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In This Issue:

Understanding the Stress/Health Connection 1
The First Step: Discussing the Need for Long-Term Care 3
Prioritizing Your Budget 4



Understanding the Stress/Health Connection

Stress exists in your mind — but it's also evident in your stomach, heart, muscles and even your toes. "In fact, stress may affect every cell in your body," says Ronald Glaser, Ph.D., a researcher at Ohio State University Medical School.

During stressful times, your body produces various chemicals, including cortisol, an immune-suppressing hormone. The more cortisol produced, the weaker your immune cells become and the more susceptible you are to illness.

"A one-day stressor isn't going to make a big change in your risk of getting a cold, for example," says Dr. Glaser. "But a chronic stressor that lasts a few weeks could dampen your immune response and create a risk of disease."

Migraine headaches, sleep disorders, backaches, skin rashes, fatigue, irritability, headache, depression, worry, mood swings, chest pain, anxiety, upset stomach, ulcers, and high blood pressure are common reactions to stress.

By gaining a better understanding of the stress/disease connection, you can reduce your stress and, in turn, improve your health and well-being.

Keeping stress in check

No one can avoid all stress — and a certain amount actually is good for you. But it's best to keep unhealthy levels in check. The following steps can help you control everyday stress:

- Recognize your stress signals. Once you're aware of your stressors, you'll have a better idea of when you're stressed and can take steps to reduce them.
- Notice when you're most vulnerable to stress and prepare yourself. Are you most affected in the mornings? On Mondays? In the winter?
- Exercise. Aerobic workouts — walking, cycling, swimming, or running — can release pent-up frustrations while producing endorphins, brain chemicals that counteract stress.
- Eat a healthful diet. A balanced diet can help stabilize your mood.
- Communicate with friends and family. Social ties relieve stress and contribute to a positive attitude.
- Spend time enjoying your hobbies. Doing so allows you to focus on a pleasurable activity instead of your problems.
- Try relaxation techniques. Meditation, creative imagery, visualization, deep-breathing exercises, yoga, and listening to relaxation tapes can help you relax.
- Learn to set limits. Don't agree to unnecessary, stressful obligations.
- Get enough sleep. Stress interferes with relaxation, making it hard to get a good night's sleep, which can lead to fatigue and a reduced ability to cope. To get the best sleep possible, try to go to bed and wake up at the same time every day.
- Steer clear of caffeine. Caffeine can add to your anxiety, making you feel even more stressed.
- Avoid alcohol and drugs. Using alcohol or other drugs to relieve stress only masks symptoms and can worsen stress in the long run.
- Learn something new. The excitement of learning something new, such as how to speak a different language or play a musical instrument, can make your worries seem far away.
- Take a breather. Stressful situations can make you breathe more shallowly or hold your breath. When you have to relax fast, belly breathing can be done in seconds. To do it: Concentrate on making your abdomen move out as you inhale through your nose, then in as you exhale. Using imagery as you belly breathe can help you further deepen and slow the pace of your breathing. As you inhale, close your eyes and imagine the air swirling into your nose and down into your lungs. As you exhale, imagine the air swirling back out again.

Combating serious stress

"In combating serious stress, you should first carefully appraise the seriousness of the situation and the adequacy of your coping resources," says Kenneth B. Matheny, Ph.D., A.B.P.P., director of counseling psychology at Georgia State University in Atlanta.

When faced with a highly stressful event in your life — perhaps the death of a loved one, a life-threatening illness or a serious financial loss — the following strategies will help you cope: (continued on next page)

- Avoid unnecessary changes in your life. Instead, reserve what energy you do have for dealing with the stressor at hand. If possible, stabilize your work and home environments while working out the primary problem.
- Quiet your mind. In times of stress, the mind makes things seem worse than they are by creating endless versions of impending disaster. Because the body can't tell the difference between fact and fantasy, it responds with heightened physical response.
- Keep in the present. You can calm both your mind and body by keeping your mind in the present, which is seldom as stressful as an imagined future or regrettable past. To keep your mind in the present, focus your attention on your breathing, a sound or visual pattern, a repetitive movement, or meditation.
- Courageously and aggressively face the stressor. Resist any temptation to ignore the stressor. Instead, carefully appraise the seriousness of the problem without magnifying it out of proportion. In addition, confirm your view of the stressor by talking with others. Make a special effort to speak to family, friends, or co-workers who have dealt with similar experiences.
- Take inventory of your coping responses. Confidence is a valuable ally in combating stress, and it builds on memories of past successes. Review successes you've had with other stressful life situations. Recall some of the specific things you did to cope.
- Take action. Commit yourself to a reasonable course of action to deal with the stressor. Action is a powerful stress-reducer. Research shows the body lowers its production of epinephrine, a powerful stress hormone, when a person shifts into action.
- Take time out to relax. At least once or twice a day, take time to decompress by relaxing — perhaps by listening to soothing music, taking a walk, gardening, reading, or exercising.

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The First Step: Discussing the Need for Long-Term Care

If you need long-term care, you may find it hard to raise the topic with others because it seems like a blow to your self-esteem — a subject that means you are really "old." You may also be reluctant to begin the process of giving up some of your independence or surrendering full control over your life. If you know you will need the help of your family, you may hesitate to raise the subject because you don't want to become a burden.

On the other hand, if you believe that someone else — a family member or other loved one — is in need of care, you may be reluctant to bring up the subject because it may seem like a challenge or an insult. Also, within the family there may be anxiety, guilt, and wide differences of opinion about what care is needed and who should provide it. The first step in getting necessary care is to overcome this reluctance to talk about it.

Getting Help From Others

To get the discussion underway and stay on the right track, it is often best to look outside the family. An unrelated person can sometimes soothe ruffled family feathers, present a neutral opinion, and offer solutions the family might not know about. Also, you and your family members may find it easier to reveal fears and other feelings to an outsider than to an involved family member.

Here are some people who can help you begin to evaluate long-term care needs:

- Your personal physician is often a good place to start, not necessarily to moderate discussions but to define medical needs and refer you to others who may be helpful in making care arrangements.

- A clergy member may be able to help directly or to refer you and your family to professionals who can introduce alternatives and coordinate planning.
- County family service agencies, Area Agencies on Aging, or other senior information and referral services are experienced sources that can provide direct access to specific care providers and help you develop an overall care plan. These agencies can direct you to a counselor or social worker who specializes in long-term care for elders and can help you begin your discussions and planning.
- If residence in a nursing facility is not absolutely necessary, many people make use of the services of a professional geriatric care manager to see what at-home and other supportive services are available and to organize care from different providers.
- If your loved one has Alzheimer's disease or a similar mental impairment, you can turn to organizations that specialize in this disease.

Assessing Medical Needs

Because a specific physical or mental condition often leads to the need for long-term care, one of the first things to do is get professional advice both about the need for immediate care and about likely changes in the condition over time.

Talk first with your primary care physician; he or she may refer you to a geriatric specialist for further consultation. If you are not completely comfortable with the physician's assessment, seek a second opinion.

Another excellent resource to help you assess medical and personal care needs is a geriatric screening program. Local hospitals have them, as do community and county health centers. If you have trouble finding a geriatric screening program, check with the county social service agency or local Area Agency on Aging, or call the senior referral number in the white pages of the phone book.

Assessing Personal Needs and Capabilities

You will also have to figure out what sort of personal, non-medical care is needed and what aspects of daily life the elder can still manage without outside assistance. The need and ability to care for oneself is not simply a matter of physical competence. Often, it depends just as much on personality and emotional state. So don't just consider what kind of care is needed and whether providers are available and affordable. The ultimate decisions should also depend on how important it is to the elder to remain in control of his or her own life.

Some people fiercely hold on to personal independence and privacy. For these people, it may be important to stay at home and receive only minimal outside assistance (if they also have the ability to organize, manage, and pay for individual programs to meet their specific needs).

Others may be willing to have an outside agency organize a more comprehensive care program, as long as they or their family members remain in primary control of daily life. For these people, an agency-directed program of home care in a family residence or in secured housing, perhaps combined with adult daycare, may be the best option, especially if family members are willing to give additional assistance.

Still other people prefer the security and ease of complete care organized and provided by others. For them, a residential care facility may be best, even though they may not physically require the high level of care offered there.



Prioritizing Your Budget

If your budget shows you have more expenses than income, there are many ways to get out of trouble. Remember, everyone has different priorities. You will have to make the decisions that are right for you.

What payments should I make first if I don't have enough money to pay for all my bills?

- First, pay off your necessary household expenses, such as rent or mortgage, utilities, and food, first. You need to pay your rent or mortgage to ensure you don't get evicted or have your property foreclosed upon. Think about the health and safety of your family when making these types of decisions.
- Many utilities, such as the telephone company, electric company, and gas company, have programs to lower your bill if you qualify. If you think you need assistance, contact your utility company.
- What should I do if I can pay off my monthly household expenses, but am having trouble paying off my loans?
- Pay off the loan with the highest interest rate first to save on interest payments.
- Talk to your creditor. Your creditor may be willing to reduce your payments or change the terms to accommodate your situation. Some creditors might offer extensions, smaller payments over a longer period of time. Some creditors might accept partial payments.
- Get a debt consolidation loan. Be cautious of this option. If loan fees and interest rates are too high, it may not be the best option for you.
- Get professional advice. Reputable credit counselors can help you deal with your financial problems. Some organizations charge little or nothing for their services.
- Be cautious of companies that promise to fix your credit problems right away. Credit repair can be a long process that might take several years.

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