

he chance that your parents will have a long life is greater than ever before: The average American lives to 79—nearly a decade longer than the previous generation. Happily, this means more years of their love and support. But the reality is that you'll have to address their needs as they grow older.

Some 44 million people in the U.S. (that's about 19 percent of us) are caring for an adult loved one. While there's no question that the role is draining—emotionally, physically, and financially—there is a bright spot. "Caring for

a parent can be a chance for personal growth and strengthened relationships," says Marion Somers, Ph.D., author of *Elder Care Made Easier*. Research backs her up: A survey from the National Alliance for Caregiving found that 46 percent of family caregivers say their stress levels are low. And more research shows that those who focus on the positive aspects of their responsibility feel less burdened.

Could this be true? To find out, we spoke to three women who were thrust into the caregiving role. Here's how they coped and came out the other side.

Now's the time

When it comes to caregiving, it's never too early to create a plan. While it's a tough topic for everyone, a straightforward approach can take the sting out. "Be direct, stay positive, and listen to your parents' concerns," Somers advises. And don't feel pressure to cover all details in one shot. Your talking points:

parents to document their income and assets, including account numbers and passwords. The info should then be organized in a binder and stored in a secure location, like a safe deposit box.

LEGAL MATTERS Gather all your parents' legal documents and store with the financial papers. To help address wills and powers of attorney, consult a lawyer who specializes in elder care. The National Elder Law Foundation (nelf.org) can help you find one.

whether your parents have long-term or life insurance or anything that might help pay for care. If they don't have coverage, it might not be too late. To research options, visit the American Association for Long-Term Care Insurance (aaltci.org).

TYPE OF CARE Do your mom and dad want to stay put with in-home care, or is a nursing home OK? "It's important to figure the cost for every scenario," Somers says. For estimates, go to 3in4needmore.com and click on "calculators."

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Andrea Metcalf

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better health



ASK FOR HELP

An overwhelmed Wanda Wright found a home aide for her mother-and a new friend.

When my mom was diagnosed with dementia three years ago, she was living on her own a few towns over from me in Tennessee. During the next several months, simple taskslike making coffee and putting on clothes—became difficult for her. Mom could no longer live alone, so I started staying with her for a few

hours during the day and at night. But after several weeks, I knew I was in over my head. Besides babysitting my grandsons three days a week, I was also busy with my own home and career. My sister, who works full-time, helped out, but it wasn't enough. So I contacted a local agency and arranged for caregivers to come.

Enter Jessica. The first time we all met, she hugged my mom and told her our plans. I sensed Jessica's kindness and natural ability right away. Of course, I still worried about whether she could be a caring and loving replacement for me, so I called my mother three times a day. Each time, I also chatted with Jessica. We'd discuss how my mom was feeling, what she ate, and who had visited. Jessica and I also talked about ourselves and discovered that our lives were parallel in many ways: We shared the same creative spirit (I'm a painter, and she's a writer) and unique sense of humor.

Before long, it dawned on me that Jessica was taking care of me as much as my mother. This became clear when my mom's kidneys started to fail and her health declined rapidly. It was devastating, but Jessica kept me grounded. She consoled me and helped me to face the inevitable. She also relayed how my mother would often ask how I was doing—a reminder of her love even in the fog of her dementia. When the end was near, Jessica's gentle control of the situation and loving demeanor helped me prepare, and she gave me strength to be with my mother when she took her last breath.

Today, Jessica and I still get together about once a week. We call and text frequently, often sharing our favorite memories of my mother.

Jessica was with her for two and a half years, but she'll be my friend forever.

PLAN AHEAD

Long-term insurance enabled Monica Cox's parents to stay in their community.

Even in retirement, my mother's schedule was packed: She taught Bible study and was an officer in her retired teacher's association. Mama was so vibrant and sharp that I never thought about her getting sick. But three



Monica with her parents

years ago she had a stroke that left her partially paralyzed.

"My mom understands why I make the decisions, but she has trouble accepting the situation."

Samantha Burkett

At 77, my dad was in no position to care for her, and I lived 12 hours away and was entering my final year of teaching before I earned tenure. It was a stressful time, to say the least. But the fact that my father had the foresight to buy long-term care insurance was a huge relief. Their policy covered caregiving costs, which meant my parents didn't have to drain their pensions, savings, and Social Security. And I wasn't forced to relocate them from their home in Alabama to mine in Indiana—something they adamantly didn't want to do.

Instead, my dad, husband, and I hired local caregivers who were the right combination of sensitive, open, and bold. The primary aide helps my mom get around every day, and another assists with household chores and errands. My parents' tight-knit group of friends pitches in, and it's amazing how familiar they've become with my mom's basic routine and the caregivers' schedules. Their community is really my eyes and ears: Friends visit almost daily and give me updates.

It is difficult for me to be so far, but I know that this is the best scenario for everyone. Knowing that a supportive and loving community—created by my parents—is looking out for them puts my mind at ease.

TAKE CARE OF YOURSELF

Burkett had to become the "parent," she realized that she needed support, too. In 2003, my mom survived a brain aneurysm. The trauma left her with cognitive disabilities, including forgetfulness and confusion, as well as depression and anxiety. Since I was just 14, my dad took care of my mom, my brother, and me until he got sick himself.

When the tables turned and Samantha

When dad passed away in 2006, I moved in with a friend. Because my mom needed help during her bouts of confusion, she entered an assisted living facility in our hometown of Orange, California. Mom felt like she was too



Samantha and her mom

young to live there, but being on her own just worsened her anxiety.

Now, a decade after my mom's aneurysm, I'm fully in charge of her care, and she's at a facility near me in San Jose. It's been a difficult adjustment. My mom understands why I make the decisions, but she has trouble accepting the situation. It's frustrating when she questions my choices, like when I tell her that she can't just hop in a cab without telling anyone where she's going. At the core of our arguments is our struggle to accept our new dynamic: I wish that I could be her child without the responsibility of being her caregiver, as does she.

But I recently had a breakthrough. My mom's doctor looked me in the eye and said, "You need to take care of yourself, so you can take care of your mom." Her words sunk in. I began working with a counselor, who taught me how to step back when my emotions get too intense and to ask for help when I need it. I also realized that while I can't change my mom's impairments, I can change how I react and move forward, humbled by our losses and empowered by our blessings. Over the years, my experience caring for my mother has given me the strength to face anything. Resilience is in my genes. I'm pretty sure I got that from my mom.