

## Balanced Living - April 2017

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### Help for When You're Grieving



A loved one leaves on a military assignment, divorce papers are signed, a parent or a favorite pet passes away...

"Any loss -- and even an impending loss -- can bring on feelings of grief," according to Karl Goodkin, M.D., Ph.D., professor of psychiatry and behavioral sciences and professor of neurology at the University of Miami School of Medicine in Miami, Fla., and professor of psychology at the University of Miami Graduate School.

The grief process often brings with it shock or emotional numbness, followed by feelings of depression, anger, guilt or helplessness. Grieving always hurts, but it's not a bad thing, Dr. Goodkin says. It's a very normal and necessary process for adjusting to difficult life changes.

### Healthy grieving

"Most people seem to be able to process loss on their own, not just within their own thinking and coping, but also by getting support from their family, friends and personal social networks," says Dr. Goodkin. "Tapping into social support at this time is perhaps the best predictor for adjusting to loss in a healthy way."

Grief usually moves through five stages:

- Denial or disbelief
- Anger or guilt
- Bargaining
- Depression or sadness
- Acceptance

Some of these stages can occur at the same time. Not all people who grieve experience all of these stages.

Other symptoms of grief include sleep problems, appetite changes and difficulty getting back to work.

With healthful grieving, one can:

- Resolve loss-related stress.
- Give meaning to the loss and to the place the relationship held for oneself.
- Begin looking toward the future.
- Start looking for others who might replace some of the lost aspects of the relationship.

### Getting help

Some people do get stuck in the process, Dr. Goodkin says, and that's why grief-specific treatment can help.

According to Dr. Goodkin, people with the following symptoms of "complicated grief" may benefit from treatment:

- Persistent guilt feelings regarding actions taken or not taken at the time of death.
- A morbid preoccupation with self-worthlessness.
- A severe slowing down of one's thoughts and overall activity.
- Hallucinations, other than thinking one might be in connection with the deceased, or briefly hearing the voice of the deceased.

Grief can lead to depression or abuse of alcohol or drugs. Grief that lasts for more than two months and makes it difficult to deal with daily life may indicate a more serious problem.

Treatment options for unresolved grief include:

- Group psychotherapy sessions designed specifically for bereavement. Guided by a leader with grief expertise, these groups provide a non-threatening structure for talking about one's loss, expressing one's feelings, benefiting from the social support offered by the group, and learning to move on in healthful ways. "Many general mental health counselors will say they're capable of addressing death and dying issues," Dr. Goodkin says. "That can be true, but working with someone who has grief expertise can make a big difference in a person's long-term recovery."

- Individual psychotherapy. Private counseling can be helpful for people who are dealing with deeper emotional issues not related solely to the recently experienced loss. It is also recommended when privacy issues related to the circumstances of the loss would prevent the person from speaking up within a group.
- Antidepressant or anti-anxiety medications. Drugs can often help when combined with psychotherapy. By improving mental health symptoms, medications can aid the person in moving through the grieving process more quickly.

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## How to Help Your Kids Avoid Type 2 Diabetes

Until recently, type 2 diabetes was also known as adult-onset diabetes. Now, the adult-onset prefix has been dropped because so many children are developing the condition -- the metabolic disorder that results when the body can't make enough or properly use insulin, the hormone that helps convert glucose into energy the body can use.

"In the early 1990s, 2 to 4 percent of our patients were children with type 2 diabetes," says Francine Kaufmanns, M.D., a spokeswoman with the American Diabetes Association and head of the division of endocrinology at Children's Hospital of Los Angeles. "Now, it may be up to 25 percent."

Likely, similar statistics hold true for other diabetes centers across the country.

In general, those with type 2 diabetes have abnormally high levels of circulating glucose (blood sugar) because their pancreas either produces little or no insulin or their bodies are resistant to insulin. (Insulin is the hormone that transports the glucose into the body's cells.) This resistance makes it difficult for the insulin to get glucose into the cells of the body. Like adults with type 2 diabetes, children with the condition are at increased risk for serious health problems, such as heart disease, kidney disease and blindness, later in life.

Type 2 diabetes has an inherited component. Still, biology isn't destiny.

"To get type 2 diabetes, you also have to have an environmental trigger," says Dr. Kaufmanns. "For most kids, that environmental trigger is obesity."

Weight gain (fat), especially in the abdomen, increases the body's demand for insulin and interferes with the body's ability to use it properly.

"To prevent type 2 diabetes, help your children stay fit and avoid becoming overweight," says Dr. Kaufmanns. "Being of normal weight doesn't stress the pancreas as much and exercise helps the body become more efficient at using glucose."

Certain racial and ethnic groups are at higher risk for developing type 2 diabetes. These include African Americans, American Indians, Hispanic Americans and some Americans with Asian or Pacific Island backgrounds.

### Be a role model

Helping kids stay lean and fit is a tall order, considering that twice as many children and adolescents are overweight or obese compared with 30 years ago, according to 2004 statistics from the Centers for Disease Control and Prevention.

"The problem is kids are bombarded with messages from television commercials to want junk food, to not understand what a portion size is and to drink sugar-containing beverages like soda," says Dr. Kaufmanns. "And many schools promote excess weight by allowing in-school vending machines and eliminating physical education classes. As a result, there's little opportunity for many children to get meaningful amounts of exercise."

Still, you can help your kids keep their weight in check. In fact, your encouragement and actions may be the only thing they've got to counteract societal messages that promote weight gain.

"As a parent, you're your child's first teacher," says Sheah Rarback, R.D., a spokeswoman for the American Dietetic Association and director of nutrition at the Mailman Center for Child Development in Miami.

All told, your example carries a lot of importance, so make sure you practice what you preach. To get your kids into the exercise habit, for example, do what you want your kids to do rather than just urging them to go outside and play.

Participating as a family in lifestyle kinds of exercise, such as bike riding, hiking, walking, running, basketball and tennis -- fun activities that can carry over into adulthood -- or even just playing in the park sends a strong message.

"Your kids will associate being active with fun times with the family. By virtue of your example and participation, exercise will become something they want to do," says Dr. Rarback.

### Eat dinner together

Likewise, to expand your children's palates and help them learn to make healthful food choices, which, in turn, can help them avoid obesity, "make family meal time a priority at least a few times a week," says Dr. Rarback.

Why is this so important? "At family dinners, children are often exposed to a greater variety of foods and they see other family members enjoying them," says Dr. Rarback.

Not only will they eat by example, but new foods also will become less foreign when everyone has some. Of course, you may have to serve a new food 10 times before your children will try it. But don't give up -- or make an issue out of eating it either.

"Your job is to present the food -- not push it," says Dr. Rarback. To increase the likelihood your children will try a new food, have them help you select it in the supermarket and prepare it at home. If they don't like a new food, experiment with different preparations.

"Some children don't like cooked carrots, other don't like raw. Some like carrots cut in strips, some cut in circles," says Dr. Rarback.

### Don't serve family style

To help your children get in touch with their hunger cues so they learn to stop eating when they're full, don't serve meals family style.

"The scent and appearance of the food on the table can entice kids to have seconds, even if they're no longer hungry," says Dr. Rarback. "Instead, portion out food on the plates in the kitchen and bring it to the table."

Also, model proper portion sizes yourself and let your kids know if they want more, they can have some if they're still hungry.

### Temper TV watching and eating

When it comes to weight gain, watching TV has a bad reputation -- and for good reason.

"A simple habit like eating in front of the television can become a conditioned response," says Dr. Rarback. If your kids snack while watching cartoons, for example, eventually, the cartoons themselves will make them hungry.

To avoid this fattening habit, "restrict eating, including snacks, to the dining room or kitchen table," advises Dr. Rarback. "And be sure to have healthy snack-foods available."

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## Dealing with Debt

Are you having trouble paying your bills? Are you getting dunning notices from creditors? Are your accounts being turned over to debt collectors? Are you worried about losing your home or your car?

You're not alone. Many people face financial crises at some time in their lives. Whether the crisis is caused by personal or family illness, the loss of a job, or simple overspending, it can seem overwhelming. But your financial situation doesn't have to go from bad to worse.

Consider these options:

- Realistic budgeting
- Credit counseling from a reputable organization
- Debt consolidation

- Bankruptcy

How do you know which will work best for you? It depends on your level of debt, your level of discipline and your prospects for the future.

### Developing a Budget

The first step toward taking control of your financial situation is to do a realistic assessment of how much money comes in and how much money you spend. Start by listing your income from all sources. Then, list your "fixed" expenses – those that are the same each month – such as your mortgage payments or rent, car payments, and insurance premiums. Next, list the expenses that vary, such as entertainment, recreation, or clothing.

Writing down all your expenses – even those that seem insignificant – is a helpful way to track your spending patterns, identify the expenses that are necessary, and prioritize the rest. The goal is to make sure you can make ends meet on the basics: housing, food, health care, insurance and education.

Your public library has information about budgeting and money management. Low-cost budgeting counseling services that can help you analyze your income and expenses and develop a budget and spending plan also are available in most communities. Check your Yellow Pages or contact your local bank or consumer protection office for information about them. In addition, many universities, military bases, credit unions, and housing authorities operate nonprofit financial counseling programs.

### Contacting Your Creditors

Contact your creditors immediately if you're having trouble making ends meet. Tell them why it's difficult for you, and try to work out a modified payment plan that reduces your payments to a more manageable level. Don't wait until your accounts have been turned over to a debt collector. At that point, the creditors have given up on you.

### Dealing with Debt Collectors

The Fair Debt Collection Practices Act is the federal law that dictates how and when a debt collector may contact you. A debt collector may not:

- Call you before 8 a.m. or after 9 p.m.
- Call you at work if the collector knows that your employer doesn't approve of the calls
- Harass you
- Make false statements
- Use unfair practices when they try to collect a debt

Debt collectors must honor a written request from you to stop further contact.

### Credit Counseling

If you aren't disciplined enough to create a workable budget and stick to it, can't work out a repayment plan with your creditors, or can't keep track of mounting bills, consider contacting a credit counseling service.

Your creditors may be willing to accept reduced payments if you enter into a debt repayment plan with a reputable organization. In these plans, you deposit money each month with the credit counseling service, which in turn pays your creditors.

A successful repayment plan requires you to make regular, timely payments, and could take 48 months or longer to complete. Some credit counseling services charge little or nothing for managing the plan; others charge a monthly fee that could add up to a significant charge over time. Some credit counseling services are funded, in part, by contributions from creditors.

While a debt repayment plan can eliminate much of the stress that comes from dealing with creditors and overdue bills, it doesn't mean you can forget about your debts. You still are responsible for:

- Paying any creditors whose debts are not included in the plan
- Reviewing monthly statements from your creditors to make sure your payments have been received
- Making sure that your billing statements reflect any agreement your creditors made to lower or eliminate interest and finance charges, or waive late fees

A debt repayment plan doesn't erase your negative credit history. Accurate information about your accounts can stay on your credit report for up to seven years. A demonstrated pattern of timely payments, however, will help you get credit in the future.

## Auto and Home Loans

Debt repayment plans usually cover unsecured debt. Your auto and home loan, which are considered secured debt, may not be included. You must continue to make payments to these creditors directly.

Most automobile financing agreements allow a creditor to repossess your car any time you're in default. No notice is required. If your car is repossessed, you may have to pay the full balance due on the loan, as well as towing and storage costs, to get it back. If you can't do this, the creditor may sell the car. If you see default approaching, you may be better off selling the car yourself and paying off the debt: you would avoid the added costs of repossession and a negative entry on your credit report.

If you fall behind on your mortgage, contact your lender immediately to avoid foreclosure. Most lenders are willing to work with you if they believe you're acting in good faith and the situation is temporary. Some lenders may reduce or suspend your payments for a short time. When you resume regular payments, though, you may have to pay an additional amount toward the past due total. Other lenders may agree to change the terms of the mortgage by extending the repayment period to reduce the monthly debt.

If you and your lender cannot work out a plan, contact a housing counseling agency.

## Debt Consolidation

You may be able to lower your cost of credit by consolidating your debts through a second mortgage or a home equity line of credit. But think carefully before taking this on. These loans require your home as collateral. If you can't make the payments – or if the payments are late – you could lose your home.

The costs of these consolidation loans can add up. In addition to interest on the loan, you pay "points." Typically, one point is equal to one percent of the amount you borrow. Still, these loans may provide certain tax advantages that are not available with other kinds of credit.

## Bankruptcy

Personal bankruptcy is generally considered the debt management tool of last resort because the results are long-lasting and far-reaching. A bankruptcy stays on your credit report for 10 years, making it difficult to acquire credit, buy a home, get life insurance, or sometimes land a job. However, it's a legal procedure that offers a fresh start for people who can't satisfy their debts. Individuals who follow the bankruptcy rules receive a discharge – a court order that says they do not have to repay certain debts.

There are two primary types of personal bankruptcy: Chapter 13 and Chapter 7. Each must be filed in federal bankruptcy court.

Both types of bankruptcy may get rid of unsecured debts and stop:

- Foreclosures
- Repossessions
- Garnishments
- Utility shut-offs
- Debt collection activities

Both also provide exemptions that allow you to keep certain assets, although exemption amounts vary.

Personal bankruptcy usually does not erase:

- Child support
- Alimony
- Fines
- Taxes
- Most student loan obligations

Also, unless you have an acceptable plan to catch up on your debt under Chapter 13, bankruptcy usually does not allow you to keep property when your creditor has an unpaid mortgage or lien on it.