



Balanced Living - February 2016

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How Can I Care for Both of Us?



Sometimes we are so deeply concerned about the wellbeing of the person for whom we are caring that we forget our own needs. We "burn the candle at both ends" and become exhausted, emotionally stressed, or ill, compromising our own quality of life and our ability to care for our family member.

Some Caregiver Dos and Don'ts

We owe it to ourselves and to our families to also maintain our own physical and emotional health by:

- Getting sufficient sleep
- Eating a healthy diet
- Exercising and staying physically fit
- Choosing appropriate health care professionals and having periodic health checkups
- Not abusing alcohol and drugs
- Spending social time with family and friends
- Pursuing our own interests
- Seeking support from family, friends, professionals, or your religious advisor or joining peer support groups

- Using appropriate in-home and community-based services

Keep in mind that it is normal to feel angry, frustrated, or depressed from time to time. Caregiving can be a difficult as well as a rewarding undertaking. If you are feeling stressed, angry, or depressed:

- Remove yourself from the situation by walking away, even if it's just around the house
- Talk to someone with whom you feel close
- Call a hot line
- Talk with your doctor or other health professional
- Write down your feelings in a journal

If you find that you frequently are angry or depressed or that your emotions are getting out of control, you may benefit from counseling, and/or get relief in the form of respite, caregiver support groups, and supportive in-home services.

Additional Resources may be found by visiting the National Family Caregivers Association web site for information on family care giving.

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Making Your Lifestyle Heart Healthy

The millions of Americans diagnosed with heart and cardiovascular diseases can benefit from making healthful choices in their day-to-day lives.

"While it's certainly necessary to take medications to lower high cholesterol or blood pressure, it's equally important to have a healthy lifestyle," says Richard Stein, M.D., chief of the department of medicine in the Singer Division at Beth Israel Hospital in New York City, and a spokesman for the American Heart Association. "People who are informed and proactive when it comes to lowering their health risks are very likely to avoid heart disease and heart attacks."

By following these recommendations, people at normal risk for heart disease can reduce their risk and make their lives more enjoyable.

Eat a healthful diet

Eating a healthy diet has been proven to reduce the risk for heart disease.

To eat a heart-healthy diet:

- Eat 2 cups of fresh fruits and 2.5 cups of vegetables every day.
- Limit saturated and trans fats by using olive oil or other vegetable oils instead of butter or margarine.
- Eat more chicken and fish and less red meat.
- Eat 6 ounces of grains, of which at least 3 ounces should be from whole-grain bread and cereal.
- Limit or eliminate fast foods, which are often loaded with salt, sugar and fats.
- If you drink alcohol, do so moderately - no more than two drinks a day if you're a man, one if you're a woman.
- Limit your salt/sodium to 2300mg
- Get the equivalent of 3 cups of fat free or low-fat milk or dairy products

Exercise more

Regular exercise keeps your heart and the rest of your body in shape.

To add more activity to your life:

- Check with your doctor before starting an exercise program if you've been sedentary and/or have a chronic disease.
- Start slowly and increase your activity gradually to a total of 30 to 60 minutes of moderate exercise most days of the week.
- Do weight training and stretching exercises several times a week.

Stop smoking

Smoking is a major risk factor for heart disease.

To live smoke free:

- Decide to quit and set a quit date. Try again if you fail. Successful quitters have "quit" an average of nine times.
- Ask your doctor for information about cessation aids, such as a patch, inhaler and counseling/support program.

Learn to relax

Chronic anger and stress can damage your heart.

To better cope with life's pressures:

- Try to be positive instead of negative in your outlook on life.
- Take 15 to 20 minutes a day to sit quietly and breathe deeply.
- Take time for yourself each day. Read a book, listen to music or enjoy a hobby.

Monitor your health

Be proactive when it comes to your heart's health. To do so, work with your health care provider to reduce your heart disease risk by following up with him or her for treatment for high blood pressure and cholesterol levels.

"Denial is the number one risk factor for having a heart attack," says Dr. Stein. "Call 911 immediately if you have chest pain if you're a man, or are short of breath, dizzy and have a burning sensation in the chest area if you're a woman. If you can get to a hospital in the same hour these symptoms start, it's possible to prevent a heart attack or limit the damage."

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What Types of Refinance are Available?

You may want to convert an adjustable-rate mortgage (ARM) to a fixed-rate loan to gain stability in your monthly payments or in the event that interest rates drop faster than your ARM can accommodate. Many ARMs have caps limiting the amount of periodic adjustments. So, if interest rates drop 3 percentage points in a year but your ARM has a 2 percent annual cap, you may want to refinance to take full advantage of the new, low interest rates.

When interest rates drop, you can refinance to take advantage of the new rates, getting either a new ARM or a fixed-rate mortgage at a lower rate. When you replace an old ARM with a new one, you generally reset your mortgage's lifetime adjustment cap. For instance, if your old mortgage had a lifetime adjustment cap of 6 percent and the initial rate was 10 percent, your mortgage rate could go as high as 16 percent. If you replace your old mortgage with an ARM with a rate of 8 percent and a lifetime adjustment cap of 6 percent, your mortgage interest rate will never go higher than 14 percent.

Reducing the interest rate on your loan is usually a good reason to refinance a mortgage. In order to take advantage of new rates by refinancing, however, you sometimes must have a minimum equity of 10 percent in your home.

Refinancing provides the added opportunity to either reduce or extend the term of your loan.

Refinancing provides the added opportunity to either reduce or extend the term of your loan. Say you have 20 years left on a 30-year loan at 10 percent interest. You learn that you can get a new, 30-year loan for the outstanding principal at 8 percent interest and save \$250 per month on your payments. But, you also learn that you could pay off your loan faster by continuing to pay about the same amount each month on a 15-year mortgage. This latter option could be a good choice in certain circumstances—for example, if you are nearing retirement.

If you choose to get a new mortgage with a longer term, you may simply be happy making the lower payments each month. On the other hand, you may want to continue your payments at about the same level and take a larger mortgage loan, taking some cash out of the equity you've built in your home. People take equity from their homes for many reasons; one of the best of these is debt consolidation. When you refinance a mortgage to consolidate credit card debt, for instance, you usually replace high-interest credit card debt with a low-interest mortgage debt. Beware that some lenders require you to retain at least 25 percent equity in your home when you refinance for debt consolidation.

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