

MAXIMIZING YOUR RETIREMENT YOU HAVE THE TOOLS

Current polls show that Americans are worried more than ever before about not having enough money for their retirement years. In this age of insecurity regarding the state of social security and vanishing pensions this is understandable.

Bob Busby of Los Angeles based MaxRetirement Associates (866-437-1329) says the very first thing everyone should do is coordinate their benefits. "Most people have a mortgage, life insurance, disability insurance and health benefits yet are unaware that by coordinating these correctly they can maximize their future retirement income and improve their quality of life."

However, even a smart retirement plan can be derailed by healthcare costs.

According to findings from a recent Harvard University study costly illnesses trigger about half of all personal bankruptcies, and most of those who go bankrupt because of medical problems have health insurance.

There are programs that can help with any number of out of pocket health expenses such as copayments, deductibles, and especially loss of earning power which can happen to both husband and wife if the healthy one has to take care of the other. How long could you continue comfortably without your paycheck? "We advise all of our clients to have a program in place for such an occurrence" says Mr. Busby. "We also recommend having a life insurance policy that provides 'living benefits' which means benefits that can pay you while you are still alive instead of paying only after you are gone."

Are you taking full advantage of the financial tools you already have in place? Doing so now can help ensure that your retirement years are just that.

For more information,
contact a consultant at
MaxRetirement Associates
(866) 437-1329



Lindsey's Story:

I found out I was pregnant with twins at my first check up with the infertility doctor a few weeks into my pregnancy. When I met with my obstetrician, she told I would probably need bedrest starting at 26 weeks. I thought, "This won't happen to me. This only happens to other people."

I started to have light bleeding at 21 weeks and called the doctor. She sent me straight home to bedrest.

Being on bedrest is not an easy thing to just "do." I had to figure out the logistics. I was not allowed to go up and down stairs. I was only allowed to get up to use the toilet and to take a 5-minute shower once each day. If I even thought of getting out of bed more often than that, I started to worry about the consequences.

I was terrified of early labor. I worried about the babies. I wasn't able to exercise and was afraid of gaining excess weight. At the beginning of my bedrest I did not have a computer which, coupled with my condition, left me feeling totally isolated from the world. Sure, I had a phone, but I quickly grew tired of talking on the phone and having to rely on others for access to information and fun. My husband got me a laptop for Valentine's Day, which put me back in touch with the world.

The depression set in about 2 weeks into the whole bedrest situation. The monotony got to me. I got tired staring at the same four walls. I felt really unattractive. I

didn't wash my hair much. I did no makeup. I felt awful.

Once I was back online, I avoid articles about twins, since so many stories deal with worst-case scenarios. Fashion magazines just upset me. I felt I was the size of a buffalo. I watched TV. The computer really helped me stay connected to the world but I still felt the isolation in my core. I missed friends' birthdays and special occasions.

I did not have the energy to socialize. I also felt like I did not have a life about. I just had too much time to think about my birth fears."

Bedrest is prescribed for a number of pregnancy-related complications. However, bedrest as an aid to overcome these problems is somewhat controversial. Recent studies question whether bedrest can even help prolong the length of pregnancy. While it is worthwhile to discuss with your doctor, that whatever he ultimately prescribes, you follow any and all of your doctor's instructions.

According to Lori Sunkin, a licensed Marriage and Family Therapist specializing in bedrest, isolation is one of the most difficult aspects of bedrest. She encourages her clients to spread out visits throughout the course of your bedrest. "Often women on bedrest have many visitors in the first week and then get forgotten a

As Lindsey found, a laptop computer can really cut down the isolation factor and allow a mother-to-be to do tasks many other moms take for granted, like registering for baby gifts and shopping for the baby. In addition, groups like Sidelines (sidelines.org) can help pair women on bedrest with others in the same situation. This way they can communicate through phone and email to cut down on the isolation. This can make a huge difference in depression outcomes.

Women on bedrest tend also to struggle with anxiety over the health of their babies and themselves. The time spent in isolation can exacerbate the situation. Since it is so important to follow your doctor's instructions, it will become necessary to find ways to distract yourself from obsessing, since it does not help the outcome.

Bedrest is also very difficult on relationships. It is important to encourage visits and reach out on the phone and via email to make sure you maintain these relationships that are so vital to your well-being.

Bedrest Logistics

There are many things you can do to help the bedrest experience go more smoothly.

- Keep within arm's reach: telephone, laptop computer with internet access, prepared food, pen, paper, hairbrushes, toiletries and emergency phone numbers.
- Take on a new sedentary hobby such as writing, knitting, or drawing.
- With your doctor's permission, work with a physical therapist who has experience working with women on bedrest. This can help avoid bedsores, back problems and even dangerous blood clots.
- Have someone move a television with a DVD player into the bedroom. You can subscribe to a service like Netflix that sends DVDs to your house.
- If your doctor allows, take a shower every day, put on makeup and wear different clothes during the day than you do to sleep at night. This will make you feel better.
- Create some structure in your day-to-day life.
- Connect with other women on bedrest through your ob/gyn or an organization like Sideline- (888) 447-4754.

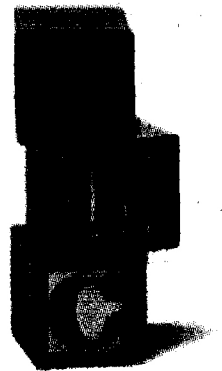
- Invite friends over to visit.
- Register online.
- Take on sedentary household tasks such as bill paying so you can feel like you are contributing to the household.
- Get professional help. Many therapists offer phone sessions, home visits, or even online therapy.

Lindsey gave birth to her twins at 33 weeks. They spent 2 weeks in the Neonatal Intensive Care Unit (NICU) before

they came home. She is now enjoying her healthy babies. While bedrest was extremely difficult hardship to go through, Lindsey says it was worth it.

Dr. Jenn Berman is a licensed Marriage Therapist in private practice in Los Angeles. Her column called "Dr. Jenn" won the 2004 Publication of America silver medal in Child Development and Parenting. You can find her giving advice Monday nights 10 to mid 11 PM (98.7 FM). For more information visit Jenn's website at www.DoctorJenn.com.

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