

Advice: Ask Carla

Reader asks if she should disclose pregnancy while job-hunting

By *Carla Lane*
Special to the NNPA News Wire from
the Houston Forward Times

Q: I'm pregnant! My husband and I are overjoyed but, I was planning on changing jobs in the very near future. With the new addition to our family it's going to be even more important that I get a new job. Should I tell new potential employers that I am pregnant?

A: Congratulations! With all the changes going on in your life (like your growing belly and the ever-expanding responsibilities that come with it), it may seem insane to want to add another to your list. But there are dozens of valid reasons why an expectant mom might consider a job change. Maybe your employer isn't family friendly and you're concerned about balancing career and

motherhood upon your return. Maybe the commute is too long, the hours inflexible, or the grind all-consuming. It could be that you're bored (and hey — change is in the air, so why not make the most of it!). Or perhaps you're worried that your workplace is hazardous to you and your baby. Whatever your reason, it's important to weigh the pros and cons thoroughly before you make a job move. Here's a few to consider.

Beware of the grass-is-greener syndrome.

It may seem as though other workplaces have better benefits and perks that are far more generous than yours. And that may indeed be the case: Some companies are more flexible and family friendly than others, and it's in your best interest to know your options and find the best ones for you. But make

sure you understand the total picture before seek out another job opportunity. Does the company you're interested in offer twice as much vacation time, but also charge double for health insurance? Do they allow people to work from home, yet expect them to be on call morning, noon, and night? If the grass is truly greener on the other side of the job hunt and if working elsewhere will make your pregnancy, maternity leave, and return more manageable), go for it.

Be realistic.

Looking for work takes time and energy, two things you may be lacking these days as you concentrate on hav-



PHOTO BY FLAZINGO PHOTOS (CC BY-SA 2.0) VIA FLICKR
Career advice Carla Fine says that some companies are more flexible and family friendly than others, and it's in your best interest to know your options and find the best ones for you.

ing a healthy pregnancy. Typically, you'll be asked to come in for several interviews and meetings before an offer is made. Starting a new job also demands a great deal of concentration (all eyes are on you, so you have to be extra careful not to make mistakes), and you should be certain you have the stamina and commitment to take these steps.

Long-Term Care Planning

By *Aimee Griffin, Esq.*,
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Special to the NNPA News Wire from The Washington Informer

With about 10,000 Americans turning 65 each day, many families are making decisions about elder care. Due to the complexity and importance of these decisions, elder-care planning should include working with financial and estate-planning professionals who are experts at protecting assets and paying for care, if needed.

position your assets in a way to be useful to you and your family, you should take the opportunity. Make the commitment to do it.

I, like many others, am amazed that I am no longer in my 20s and that the aging process does not comply with how I feel. Still, planning is imperative. Seventy percent of people turning 65 can be expected to use some form of long-term care in their lifetime. We often look to our own knowledge of the past for the information on how to insure our future. But our knowledge

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Several avenues exist to pay for elder care needs. Traditional avenues, such as Medicaid, have strict requirements for eligibility. To meet Medicaid requirements, many families are forced to exhaust their assets, and less wealth is passed to future generations. Families are being left impoverished. Most of us know folks who have lost family homes and prospective inheritance due to the financial burden of long-term elder care. This substantial loss is due to the lack of professional planning. Long-term elder care planning is not limited to Medicaid impoverishment creation. Spending down does not have to be the only option. If you have the opportunity to

is limited. We are not all aware of the various veterans' benefits or the use of irrevocable trusts and qualified annuities. Working with the right team of professionals on your legal, financial and tax decisions can be the difference between leaving your family empowered and leaving them impoverished. Because so much is at stake, the experts must be updated about our circumstances as the law and financial-planning vehicles are ever-changing.

Contact your estate planning professional and position yourself to take advantage of your options while they remain abundant.

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