

CAREGIVER SURVIVAL GUIDE:

Coping With a Loved One's Illness

In her new book, **author Joan Swirsky** tells caregivers that they must learn to care for themselves as well. ::

BY NICK TATE

CARING FOR A SICK OR disabled spouse, child, or parent not only is hard work, it also is a serious health risk for caregivers.

Consider the following findings from the latest research on caregiver health risks:

■ Husbands and wives who care for an ailing spouse are nearly twice as

likely to suffer a stroke compared to those who don't provide care because of greater physical and mental strains, according to a recent study by the University of Alabama at Birmingham. Caregivers are also at greater risk for depression, anxiety, lowered immunity, heart disease, and premature aging.

■ Women tend to face greater

challenges than men when looking after an ailing loved one and are particularly vulnerable to stress-related depression and physical problems, according to an analysis by the University of Missouri.

■ The number of male caregivers is rising, with men representing 4 in 10 (16 million) family caregivers in the U.S., according to AARP.

■ Most people who care for a loved one perform medical and nursing tasks they feel unprepared to do — such as injections, tube feedings, and wound care. Many express discomfort providing intimate personal care (bathing, dressing).

■ Relatives and friends who support people with dementia often must tap their retirement savings, cut back on spending, and sell assets to pay for expenses tied to the disease

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attempt to sell a car the dealership can't move off the lot.

"They're looking to gear the client to a specific vehicle that they want to sell them, as opposed to the vehicle that's the right one for them," Vann says. Do your research to know what car is truly best for your lifestyle — giving you the bullet points you need to shut down this tactic.

SHADY SALES TRICK #2:

Pressuring you to buy today. Success in sales is about making the deal now. That's why walking out the door is such a powerful negotiating tool.

A car is a huge investment, and it deserves at least a night to sleep on it. "Never be afraid to walk away," Webb says.

Be prepared for a salesperson to imply that if you don't buy right now, someone else will snap up the car. He or she is trying to create a sense of scarcity where it may not exist. "Unless you're looking for a very rare find, vehicles become available on the market pretty often," Webb notes.

You can also use the salesperson's eagerness to your advantage. If you truly are ready to buy today, put forth a fair price — based on your research — that would convince you to do so. Then stop talking until they accept.

SHADY SALES TRICK #3: Giving you a great deal on a car, then fleecing you on the trade-in and financing. From the dealership's perspective, there's only so much profit to go around, explains Webb. "Whether

that margin goes to putting more into your trade, or taking more off the car, or giving you the best bank rate possible, it's the same pot that they're pulling from."

So, consider each part of the deal on its own merits. If you can, separate each transaction between different organizations: Sell your current car at a different place from where you're buying the new one. (CarMax is one place where you can sell your car without having to buy one.)

Get financing from your bank or credit union rather than the dealership so you can negotiate like a cash buyer. At the very least, get car loan quotes from other sources so you can compare rates.

SHADY SALES TRICK #4: Focusing on monthly payment. "The faster we can get you talking about that one number — the payment — the faster we're going to make a sale," Webb says. After all, even a terrible price can be made to look palatable when split into payments with a long enough loan term.

"Try not to negotiate around payment," Webb says, and focus on pinning down the total price of the car, including all fees and taxes. Only then should you discuss loan terms.

Before you head to the dealership, consult Kelley Blue Book (KBB.com) and NADA Guides (NADAGuides.com) for used car pricing. Also check out CarGurus.com for listings of vehicles for sale, complete with an analysis of how good a deal it is.

(Clear labels for "good deal," "fair deal," "high price" or "overpriced" make it easy to follow.)

SHADY SALES TRICK #5: Piling up the add-ons. You're at the signing table and think you have a deal. Suddenly the paper in front of you shows a total higher than expected.

If that happens, drop the pen and proceed no further until you have an explanation of each line item. Many you don't need, and others you can get done elsewhere for less. Specifically, experts recommend declining rustproofing, detailing, trunk trays, and VIN etching.

If wrangling over price is too distasteful and uncomfortable for you, you have some other options. One is hiring what's called a "car broker," who will do the heavy lifting for you on research and negotiation. Of course, this costs, but look for a flat fee for this service.

You can also sign up for Costco's Auto Program, which offers pre-arranged pricing with dealers that is below mid-KBB value. A Costco membership starts at \$55 per year.

There are negotiation-free dealerships out there as well. CarMax offers "no-haggle pricing," with nationwide dealerships. Lexus has launched a pilot program with 11 dealerships offering the same.

Just remember to compare across your options, in person and online. As Vann notes, "You pay more when you don't negotiate — period." □

quickly, so they typically cut to the chase. A price quote from an internet salesperson is likely to be closer to their lowest selling price for the car.

Be aware that some sales staff communicating online may be trying to get you onto the lot for the same old in-person manipulative sales process. To spot those types, Vann says to beware of anyone who avoids answering questions and just tries to "set the appointment." You want your salesperson to gladly



email you an itemized price quote that includes all fees, add-ons and your out-the-door cost.

2 Try an online direct retailer. Carvana and Vroom are two retailers that provide upfront pricing, including an itemized list of all taxes, title, and license fees calculated based on your ZIP code. And they deliver the car right to your doorstep. The companies claim they don't have overhead from maintaining brick-and-mortar dealerships. □

— with 1 in 5 going hungry because they don't have enough money — a recent Alzheimer's Association survey found.

Joan Swirsky — a registered nurse specialist and New York-certified psychotherapist, knows these realities all too well. In a new book, *The Caregiver's Survival Guide*, she lays out key coping strategies for individuals providing support for relatives and friends.

The book is a practical how-to guide for people who are taking care of elderly parents and ailing spouses, disabled children, vets from Iraq and Afghanistan, and partners in the LGBT community who face daunting legal, financial, and psychological hurdles if they are not married.

The primary message of the book: Caregivers must take care of themselves, too.

"Before you were called upon to care for your child, spouse, partner or parent, you had a life — no doubt a vital life of relationships, activity, and interests," she tells Newsmax. "While the caregiving role may demand that you 'cut back' to some degree, don't let it force you to 'cut out' the things you love."

THE DEMANDS

Swirsky says she was driven to write the book — her 12th — to provide a practical roadmap to the legal, financial, mental, and physical challenges that millions of Americans face in caring for a sick or disabled loved one.

"[It] is a daunting job that few people are prepared or equipped for, but that millions of people are called upon to do, often while they're in the middle of living their own busy and complicated lives," she explains.

Swirsky says *The Caregiver's Survival Guide* relies heavily on her personal and professional experiences — as the mother of a

Alzheimer's Care Poses Unique Challenges

Alzheimer's disease now strikes 5 million Americans — a number that is projected to more than triple by 2050. That means that not only is the nation facing an explosion of dementia cases, it is also up against a rise in the number of family members who must care for those individuals.

Dr. Zaldy Tan, medical director of the UCLA Alzheimer's and Dementia Care Program, explains that the memory-robbing condition poses unique challenges for caregivers.

"Care giving has become more diverse and will continue to be. Younger family members are also taking on the role as parents age, and oftentimes care giving is shared across different generations," says Tan. "We are all potential caregivers . . . should all be prepared to step into that role."

Tan offers the following five tips for caring for someone with Alzheimer's:

>> Understand the disease. Dementia patients may experience many phases of their disease, each with distinct challenges. Better understanding the progression can help you anticipate the unique needs of your loved one.

>> Be prepared. Many caregivers are not prepared for the role

that is suddenly thrust upon them. Get up to speed by accessing info available online through Alzheimer's support groups and organizations like the UCLA Alzheimer's and Dementia Care Program.

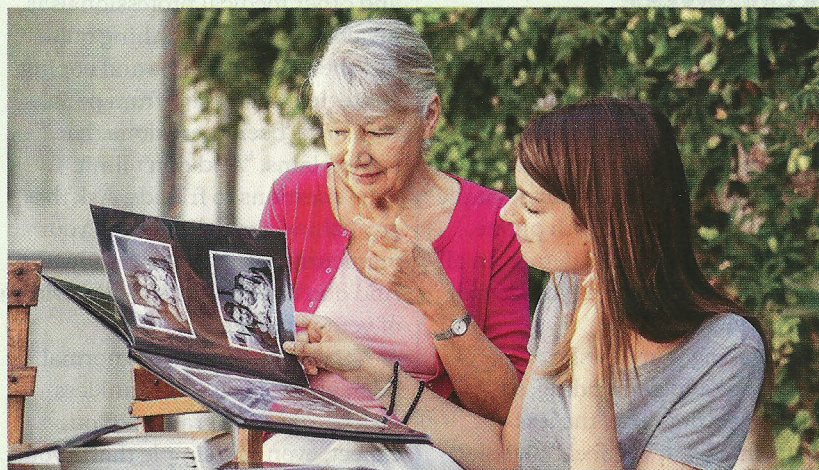
>> Remain vigilant. Alzheimer's caregiving is a 24/7 job and there's always a risk of a patient

wandering, falling, or getting into some other trouble. Caregivers should remain vigilant because accidents can happen at any time.

>> Ask for support. It's important for caregivers to share their stories with others, and seek support from individuals who've been through the experience. Many times, the best experts with the most useful advice are those who have gone through this before and can share the techniques they developed to help them in their journey.

>> Build a team of helpers. Approach the role of caregiver as the head of a team and rely on others (family and friends) for support — for your loved one and yourself.

For more information: Visit AARP.org/Caregiving for practical tools and guides.



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— Joan Swirsky



PROACTIVE CARE Be sure to address all concerns with professional staff, especially visiting nurses. They are better suited to providing advice on help for dementia patients.

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disabled child, a nurse, a health-and-science writer, and a practicing psychotherapist. Swirsky says there are many ways to get prepared.

TOP FIVE RECOMMENDATIONS FOR CAREGIVERS:

» **Get organized.** Buy a file box or create a computer file with folders that include a “plan of action” (how you plan to take the best possible care of your relative); key contacts (doctors, lawyers, accountants, family members, and friends, with phone, fax, and email info); and details on all medications and dosages your loved one is taking.

“Caregiving is endlessly complicated and demanding, so the more you organize, the less overwhelmed you will feel,” Swirsky notes.

» **Consult other caregivers.** Talk to people you know who have been caregivers themselves. Ask how they dealt with their own challenges. Often, they have helpful hints about how they managed their own struggles.

“While the expertise of doctors and other medical professionals is invaluable, there is nothing quite like the advice and tips and coping strategies you receive from people who have ‘been there/done that,’” she explains. “And don’t limit your questions to friends. Ask the guy behind the deli counter, your manicurist, waitress, or handyman. And don’t hesitate to seek the wisdom of your clergy person.”

» **Accept your anger.** It’s normal. “Caregiving is often a thankless task because the gratitude you expect, even in a simple thank you, is often not forthcoming,” Swirsky

notes. “Whether you are caring for a compromised child, a heroic but gravely injured veteran, a once-loving spouse now felled by a stroke, or a parent you cherish, the conditions they suffer from can make them oblivious to your loving care.

“To cope, you can commiserate with friends, laugh about it over drinks, or see a psychotherapist for a few visits to learn how to use your anger creatively instead of letting it eat you up.”

» **Address depression you may experience.** Most caregivers say it’s unbearably sad to see the people they love most in the world in a state of disability or decline, so depression is a very common experience. But there’s no need to suffer in silence; in fact, withdrawing and letting depression fester can make it worse.

“The best coping strategy is to talk to people who have been there or to ventilate to a therapist who ‘gets’ the nature of the caregiving role,” she says.

» **Don’t abandon yourself.** Caregivers face the risk of becoming lost in their role of providing support to a loved one — making their lives only about providing care and setting aside their own health and well-being.

But it’s important to maintain a vital life outside of that caregiving role — involving friends, relatives, hobbies, activities, interests, career pursuits, and other elements of life that are important to you.

Make time for yourself by getting professional help or asking a friend or family member to lend a hand, Swirsky says.

“Ask people to help you with the caregiving tasks or get a ‘babysitter’ who allows you to continue your own life,” she advises. “If you are satisfied, the person you’re caring for will be satisfied. Simple as that.” □

For more information: CanadaFreePress.com/Article/The-Caregivers-Survival-Guide