

LifeWork Family

Monthly work/life news for UAW-Represented DaimlerChrysler Workers

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Brought to you by the Circle of Life Committee

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TEN TIPS TO HELP YOU SAVE MONEY

Need to save money, but don't know how to get started?

1. Pay yourself every week. This might seem silly but don't underestimate the power of saving \$25 to \$50 per week. If you pay yourself \$25 per week, in two years you will have saved \$2,600, and that's not counting any interest you might make.
2. Don't shop. This tip can save you hundreds or even thousands of dollars a year. Before you buy anything, ask yourself this question: Do I really need this item or do I just want it? Chances are you just want it, but you can do just as well without it. Don't chuck out the money for unnecessary items. This is one of the biggest foes of saving.
3. Use only your bank's ATMs. This might not seem like such a big deal, but if you use your ATM card five times a month at ATM machines not belonging to your bank, you likely will be charged at least \$3.50 for each transaction. Five of those per month for a year add up to \$210. So stick with your bank's own machines.
4. Track your spending. Log your spending habits for one week. Find out what exactly you do with your money. Write down everything, even what you spend on candy bars and sodas. This should give you a good picture of what is happening to your money.
5. Lower your credit card balances. If you have credit card debt, work on reducing it as quickly as possible. That way you won't be paying up to 19 percent interest on the balance. Pay those bills and get them down to a reasonable amount, or eliminate them completely if possible.
6. Use your debit card and not your credit card. That way the items are already paid for and you won't be tempted to put off paying the bill later and accumulating debt.
7. If you change your job, rollover your 401(k), don't cash it out. The government will charge you anywhere from 40 percent to 60 percent for



cashing out your account. Leave it alone if you can.

for emergencies and establishing your credit is fine (depending on your level of self-control).

8. Avoid getting too many credit cards. More than three is probably too many. Keeping credit cards

9. Keep an eye on your credit report and if there's a problem take care of it right away.

Review, revise, and retry. Once you have tried these money saving ideas, then **review** what is working and what is not. **Revise** your plan to work more efficiently for you. And **retry** some of the techniques and see if you can get them to work better the second time around.

—adapted from www.savingsecrets.com

COMMUNICATING WITH YOUR AGING PARENT'S PHYSICIAN

Physicians are a vital part of your aging parent's healthcare. It is therefore crucial that you and your parent feel comfortable communicating questions and concerns to the appropriate physician.

Part of a Team - Reporting Symptoms

If you are your parent's primary caregiver, you are an integral part of a team. As part of a team, you must share information to ensure that your parent receives the best possible care. For example, if your elder is becoming confused or forgetful, it can be related to the onset of dementia, or it can be the effects of dehydration, over-medication, depression or nothing special—perhaps they have always been somewhat forgetful. Do not assume that erratic behavior is linked to getting older because often symptoms are related to something.

Sharing Information - Understanding Diagnosis and Prognosis

You and your parent have the right and responsibility to understand your parent's condition including both diagnosis and prognosis. In addition, it is crucial for both of you to understand and participate in all treatment decisions. Most of us have not been encouraged to communicate and/or question physicians—a tendency that must be overcome.

A treating physician should be able to describe the options available and any potential side effects of any treatment. Further, a physician can recommend literature that explains, in-depth, various treatment options and their track records of success. Below are questions you should ask your parent's physician when a treatment or procedure has been recommended.

When asking these questions, make sure that you are satisfied with the responses. If not, ask for clarification, because clarity is vital.

- Why is this test, treatment, or procedure being recommended at this time?
- Is this test, treatment, or procedure absolutely necessary? What are some of the other options available?
- What are the next steps?
- What are the risks and benefits from the test, treatment, or procedure?
- What are the ramifications if the test, treatment, or procedure is not done?
- How much will this cost, and how much is covered by Medicare or my insurance?
- Are there any experimental tests, treatments, or procedures available?

While it is important for you to be able to communicate with your parent's physician, it is equally important for your parent to do the same. Support and encourage them to do so and when necessary intervene on your parent's behalf.

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KEEPING YOUR KIDS HEALTHY

Look to the *WorkLifeExpress* website to download more ideas such as our tip sheet on *Summertime Safety* or more tips for nutrition and exercise for all ages. —Editor

One in four Americans is overweight. That number is true for kids, too. Here's how to start your kids off with some good health habits.

- Make family exercise outings a regular and mandatory activity. Take a family bike trip. Play a family game of touch football. Take everyone swimming or just run a race in the yard or a park.
- Encourage hobbies. Most kids complain about being bored. Keep your kids engaged. Playing a musical instrument, taking karate lessons, playing on a sports team or even just taking them to the library can be a good thing.
- Let them run. Many of the activities kids want to do are sedentary. You may need to encourage or enforce periods of physical activity. Surfing the Net and playing computer games won't help your children keep physically fit. Encourage them to play tag, Frisbee, kick the can—anything that keeps them moving.
- Don't put children on a diet. Instead, serve healthy meals and snacks. Pack their lunches so that they aren't dining on chips and candy bars at the school cafeteria.



Adapted from www.health.family.org

WHAT'S NEW!

The Circle of Life Committee congratulates Charlotte Rossi on her newly appointed role as Administrative Assistant to Ron Gettlefinger. Rich Martin will replace Charlotte as the new Coordinator and work jointly with Valerie Brannas, DaimlerChrysler, Coordinator for all Circle of Life programs.

The Circle of Life Committee also welcomes Karin Hughes who replaces Colleen McBrady as the Personnel Programs Administrator. Karin will jointly administer Circle of Life programs with Phyllis Johnson, UAW, International Representative.

Collectively, Rich, Valerie, Phyllis, and Karin will team up to bring work/life programs to benefit and improve daily lives of UAW-represented DaimlerChrysler workers.