change your passwords occasionally.
7. Get each of your credit reports once a year.
8. Think twice about I.D. theft insurance.
9. Stick with a known ATM.
10. Watch your wallet and cell phone.

Fighting identity theft is the Federal Trade Commission and its Web site, www.ftc.gov. The FTC provides a complete listing of contacts and procedures for identity theft.

Please join us for our free November & December Educational Webinar:

Tuesday, November 21st from 12:00 pm – 1:00 pm Eastern Time:

“Elder Law Basics”

Presented by Jay Kearns, Esq.

Estate and long-term care planning are imperative to ensure a smooth transition into the later part of your life. We will discuss what Elder Law encompasses and how an Elder Law attorney can help you as you age. The discussion will focus on estate documents such as powers of attorney, healthcare directives, living wills, and wills and trusts. We will discuss long-term care planning including the different programs and planning available to help with the costs of long-term care and protecting your assets for your loved ones. Join us and take an active role in planning your future.

Join us on Tuesday, November 21st

Register now at: <http://www.worklifewebinars.com/november.html>

Tuesday, December 19th from 3:00 pm – 4:00 pm Eastern Time:

“Emotional Composure – Remaining Unruffled & Dynamic Under Stress”

Presented by Mary-Ellen Rogers, Principal of Excellere

Emotions are a healthy part of the human experience. Acknowledging emotions and understanding your personal stress style is the first step in beginning to control them. In this session, we will discuss a selection of customary stressors as well as techniques for exercising control over them.

Join us on Tuesday, December 19th

Register now at: <http://www.worklifewebinars.com/december.html>

“There is limited space for participants who would like to attend the webinar. It will be first come first serve and the space may be filled, even if you receive a confirmation of registration. However, the webinar will be recorded and available very shortly after the live presentation with any handouts that may be available.”

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For additional online information about maintaining well-being and wellness please go to <https://espyr.com/> and at the User Portal, enter your password: **USGCares**.