

July 2015 | A Special Supplement to
The Anson Record, The Cheraw Chronicle,
The Laurinburg Exchange & Richmond County Daily Journal



Family & Parenting

Managing Money
How to build your household budget

Mastering the Balancing Act
Tips for juggling work and family

**The Family That
Plays Together**
Weeknight activities the
whole family can enjoy



Household budget building how-to



The majority of families must live on budgets. Heads of households where money is no object may be able to spend at will, but many men and women must develop budgets so their families' everyday needs are fulfilled and so there is a safety net should an unforeseen situation arise and threaten family stability.

Building a budget can be a significant undertaking, but there is a method men and women can employ when developing a family budget to make that process go as smoothly as possible.

Gather pertinent documents. The first step toward building a household budget is to gather pertinent documents, such as earnings statements, utility bills, mortgage documents, and any other documents that can help you figure out your earnings and expenses.

Determine what's coming in and what's going out. When building a budget, you must determine how much income your household is generating and how much of that income is already earmarked for necessities like mortgage payments, car payments, etc. Make a list that includes an incoming and outgoing category for expenses, and make a separate category for outgoing expenses that are not necessities, such as the amount of money you spend each month on dining out. Peruse past bank statements to determine those discretionary expenses.

Determine which discretionary expenses

can be trimmed. Certain expenses, such as mortgage and car payments, are likely fixed. Unless you can refinance your mortgage to earn a lower monthly payment or pay off your car loan so you no longer have to make monthly payments, you probably need to examine your discretionary spending to find opportunities to save money. It's best that men and women working together to build a household budget come to a consensus on where to make cutbacks, as you don't want any resentment to build because one person was forced to sacrifice something important while the other was not. Be respectful of each other's concerns and plan on each of you making a sacrifice so resentment does not develop. Agree to make initial cutbacks a trial run that you will revisit in the near future to determine how the sacrifices are affecting your quality of life.

Prioritize paying down debt. One of the best ways to clear up money long-term is to eradicate debt, and consumer debt in particular. It is unrealistic to eradicate certain debts, like a mortgage, in the short-term. But consumer debt, which includes credit cards, tends to come with high interest rates, and carrying substantial consumer debt can negatively affect your credit rating. When attempting to pay off consumer debt, resolve to avoid using credit cards unless it's a genuine emergency and you don't have the cash to cover the associated expenses.

Periodically revisit your budget. Men and women should periodically revisit their household budgets to determine if their budgets



are effective and how those budgets are impacting life at home. Expect to make some minor tweaks whenever revisiting your budget, and don't be averse to making more significant changes if the budget is proving especially difficult on certain members of your household. Building a household budget is no small task. Men and women willing to work together and revisit their budgets every so often may find that such an approach eventually creates a more financially stable and enjoyable situation at home.

Safety guidelines for new parents

Welcoming a new child into a family dynamic requires certain adjustments on the part of family members. New parents have come to expect shortened sleep schedules as they handle early-morning feedings and babies who haven't quite adjusted to their parents' sleep/wake schedules. Parents soon learn another aspect of childcare that fills their days is safety. Keeping little ones safe, whether at home or on the go, becomes the utmost priority.

The Centers for Disease Control and Prevention's "Childhood Injury Report" indicates more than 12,000 children die each year in the United States from an unintentional injury. Injuries involving transportation, drowning and suffocation account for the largest number of accidental deaths among young children. One of the first safety steps parents can take is to become informed about common childhood injuries and statistics. Educating oneself about the potential for injury is the key to preventing accidents from occurring.

The next step is to take measures to childproof areas in and around the home. Various organizations, including Kids Health, the Consumer Product Safety Commission and the National Safety Council, recommend caregivers take the following safety measures.

- Use safety latches and locks for cabinets and drawers to keep children away from potentially harmful poisons and household items.
- Employ safety gates to prevent falls down stairs and to keep children from entering rooms that are not supervised or contain possible dangers.
- Keep track of baby's milestones, including when infants learn to pull themselves up in the crib. The crib mattress should be set to the lowest position and items removed so curious kids cannot climb out of the crib.
- Bathtubs are a common location for injury. Never leave a child unattended in a bath — even for a minute. Bathrooms can be made safer by installing a soft cover on the bath faucet head, using a secure and non-skid bath seat for the child and relying on a thermometer to check the temperature of the bath water.
- Use knob covers to prevent access to the stove. Always supervise children in and around the kitchen, where there are many hazards and hot surfaces.
- Use bolts or anchors to secure items like televisions, bookcases or dressers to the wall to prevent them from tipping over.
- Getting a shock is easy when babies with saliva-drenched fingers touch electrical outlets. Use safety plugs or special covers to prevent access.
- Make sure area rugs are secured with a nonskid backing and repair any tripping hazards so children do not fall while learning to walk.
- Drapery and blinds cords should be kept out of youngsters' reach. Window coverings that are cord-free are safer options.
- Parents can benefit by learning CPR and other first aid techniques. You never know when they might come in handy.
- Window guards and safety netting can prevent falls from windows, balconies, landings, and decks. Check these safety devices frequently to make sure they are still secure.
- Be sure to check that smoke and carbon monoxide alarms are functioning as they should and have fresh batteries.
- Create layers of protection around a swimming pool, which includes installing self-latching fences, alarms and safety covers.
- Make a first aid kit and store emergency instructions inside. Post important phone numbers close to a land line phone or program them into a mobile phone.
- Use corner guards to protect young heads from falls against furniture or fireplace hearths.

These are just some of the safety measures parents can take to safeguard their young children from injury at home. Kids' pediatricians also may have other information that can help prevent accidents and save lives.



How families can cut vacation costs

costs without sacrificing the quality of their vacations.

Stay closer to home. It may sound simple, but vacationing closer to home is perhaps the best way for families to save a substantial amount of money on their vacations. Airline tickets can take up a sizable portion of a family vacation budget, and once the plane touches down families may need to add the additional expense of rental cars so they can get around their destination and enjoy all its sights and sounds. But families who choose to vacation closer to home can take their own vehicles, paying only for gas instead of airline tickets, car rentals (including rental insurance) and gas. Find a location close to home that still offers everyone an escape, but one that's not far enough away that car travel will prove burdensome and exhausting.

Plan to make some of your own meals. Dining out is another considerable expense for families on vacation. Depending on the size of their families, parents may find

that their dining budgets will approach or even exceed the cost of air travel by the end of a single week. But parents can drastically reduce those costs by planning to make some their own meals while away on vacation. Bring along a couple of cereal boxes so breakfast is simple and inexpensive, and try to book accommodations equipped with kitchens or outdoor areas where the family can fire up a grill a few times during the week to save on costly dinner tabs.

Travel light. Families who must travel by air can trim some of the cost of flying by traveling light. Many airlines now charge fees for bags that exceed preestablished weight limits and may charge for additional baggage as well. Leave hefty jackets and extra footwear behind when traveling during the warmer months, as everyone can likely get by with just some lighter summer attire and less formal footwear. If traveling to a ski resort in

the winter, consider renting bulky skiing attire, including boots, so baggage limits are not exceeded.

Work with a travel agency that specializes in your locale. Many families may feel they can now plan their own vacations and save money, but planning through a travel agency may still be a family's best bet. When booking trips via a travel agency, families can often negotiate with a representative, who can work to tailor a vacation that fits families' budgets. Such negotiation is much more difficult when going it alone or working through a travel website. In addition, many travel agencies include tours and other attractions in the price of their packages, and that can be a great way to earn discounts to local sights and activities.

Travel is expensive, especially for parents traveling with kids in tow. But cost-conscious moms and dads can still plan relaxing and enjoyable vacations without breaking the bank.

Did you know?



Parents have long relied on coupons to help them reduce the cost of raising their families. While it might once have been necessary to scan grocery store circulars and break out the scissors to take advantage of store discounts, more and more consumers are now turning to digital coupons offered via their mobile devices to save money. According to eMarketer, a firm that covers digital marketing, media and commerce, the number of adults who redeem coupons via their mobile devices is expected to rise to roughly 104 million people by 2016. That's a significant uptick from the number of digital couponers in 2014, when a little more than 78.5 million adults took advantage of digital coupons offered via their mobile devices. The growing popularity of mobile coupons has sparked increased interest among marketers, as eMarketer projects that 44.5 percent of marketers will offer mobile coupons in 2016, compared to just 36.5 percent in 2014. Families looking to save money on their next shopping trip would be wise to take their mobile devices along with them.

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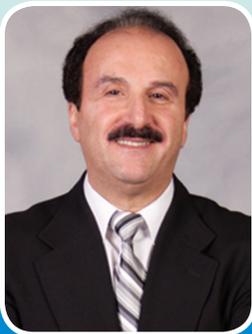
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Encourage a love of physical activity in youngsters



Parents who resolve to exercise with their children may find their youngsters more receptive to the daily physical activity they need to promote long-term health.

According to the United States Department of Health and Human Services, children and adolescents should engage in physical activity for 60 minutes or more each day. While fulfilling those requirements might not have been a problem for kids who grew up before the dawn of the Internet, nowadays kids are spending less time playing outside and more time on their computers or other devices.

That reality is problematic for parents who want their kids to embrace physical activity thanks to the positive impact that exercise can have on kids' physical and mental well-being. Parents hoping to instill a love of physical activity in their youngsters may find that taking a more active role by exercising with their kids is an effective way to get them off the couch and away from their computer screens.

Turn errands into exercise opportunities.

Many parents take their children along with them when running errands. When such errands don't necessarily require the use of a car, consider riding bicycles instead. Kids who otherwise don't enjoy errands may now find them more fun, all the while fulfilling their daily recommended quotas for exercise and spending quality time with their parents.

Include kids in your own athletic pursuits.

Parents might not be able to take younger kids along with them to the gym, but that does not mean your youngsters must be excluded from all of your athletic pursuits. If you have any upcoming athletic activities or challenges on your schedule, such as a new recreational sports season or community fun run or 5K, let kids tag

along as you train or practice. Parents of adolescents can inquire at their local gyms if they offer discounted memberships to teens. If so, take kids along with you on trips to the gym so they learn the value and benefits of daily strength and conditioning exercises.

Make more time to play. Parents may already have busy schedules, but finding time to play with their kids is a great way to get youngsters to embrace physical activity. Kids might be reluctant to shoot hoops in the driveway if no one is willing to join them, but they will likely be far more willing to do so if mom and dad are willing to play with them. This is not only a good way for parents to ensure their kids get enough exercise, but also a great and fun way for moms and dads to make time for physical activity.

Recognize that physical activity does not have to mean organized sports.

Some kids have no interest in team sports while others do not have the athletic ability to compete after a certain age. Parents who want their kids to exercise more should recognize that there are plenty of ways to be physically active that do not involve organized team sports. Hiking; riding bicycles; swimming at a nearby pool, lake or ocean; and even going for nightly walks are all physical activities that people of all ages and athletic abilities can enjoy. Physical activity is an important component of a healthy lifestyle. While getting kids to put down their tablets and gaming system remote controls may not be easy, parents who resolve to exercise with their children might find their youngsters more receptive to regular physical activity.

Conquering the clutter Cleanliness with kids is not impossible

Famed comedienne Phyllis Diller once said, "Cleaning your house while your kids are still growing is like shoveling the sidewalk before it stops snowing." Many parents realize that having children means their homes will be filled with a vast assortment of toys, clothing and other items that seemingly spend more time scattered across the family room floor than in children's bedrooms. Homes where young children lay their heads at night may not be as tidy as the photos lining home decorating magazine spreads. But while lived-in family homes may never be spotless, they do not have to be overrun with clutter, either. It's possible to find a happy balance with the right strategy and by investing in a few organizational products.

Work one room at a time.

Cleaning up cluttered homes can seem like a monumental effort when looking at clutter as a whole. But parents can do themselves a favor by choosing a starting point and tackling the project one room at a time. Find the room that needs the most work or a space where clutter causes the biggest headaches. Once you clean such rooms, you may discover extra motivation to move on to the others.

Resist the urge to wander.

One of the obstacles many people face when attempting to declutter a home is the tendency to remove an item from one room only to add it to the existing clutter in another room. For example, if a child's toy is in the living room, you may walk that toy up to the bedroom and get involved in tidying up the bedroom, leaving the mess behind in the living room. When organizing a home, stay in a particular room until that room is clean. Have designated bins or bags for items that need to be carried into another room, but only transfer such containers after a room has been cleaned.

Cull twice a year. Children accumulate the greatest number of new toys on birthdays and holidays. Set a schedule to go

through existing toys prior to these events and sort out the broken, old or seldom-used items. Donate these toys to preschools, afterschool programs, family support centers, or babysitting centers at your office or gym. Whatever can't be salvaged should be put into the trash or recycling bins.

Invest in storage cubes and bins. Toys that are easily accessible and seen are easier to find and put away. Develop a storage system that works for your family. Labeling bins with words (or pictures for children who can't yet read) helps children identify where things belong. Find a system that will have long-term functionality and grow with the family. Many stores sell storage bookcases that blend with home décor.

Tame the toys. Making too many items available at any given time can become overwhelming to children. Rotate toys rather than always buying new ones so that items will be fresh and interesting. Toys out of the rotation can be stored in a basement or attic. Belongings that are not requested or missed can be given away. Another idea is to create wishlists for birthdays and holidays. This way friends and relatives only buy what kids

want, rather than an array of toys that may just end up taking up space.

Get items off of the floor.

Any organizational system that can move items vertically is beneficial. Children will become accustomed to hanging things up rather than leaving belongings on the floor. Hooks, hangers and shelving mounted on walls, will free up precious floor space.

Choose furniture that serves double duty. Beds with drawers underneath or a toy chest that doubles as a bench can work well in spaces that need some clutter control.

Establish a school memory box. Parents can give each of their children a plastic bin where they can store memorable items from school. Not every assignment or drawing sent home needs to be kept. Reserve the memory box for those special things that have the most meaning.

Kids and clutter often go hand in hand. However, there are ways to keep the mess under control.



Various types of family caregivers



Working parents frequently rely on the services of nannies, daycare centers and babysitters to provide care for their children.

Data from Pew Research shows that, since 1965, mothers have almost tripled the amount of paid work they do each week, and dual-income households have become more the norm than the exception. Equal shares of working mothers and fathers say it is difficult to balance work and family responsibilities and often they feel rushed or pulled in different directions. Still, many working parents feel that remaining in the workforce is a necessity or beneficial for their families.

Busy parents often seek assistance to help manage their families' daily activities. Parents must weigh a host of factors when choosing among the various types of caregivers who specialize in looking after children.

Daycare

One of the first types of places working parents turn to when looking for caregivers for their children are neighborhood daycare centers. These generally licensed and state- or province-managed centers charge a tuition for enrollment in a set number of hours per week or month. Daycare centers may operate out of private buildings or be associated with churches, schools or community centers. Some daycare facilities are run out of private homes. Larger centers may have more flexible hours to coordinate with parents' schedules. Some daycare centers also may provide some measure of educational support to children in addition to general care, meals and entertainment. Daycare centers can be ideal places for childhood social interaction and give kids an early taste of traditional school environments.

Nanny

Some children flourish under the care of a nanny, or an individual who comes into a private residence to watch children from the comfort of the children's homes. While the primary job of the nanny is to be in charge of the children, according to the Nanny Network, some nannies may be willing to do other domestic activities related directly to the children they watch. This may include cleaning, laundry and shopping. Advantage to hiring a nanny are that the childcare comes to you and the nanny can provide more focused attention for a child than that afforded kids in group settings.

Au pair

An au pair is typically a young person from a different country who comes to work for a family in exchange for housing and a weekly salary. (Note: The term "au pair" also may pertain to

live-in domestic childcare providers.) Au pairs may be placed through an agency, which helps regulate and screen potential caregivers. Childcare provided by an au pair can be affordable because some costs are offset by the room and board provided. However, some au pairs also are given a certain portion of funds to be put toward educational expenses. Much like a nanny, an au pair can offer one-on-one interaction with a child and other household services as they relate to watching and managing the kids.

Babysitter

Parents often need a few hours here or there to bridge scheduling gaps in childcare. This is when a babysitter can be a good choice. A babysitter is often a young person who watches children for a few hours when parents are away from home. Many babysitters are family friends or neighbors with no special training in childcare. Yet, an increasing number are seeing the benefits of carrying CPR certification and other types of babysitting training offered through organizations like the Red Cross and Safe Sitter. According to the United States Department of Labor, while wages for many American workers have stagnated, babysitters have seen their wages rise exponentially, about nine times faster than inflation rates, since the early 1980s. Sitters may fetch anywhere from \$10 to \$17 per hour depending on their experience. High wages also are attracting older sitters to the babysitting pool. Working parents also have the option of relying on family members to care for their children, but this may not always be a viable long-term solution. Some families use a variety of caregiving solutions to fit their needs. Any care provider should be thoroughly screened and vetted to ensure kids' safety.



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Tips for grandparents helping to raise children

As retirement age approaches, many older adults envision themselves downsizing and moving to a quaint community to enjoy their golden years in as relaxing a fashion as possible. However, for a growing number of seniors, their retirement years are being spent helping to raise grandchildren. United States Census data from 2010 indicates 4.9 million American children are being raised solely by their grandparents. CanGrads, a National Kinship Support organization, says approximately 62,500 children are being raised by grandparents and other family in Canada. Many grandparents provide part-time care when their older children have to move back home with their families, as roughly 13 million children are now living in homes with their grandparents. Although being raised by grandparents may not be the ideal situation for all parties involved, such situations are a necessity for many families. Seniors who are once again thrown into the caregiver arena may need a crash course in childcare or a few pointers on parenting in the modern age.

Get the right equipment. Children certainly require a lot of gear, more than grandparents likely used when raising their own children. Certain safety requirements are in place to safeguard young children, and that often means investing in new cribs, car seats, high chairs, and other items. Grandparents should resist the temptation to use old items they may have kept in storage, as such items may no longer be safe and could put grandchildren at risk for injury.

Gather important documents. Grandparents should keep pertinent documents in one easily accessible place in their homes should an emergency arise. These include birth certificates, health immunization records, death certificates (if the child's parents are deceased), dental records, school papers, citizenship papers, and proof of income and assets.

Speak with an attorney. Lawyers can help grandparents wade through legal arrangements, such as filing for custody, guardianship or adoption. Options vary depending on where petitioners live, but lawyers can provide peace of mind to grandparents concerned about their grandkids' futures.

Investigate financial assistance. Seniors may not earn the income they once did and may be on assistance programs or living off of retirement savings. Grandparents who find themselves caring for a child may be eligible for financial assistance. The Temporary Assistance for Needy Families is a joint federal and state program that can provide need-based financial assistance. The AARP or the organization GrandFamilies may be able to put grandparents in touch with financial advisors in their areas.

Contact schools and daycare centers. School-aged children will need to be enrolled in school. Grandparents should contact the department of education where they live to learn about local school systems, especially when grandkids are moving in with their grandparents. Some grandparents can qualify for free or low-cost daycare, and such programs can be discussed with local Social Services offices. Enrollment in school or daycare can provide grandparents with much-needed free time during the day.



Find emotional support. Taking care of grandchildren is a full-time job. At times, grandparents may feel stressed or out of sorts. Having a strong support system available can help grandparents work through the peaks and valleys of this new and unexpected stage in life. Church- or community center-based counseling services may be available. Grandparents also can check with their healthcare providers to determine if counseling or therapy sessions are covered under their plans. Caring for grandchildren is a life-changing event. Although it can be fulfilling, it also requires a lot of energy and commitment. But grandparents needn't go it alone, as there are numerous resources available to seniors who suddenly find themselves caring for their grandchildren.

Understanding gestational diabetes



Many people are familiar with type 1 and type 2 diabetes, both of which are characterized by high blood glucose levels that can lead to additional health problems. Insulin injections, dietary changes, exercise, and medication may be needed to correct the ratio of sugar to insulin in the body. Another common form of diabetes may not

be as well-known as the others but can be a concern for expecting parents. Gestational diabetes, according to the American Diabetes Association, refers to the appearance of high blood sugar levels during pregnancy. Women who have never before been diagnosed with diabetes can experience elevated sugar levels while carrying a child. A 2014 analysis by the Centers for Disease Control and Prevention indicates the prevalence of gestational diabetes can be as high as 9 percent among pregnant women in the United States.

While doctors are not completely certain why gestational diabetes occurs, the National Institutes of Health notes that some doctors suspect pregnancy hormones produced in the placenta block naturally-occurring insulin from working effectively. When this occurs, glucose levels can spike. This problem is called insulin resistance, and women may need three times as much insulin at this time. Blood sugar usually returns to normal after delivery, but treatment may be necessary during pregnancy. Certain women are at a higher risk of

developing gestational diabetes than others. These include women older than 25 and those with a family history of diabetes. Excess weight or diabetes during a previous pregnancy also increases risk. Women who have delivered babies who weighed more than 9 pounds also have an elevated chance of gestational diabetes.

Although many women deliver healthy babies while dealing with gestational diabetes, poorly controlled gestational diabetes can hurt the unborn child. The ADA says extra blood glucose goes through the placenta, giving the baby high blood glucose levels and causing the baby's pancreas to make extra insulin to get rid of the blood glucose. Since the baby is getting more energy than it needs to grow and develop, the extra energy is stored as fat. An overweight baby may have difficulty exiting the birth canal, and a C-section may be necessary. Newborns with very low blood glucose levels at birth due to high insulin production are at a greater risk for breathing problems. Some babies born to mothers with gestational diabetes develop type 2 diabetes later in life. Gestational diabetes also can affect the

mother, who is at greater risk for high blood pressure and preeclampsia, a serious complication of pregnancy. Risk of diabetes in subsequent pregnancies or later in life also is greater among women who have had gestational diabetes. Symptoms of gestational diabetes are not always noticeable. Because gestational diabetes can occur midway through a pregnancy, women are usually advised to take an oral glucose tolerance test between the 24th and 28th week of pregnancy to screen for diabetes. If diabetes is detected, a strict diet that's low in fat and sugar will be advised. Carbohydrates should be consumed through complex grains and vegetables. If dietary changes do not work, diabetes medication or insulin therapy may be prescribed. Women concerned about gestational diabetes should speak with their obstetricians or midwives about their potential risk, as these medical professionals may be able to test earlier for gestational diabetes or begin on healthcare regimens to help prevent high blood sugar levels.