

CONNECTIONS MAGAZINE

YOUR CRYSTAL LAKE CHAMBER MAGAZINE



APR 2025



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FROM THE PRESIDENT'S DESK

Many of the ideas for our Connections Magazine come from our members, and our Spring Issue is no exception. A few months ago, Dr. Amarish Davé, Medical Director of the Mercyhealth Memory and Dementia Clinic, asked how the Crystal Lake Chamber of Commerce could help make the community aware of the services offered at the Clinic. And an idea was born.

As reported by Dr. Davé, the Alzheimer's Association estimates that U.S. businesses lose more than \$60 billion annually due to absenteeism, workday interruptions, and lost productivity due to caregiving responsibilities. The following articles provide suggestions about how businesses can support these caregivers and offer resources for caregivers to access. We thank the following members for sharing their insights with us:

Hammortree Financial Services
Independence Health and Therapy
Mercyhealth
Options and Advocacy

The role of a caregiver can be overwhelming, and we hope this issue of Connections Magazine provides mutually beneficial resources for both employers and caregivers.

"Alone, we can do so little; together, we can do so much."
- Helen Keller



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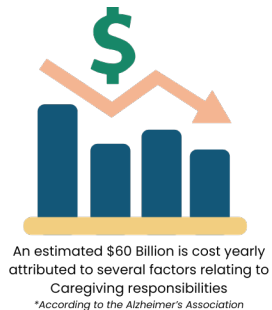
How Businesses Can Win Supporting Caregivers



By Dr. Amarish Davé
Mercyhealth



The Alzheimer's Association estimates U.S. businesses lose over \$60 billion annually due to absenteeism, workday interruptions, and lost productivity from caregiving responsibilities. Approximately 61% of caregivers maintain a job, yet caregiving for someone with dementia is a 24/7 role that can last for years. Employers can support employees in these roles and help their business by understanding the scope of the problem and offering support.



One of the most challenging issues for caregivers is sleep disturbance. Alzheimer's and other dementias can disrupt the body's internal clock, causing "sundowning," nighttime agitation, and erratic sleep cycles. Dementia patients also often need help with basic tasks like eating, taking medications, and running errands. As a result, caregivers may come to work tired and have difficulty focusing, leading to lost productivity. They may also experience increased absenteeism.

Employers can improve productivity and reduce turnover by offering:

- Flexible schedules
- Remote work options
- Employee assistance programs (EAPs) tailored to caregivers
- Educating employees on available community resources can also help them plan for caregiving needs and avoid crisis situations

A valuable resource is the Alzheimer's Association 24/7 Helpline (800-272-3900), which provides professional guidance on medical questions, behavioral crises, and emotional support. Employers can share this information with employees as an easy and free way to support them.

Employers may also consider partnering with other businesses to create low-cost transportation options for employees' loved ones to get to doctor appointments. Many caregivers need to leave work early to take a parent or spouse to a medical visit. Coordinating transportation can help employees stay at work longer.

Connecting employees to caregiver support groups or day programs is another way to alleviate some of the burdens they face. By offering these services, employers can reduce absenteeism and improve productivity.

Employers who offer flexible work schedules, access to resources, and support groups can help caregivers manage their responsibilities while improving employee retention and productivity. Recognizing the challenges caregivers face and providing the right tools to help them can significantly benefit both employees and businesses.



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The Untold Price of Caregiving and What to Do About It

By *Annette Hammortree*
Hammortree Financial Services

In the U.S. today, both caregivers and their families pay a high price for caregiving. As the mother of a special needs child requiring full-time care, Annette Hammortree, owner of Hammortree Financial Services, understands this.

Whether caregiving is short-term (in the case of a short-term or terminal illness, for instance), or long-term (for example, when there is a special needs family member who needs continual care), there are costs that are both expected and unexpected. And some of those costs can have long-term ramifications.

This article will outline some of the financial considerations of caregiving and provide tips for addressing caregiving issues head-on.

AARP's 2021 Caregiving Out-of-Pocket Costs Study¹ revealed that 48 million people provide unpaid care to a friend or family member. Nearly 80% of those surveyed reported having out-of-pocket expenses related to their caregiving, with \$7,242 being the typical amount they spent in a year.

Examples of expenses for the individual needing care

- Rent or mortgage payments
- Medical costs (medical providers, in-home care, medical equipment, assisted living, nursing home care)
- Home modifications

What is the real 'cost' to caregivers?

- Loss of income
- Lower retirement income/Social Security benefits
- A high emotional price



48 million people provide unpaid care to a friend or family member

The ‘sandwich generation’

The strain on caregivers is both emotional and financial. And many in caregiving roles are trying to care for both their parents and children at the same time.

Finding solutions & avoiding problems

While the expression “It takes a village” certainly applies when it comes to caregiving, there are steps caregivers can take that may help:

- Create a budget to help identify costs and where there are gaps.
- Regularly monitor the financial accounts of the person who is impaired for fraud.
- Explore financial and other resources in the local community, and on the state and federal levels. Consider resources for the care recipient, such as government benefits, as well as for the caregiver, such as programs for respite assistance to give the caregiver a much-needed break.
- Be sure to explore emotional support within the community — which is often available through a religious organization, or from family and friends.

Research caregiving organizations for support & assistance

Here are just a few examples of organizations that offer support and assistance for caregivers:



Seek Professional Assistance

CPAs, attorneys, and financial advisors (including those who are experts in special needs planning, if applicable) can be invaluable. They can help to find solutions for important issues, such as how to make sure government benefits are not lost and how to pay for nursing home care.

Finally, mental health professionals can help both the impaired individual and the caregiver to cope with the situation more effectively.

If you're a caregiver, take the first step toward finding a solution. As Annette tells her clients, “As hard as it is, you have to move forward, because it will be so much harder for your family later if you don't.”

1 Source: <https://www.aarp.org/pri/topics/ltss/family-caregiving/family-caregivers-cost-survey/>

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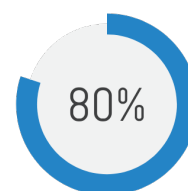


The Growing Reality of Working Caregivers: Impacts and Solutions for McHenry County Employers

By John Buckley
Independence Health & Therapy

A significant portion of today's workforce is simultaneously navigating professional responsibilities and the demands of caregiving. Nationally, over 50 million individuals are unpaid caregivers, and a substantial 73% of them are actively employed. This reality is mirrored locally in McHenry County, where approximately 40,000 residents are unpaid caregivers, with over 29,000 also holding jobs. Alarming, nearly 22,000 of these working caregivers in our county are supporting seniors, representing almost 20% of McHenry County's total workforce.

This dual role creates considerable strain on employees, impacting their well-being and, consequently, the productivity and health of local workplaces. While a recent study highlighted a disconnect in understanding – with only a quarter of employers recognizing the impact of caregiving on performance – a significant majority of employees (73%) report caregiving responsibilities, and a striking 80% of this group state it affects their work capabilities.



80% of employees reporting as caregivers state it affects their work capabilities.

The consequences for working caregivers are tangible: over half report needing to adjust their work schedules (late arrivals, early departures, time off), and a notable percentage have had to reduce hours or even leave their jobs entirely. Contrary to some assumptions, eldercare is a major driver of these workforce exits, with a significant number of employees, often in higher-level positions, citing the demands of caring for an aging loved one as their reason for leaving.

The personal toll on caregivers is also substantial, with elevated rates of stress, anxiety, and depression reported. Financial burdens are significant as well, with caregivers often incurring thousands of dollars annually in out-of-pocket expenses. However, it's crucial to recognize the untapped potential within this demographic. Caregivers often possess valuable skills such as organization, resourcefulness, and adaptability, honed through managing complex care situations. They can also contribute to a more empathetic and supportive workplace.

Eldercare is a major driver of these workforce exits, with a significant number of employees, often in higher-level positions, citing the demands of caring for an aging loved one as their reason for leaving.

Forward-thinking companies in McHenry County have an opportunity to cultivate a more engaged and loyal workforce by implementing Caregiver-Friendly policies. Key strategies include offering flexible work arrangements, robust paid time off, access to Employee Assistance Programs, Dependent Care Assistance Programs, and resource and referral services. Ultimately, fostering a supportive and understanding workplace culture – a “Caring Company” – is paramount. By acknowledging and addressing the needs of working caregivers, McHenry County employers can not only support their employees' well-being but also build a more resilient and productive future for their organizations.

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6 / 2

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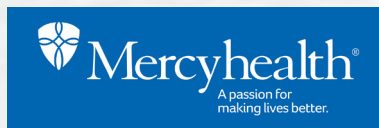


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Empowering Caregivers: Highlights from the March 8th Caregiver Conference

By Winter Noe
Options and Advocacy for McHenry County



On March 8th, caregivers from across McHenry County gathered for a transformative and empowering experience at the Caregiver Conference. Designed to support those caring for young children or adults who are neurodivergent, navigating mental health challenges, or living with lifelong intellectual and developmental disabilities, the event provided invaluable resources, education, and community connections.

Hosted by Options and Advocacy for McHenry County, Services Inc., Clearbrook, and the McHenry County Mental Health Board, the conference featured a dynamic keynote speaker who set the stage for an inspiring day. Cindy Sullivan, the keynote speaker, was described by one participant as truly inspirational: “She shines a light in the darkness.” Attendees had access to a comprehensive resource fair, enjoyed a networking lunch, and participated in specialized training tracks tailored for both caregivers and professionals.

One of the standout sessions was the Building Connections with Emergency Responders panel. A participant shared, “It was truly hopeful to hear what good community relations and partnerships can produce!” The event would not have been possible without the generous support of our sponsors, Hammortree Financial and the McHenry County Mental Health Board. Their contributions helped create a free, impactful and engaging experience for all who attended.

During discussions, caregivers identified key needs within the community, including more vocational training, sibling support, funding for day programs, and training on behavioral interventions. They also emphasized the importance of increased residential opportunities, financial assistance for adult services, autism social groups, and guidance on Individualized Education Plans (IEP). Additionally, many expressed a need for more life skills training, mental health support for caregivers, and resources on multigenerational caregiving.

This event served as a powerful reminder of the dedication and resilience of caregivers. By fostering connections, sharing knowledge, and advocating for essential services, we continue to build a stronger, more supportive community for those who care for others.

For more information about these nonprofit organizations and other community-based support opportunities, visit the McHenry County Mental Health Board website for a full network provider directory: <https://mc708.org/>.

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Mercyhealth Hospital and Physician Clinic—Crystal Lake offers prompt screening and compassionate care. If you're 45 or older, or have a family history, don't wait to take this lifesaving step.

Talk to your doctor to learn more. If you need help finding a doctor, call (888) 39-MERCY.

