

# ELDER LAW *Update*

NEWS AND IMPORTANT INFORMATION FOR SENIORS AND THEIR FAMILIES



## As Part of National Family Caregivers Month, Caregivers Should Remember to Care for Themselves

### In This Issue Fourth Quarter 2020

- As Part of National Family Caregivers Month, Caregivers Should Remember to Care for Themselves.....Page 1
- Giving to Charity Wisely During the Holidays .....Page 2
- Happy Holidays.....Page 4

November is National Family Caregivers Month. It is a time to honor those who provide care to ailing loved ones, and to remind caregivers about the importance of caring for themselves.

Caregivers often devote so much time and energy to caring for a loved one that they fall victim to what is known as caregiver burnout. Caregiver burnout can be defined as a state of physical and emotional exhaustion that may lead to a change in attitude, from positive and caring to negative and unconcerned. Sadly, many caregivers actually feel guilty if they spend time on themselves rather than focusing all of their energy on caring for their loved one.

If you are serving as the family caregiver, you must understand the difficulty of your role and recognize the signs that you may be approaching burnout, which include:

- Feeling exhausted most of the time, even after a full night's sleep
- Feeling like the most important thing in your life is caregiving but you don't get any satisfaction from it
- Finding it virtually impossible to simply relax
- Becoming increasingly impatient with the loved one for whom you are providing care
- Frequently feeling helpless, and sometimes, even hopeless

**Cont.**





## As Part of National Family Caregivers Month, Caregivers Should Remember to Care for Themselves (Cont.)

If you are experiencing feelings like these, and you didn't feel this way until you began serving as family caregiver, you may be approaching burnout.

So, what can you do about it? First, you must understand that your feelings are not unusual. Caregiver burnout is much more common than you might think. This should come as no surprise given that 40 million Americans provide unpaid care to another adult and providing adequate care requires a tremendous amount of time and energy.

Here are some steps you can take if you believe you might be suffering from caregiver burnout:

- Learn as much as you can about your loved one's illness and how to care for it. The more you know, the more effective you'll be and the better you'll feel about your efforts
- Recognize your limits. This involves taking a more realistic approach to how much time and effort you can give your loved one. Then, be sure to express those limits to doctors and other family members
- Learn to accept how you feel about the responsibilities of being a caregiver. Anger, fear, resentment, guilt, helplessness, grief—all of these emotions and more are commonly experienced by caregivers

- Talk to people about your feelings. Keeping your emotions bottled up doesn't do you or the person you are caring for any good. Confiding in friends and family members can provide a sense of relief and help you overcome feelings of isolation
- Seek support from other caregivers. Accept offers of help and suggest specific things people can do to help you
- Be open to new technologies that can help you care for your loved one
- Give yourself credit for doing the best you can in an extremely difficult situation

Support is available from people who understand what you are going through. You'll find support groups within the community online, in the phone book, through your physician, and from organizations associated with the health problem of the loved one under your care. Good places to start are your local chapter of AARP and agencies such as Family Caregiver Alliance.





# *Giving to Charity Wisely During the Holidays*



As we enter the holiday season, many of us will consider making gifts to charity. It is estimated that nonprofits receive 40 percent of their annual donations between Thanksgiving and New Year's Day.

If you are thinking about giving to charity this season, the Better Business Bureau (BBB) Wise Giving Alliance offers the following tips to help ensure your gift goes to legitimate organizations and does the most good.

## **BEWARE OF SIMILAR NAMES**

Charities seeking support for the same cause often have similar names. Before making a donation, be sure you have the exact name of the charity to avoid a case of mistaken identity.

## **REVIEW THE CHARITY'S WEBSITE CAREFULLY**

A responsible charity should have a website that provides the following information: its mission and programs, measurable goals, and concrete descriptions of its achievements. In addition, you should be able to find information about the charity's finances. Bear in mind that the type of work a charity does will impact its costs.

## **BE CAUTIOUS ABOUT HIGHLY EMOTIONAL APPEALS**

Marketers sometimes exploit the holidays and create highly emotional pleas to donors. Try not to make an impulse decision based purely on emotion. Instead, do some research to verify that the charity in question is legitimate and operates ethically.

## **THINK TWICE BEFORE GIVING TO UNFAMILIAR ORGANIZATIONS REQUESTING DONATIONS OUTSIDE PUBLIC BUILDINGS**

The holidays also bring a higher number of donation requests from people standing in front malls, grocery stores, and other public property.

If you are not familiar with the organization, don't succumb to pressure to make an immediate giving decision.

## **WHEN IN DOUBT, CHECK WITH STATE CHARITY OFFICIALS**

In many states, charities must register with the office of the attorney general before soliciting donations. Checking with the appropriate office in your state is an easy way to determine whether or not an organization is legitimate. You can find this information on the National Association of State Charity Officials (NASCO) website. ([HTTPS://WWW.NASCONET.ORG](https://www.nasconet.org).)

## **AVOID CHARITIES THAT DO NOT DISCLOSE REQUESTED INFORMATION TO BBB**

Even though participation is voluntary, charities that do not disclose any of the information requested by BBB WGA should raise a red flag. To find out if the charity you have in mind has provided requested information, visit Give.org. ([HTTPS://GIVE.ORG](https://give.org).)

## **RESEARCH A CHARITY'S TAX STATUS**

Do not assume that every organization claiming to do good is a tax-exempt charity. You can check an organization's tax status with the IRS Tax Exempt Organization Search tool.

([HTTPS://WWW.IRS.GOV/CHARITIES-NON-PROFITS/TAX-EXEMPT-ORGANIZATION-SEARCH](https://www.irs.gov/charities-non-profits/tax-exempt-organization-search).)

Charitable giving allows you to assist the people and organizations that have come to mean the most to you over the course of your life. It represents a thoughtful expression of your values and can ensure your legacy for generations to come. When done properly, it can also create an income stream and, if you are itemizing deductions, lower your taxes. We welcome the opportunity to make gifting part of your overall estate plan. Simply contact us to discuss your particular charitable goals.

## HAPPY HOLIDAYS!



Dear Clients, Colleagues, and Friends.

Team Russo sends you and your families our warmest thoughts and very best wishes this Holiday Season.

2020 has been a challenging year for all of us and we thank you for making our Holiday Season bright.

We wish you all much Health, Happiness, Peace, and Joy in the New Year.



H A P P Y   H O L I D A Y S !

*The Partners and Staff at Russo Law Group*

