

## Survival of the Fittest

**Candace Dellacona:** This is the Sandwich Generation Survival Guide, pairing for your children, your parents, and yourself with your host, me Canona and Jodi Argentino.

**Jody Argentino:** And today we have episode number two, survival of the fittest, caring for yourself to care for your family. So Candace, this is the episode where we get to talk about the proverbial oxygen mask concept.

**Jody Argentino:** Um, yeah, I love it. And I, I know, and it's, um, I actually hate it when people say it like, oh, make sure you have your oxygen mask. I'm like, ah, yeah, yeah, yeah. Also on an airplane who listens to that. But, um, but it really is. A concept that we have to embrace, particularly as a Sam sandwich generation,

**Candace Dellacona:** I mean, for sure.

**Candace Dellacona:** Right. So in bringing this podcast to our listeners, one of the things that we're gonna be talking about often is caring for everyone else in your life. But, you know, with the, with the old ash from, from. Flying in an airplane, you have to put your oxygen mask on yourself before you can help other people.

**Candace Dellacona:** So today is our opportunity to talk about ourselves and self-care and what that means. So,

**Jody Argentino:** um, I think you had, um, looked up what the World Health Organization says about self-care. Um,

**Candace Dellacona:** yeah, I, I, I think it's really interesting, like, first of all, you know, for all of our listeners out there, many of you are probably women.

**Candace Dellacona:** And we are sitting here as two women, and I think that there can be a connotation that self-care is considered selfish. It's self-indulgent. Right?

**Jody Argentino:** If, and, and you know what, if we are talking about, um, what has been commoditized, commod, what's that word? Commoditized. Thank you. What has been. If we're talking about what has been commoditized in, um, in self care, in, you know, bubbles and uh, and bath bombs and massages and, you know, my green juice and, um, all of that, then, then that's, I think, where that concept comes from.

**Jody Argentino:** But if we look at like the real concept of self care, um, you know, it's. It's not that it's a much, it's a much more basic level, right? It's, yeah, it's definitely

**Candace Dellacona:** not skin deep either, right? It's not about beauty treatments and having a manicure. I think it's a really important and vital topic. Um, and I think that there is a lot of sort of.

**Candace Dellacona:** Miscommunication and a misnomer in, in many ways because the self-care is, is sort of a connotation of, of being self-involved. And it's actually quite the opposite. Um, in order to make sure that you are well taken care of yourself, it's so that you can help other people. It's, it's entirely a, a different meaning and.

**Candace Dellacona:** You referenced World Health Organization. I think it's really interesting that the largest, um, health organization in the world even defines care or for oneself is the ability to help individuals and families and communities to promote health, prevent disease, maintain one's health, and to cope. Cope. And, and this can have sort of a meaning with the healthcare professional or without.

**Candace Dellacona:** And that's what we wanna talk about today.

**Jody Argentino:** Right. I was actually, um. One of my, well, so one of my self, my self-care, um, things is I use an app called Shimmer and it is an a DHD, um, coach app. And it's just really a cool thing. She checks in with me, she helps me, but she gave me this book, um, called the, uh, real Self-Care Bubble Baths, cleanses and Crystals Not Included.

**Jody Argentino:** It's by Dr. Puja Lachman. And, um, it's a new book. It just came out a month or two ago, and. I love it because I'm only halfway through it. Um, so shout out to you good doctor, because it is, she's a psychiatrist and she works in women's mental health and you know, she talks about the difference between faux self-care, right?

**Jody Argentino:** Which is our juice cleanses, our fad diets are weekends away. You know, anything that's advertised to us as, um, how to. Um, how to fix the stress, right? Rather than getting to the root cause of it and preventing it to begin with. And she talks about the different times in your life, how certain things that work for you at different times don't work at other times, which I found really, really interesting.

**Jody Argentino:** And, um, uh, one of the things like, you can't, you can't like meditate or you can't, um, like use an app to get yourself. To work your way through your work week with no childcare, without health insurance, right? Like, you need all of those pieces and then you have these self-soothing things that may help you get through the bumps, right?

**Jody Argentino:** Yeah. But it's not, that's not the essence of self-care.

**Candace Dellacona:** Yeah. Well, I think it's really important to talk about what that means and, and how it probably looks quite different. For every one of our listeners, um, I, and, and at every point in their lives. So what self-care may mean in the spring of 2023 may not have any resemblance of what it looks like in winter of 2024.

**Candace Dellacona:** Yeah, absolutely. As humans.

**Jody Argentino:** 2020, right? Like, yeah, I mean, that's self-care during covid was a completely different animal than self-care post covid or pre covid.

**Candace Dellacona:** So true. And it really, in many ways, covid brought to light. Um, I think the importance of self-care, self-care for all of us because we were all similarly faced with a crisis, a crisis of health, some of us financial, um, and.

**Candace Dellacona:** And concern for both of those things, even if you weren't in the midst of it. Right. And, and you know, because we are humans and because nothing is permanent, I think it's important to constantly reevaluate the ways in which you are attending to your own self-care and how that can evolve as time progresses.

**Candace Dellacona:** And as. People around you, their needs change and therefore your needs change. So why don't we talk about sort of the different methods of self-care for our audience?

**Jody Argentino:** I think that's a great idea. Okay. All right. So, um, Candace has graciously put together five methods of self-care, like five, uh, categories, right, of self-care, which is, um, physical, social, mental, emotional.

**Jody Argentino:** Spiritual and financial, and I think we'll leave the financial one till last because that's the, that for me is the most trigger and the hardest one. So let's just put that way at the end. Yeah. Um, um, so when we talk about physical self-care, um, are we talking about whether or not you're on this, you know, whether or not you are taking a new shot or whether you are taking like that new weight loss shot or whether you are getting a, a.

**Jody Argentino:** I don't know. Uh, or your mammogram every year. Like what, what are we talking about with physical wellbeing, do you think?

**Candace Dellacona:** Yeah, I mean, I think that the physical method of self-care is probably the most evident to people, right? Where it's sort of like tasks that you can check off on your list, right? So, you know, all of the research that we've done, the number one way for physically caring for yourself is making sure that you get enough sleep.

**Candace Dellacona:** Wow. I really think that that can't be overstated too much. Right. Because if you don't have proper sleep, then you can't do anything else, right? Right. Your level of concentration is diminished irritability, uh, ability to just focus and perform simple tasks, so, you know. Get some sleep, right? Set the alarm, make yourself get into bed.

**Candace Dellacona:** Stop scrolling through TikTok and really try to get, uh, a requisite number of hours that seem to leave you well rested or well rested enough

**Jody Argentino:** we should say. Yeah, I think mine would be like, ultimately it'd be 12 hours a night in order for me to be well rested. But if I can get seven, like I'm all right.

**Jody Argentino:** Yeah,

**Candace Dellacona:** no, I think that's good. I mean, the other thing obviously after sleep is diet, and I'm not talking about losing weight diet. I'm talking about are you, are you filling your body with foods that will fuel you? You know, talk about leafy greens and, and vitamins and, and all of those fun things that we learned about in the now.

**Candace Dellacona:** Very outdated. Food pyramid. Um, right,

**Jody Argentino:** but, and, and making sure you're eating multiple times a day. Right? Because I know, like for me, yes, I, I tend to stress eat, um, right? I'm an emotional eater working on that. Um, but um, but also like, you know, if you're at a desk or you're in court or whatever your job is that you're doing, and you're super busy all day long, it's really easy to forget lunch.

**Jody Argentino:** And just like I hear, I used to hear people say, oh, I forgot to eat. And I was like, who forgets to eat? Like that is not in my Italian upbringing. Like every meal's an eight course meal. We don't forget nothing. But, um, but, but now I actually understand that, right? Because like two kids going this way, one kid going to practice trying to get this brief done, whatever it is.

**Jody Argentino:** You forget to eat.

**Candace Dellacona:** Yeah. And maybe when you do eat, you're eating the wrong things that are not making you feel great. Right. Right. So I think that that's like leftover, right. Or, or you know, instead of having a meal and some protein, uh, you know, you're having processed food, which doesn't make any of us feel good.

**Candace Dellacona:** Right. Um, so I think that that's a really important point. And then, you know, it sort of leads to maintenance. As it comes to the physical. And what does that mean? I mean, seeing your doctors, right. You know, most of us are are very lucky and we have good health insurance. And if you are one of those lucky people that do, it's so important to keep up with those doctor's appointments and those annual physicals that will really help you with your preventative care and making sure that you're never at a point where you're having to cure a disease, where you're in a position where you can stop them from happening to the extent that you have that control.

**Candace Dellacona:** And I think. Yeah, seeing a doctor and making that a priority is so important, isn't it, Jody?

**Jody Argentino:** It really is. And even actually some, um, healthcare plans now are, are. Have an element to their service that is preventative. Right. Or that is, um, that is, I'm gonna say restorative or that is, um,

**Candace Dellacona:** and a reward actually.

**Candace Dellacona:** Right? Right. And

**Jody Argentino:** a reward. Like we had one that if you get a physical every year and fill out some forms, you get like a discount every month on your health insurance, which is great. I mean, like, I'm like, oh, I won't do it for myself, but I'll do it for 50 bucks a month. I don't understand that. But um, but you would think I'd wanna.

**Jody Argentino:** Do the physical for my own health, but Well, you know what? The last, sometimes we need those motivators.

**Candace Dellacona:** Yeah. I mean, but let's talk about it in the context of a sandwich generation. You know, when my kids have their annual checkups, I can count on one hand the number of times that I've rescheduled or canceled because those impor, those appointments are important.

**Candace Dellacona:** But for myself. I am positive that I have rescheduled and canceled multiple appointments, whether it's the dentist or my cardiologist or my primary care doctor. Shout out to Dr. Irman who just sent me an email and said, you are due for your physical, and he's right. And I wouldn't do that to my kids. I wouldn't put their physicals off.

**Candace Dellacona:** Why am I doing it for me? Right. It's so important to keep up with those doctor's appointments.

**Jody Argentino:** Yeah. I'm terrible with the mammograms.

**Candace Dellacona:** Yeah. No.

**Jody Argentino:** Who wants to do that, right? True. But we have to. We have to. Um, and we have to not just for ourselves. Right. And that's the weird part about talking about self-care is we're talking about selfcare, sort of screwy, right?

**Jody Argentino:** We're talking about self-care to so that you can help other people. So it's even, and we're back if you think about it, right? Like in that it's, uh. It's really ass backwards because we're like, oh yes, we have to do all these things for ourselves so that we are ready and capable to care for somebody else.

**Jody Argentino:** Um, but you know what,

**Candace Dellacona:** if that, if that encourages us. To do what we are supposed to do. Yeah. For ourselves, then so be it. Um, you know, unfortunately for, unfortunately for me, it doesn't help me get on the, on the treadmill because the other category, of course is exercise. You know, with eating right and getting enough sleep and going to the doctor, we have to make sure to move our bodies and whatever that looks like for you is probably different than what it looks like for me.

**Candace Dellacona:** But, you know, to the extent that you're able to exercise, it's really important to stay active. That's a. Big part of a physical wellbeing. Obviously we all know the effects of exercise endorphins, and it makes you feel good and you know, you can feel more confident if you are in, in, you know, tip top shape and you can walk up a set of stairs without feeling like you've run a marathon.

**Jody Argentino:** Right. And it's not about what size you are or, um, how much you can lift or whether you've logged enough steps that day. Right. And that's, I think, something we get caught up in is. Tracking, like everything has to be on social media. Oh, I'm at the gym selfie. Like, why does everybody else need to know? I'm at the gym.

**Jody Argentino:** Yeah. Like I'm at the gym. For what purpose? Well, I'm never at the gym, so I don't even know why I use that, but, um, but exercise doesn't look the same or moving your

body doesn't look the same for everyone. If I do a restorative yoga at home on my computer, like that's my exercise. Absolutely. If I take the dog for a walk, that's my exercise.

**Jody Argentino:** I am not running any marathons and, um, and I haven't seen a treadmill in years.

**Candace Dellacona:** So, well, I wanna play devil's advocate with the social media piece, right? Because I have a lot of friends who are dedicated to their workouts and they record them to hold themselves accountable.

**Jody Argentino:** Yeah, that's true.

**Candace Dellacona:** So that's, you know, that's the flip side, right?

**Jody Argentino:** Yeah. And I, you know what's funny is I actually have a few friends, you know, Facebook friends and I am like, oh yeah, they're doing great today. So it is, you know, sometimes we do need that external like pressure. Um, yeah, pre pressure help. Peer pressure. Yeah, peer pressure. Yeah. Which actually is a great segue to number two on the self-care list, which is your, which is social self-care.

**Jody Argentino:** What the heck is social self-care?

**Candace Dellacona:** Yeah, I mean, I think social self-care is my favorite part and it's definitely, when I think about self-care and what makes me feel good, it's the social component. It's, you know, really sort of making sure that my connection with my husband and my friends, that those connections are good, they're precious to me, they're restorative, and I do think it's super important.

**Candace Dellacona:** For a self-care method that you think about those relationships and you put the time and work on the relationships that are important to you and maybe restorative for you, and that can look different for everyone. Right, Jody?

**Jody Argentino:** Yeah. I actually have myself a note for this because it's, you know, maintaining your own independence, right?

**Jody Argentino:** And, and not, not just relying on just your family or just your partner or just your partner's friends, or just the group friends, but really making sure that you have your own space. Because everybody needs their own space to be able to grow and stay an individual. And um, and the other piece I was thinking of with social is yeah, what you were saying is not neglecting those relationships.

**Jody Argentino:** Right. Which may mean not avoiding issues that come up. Like as I, I'm, I'm conflict avoidant. Uh, yes, I'm a litigator. People never understand it. I can litigate for other people all day long, but personally I avoid conflict. And that's really hard because, um, you know, every single relationship is gonna have some conflict in it, and we have to actually deal with that, um, with our friends and everything.

**Jody Argentino:** And like, I have a poly family, right? So we have to constantly be talking about how. How our interactions are, whether we need space, um, you know, who's going out with whose friends, et cetera. Because it is, um, because it's essential to have that level of open communication. And when you don't, it breaks down.

**Jody Argentino:** And that's, that's hard.

**Candace Dellacona:** You know, I think you're right. I think, um, while working on the relationships are vital to keep those relationships strong and, and communicative and sort of knowing what, um, the other party expects from you. But I also think, you know, taking it to the basics, it's literally about blowing off steam and having fun and laughing and really sort of being present.

**Candace Dellacona:** In the small joys and you know, I have a group of girlfriends and we laugh and are silly and have, you know, serious discussions and not serious discussions. And inevitably, no matter how bad my week has been, spending time with these people who are important in my life really can make a difference.

**Candace Dellacona:** Difference and can really make me feel better, right? Yeah. So talking about self-care and making yourself feel good, you cannot set aside those interpersonal relationships. And the same with your, with your spouse or your partner or your loved one and, and checking in with them and, and making sure that, like you say, Jody, it's all good.

**Candace Dellacona:** Um, and so I think that that's really important and leads kind of naturally into our sort of third category, right? Which is the emotional mental self-care.

**Jody Argentino:** Right. And, uh, I'm combining those two because to me they, they, they go together. 'cause you can't just exist cognitively, right. Because we all come to the world with our own perceptions.

**Jody Argentino:** Yeah. So, um, so how do we care for ourselves emotionally and mentally and. Um, and so for me, I would be like, you know, with Oprah, with the therapy, you get therapy, you get therapy, everybody gets some therapy because, um, I'm such a proponent of having the appropriate type of therapy that works for you.

**Jody Argentino:** There's so many different types and that may be a group, that may be individual, that may be this methodology or that methodology, whatever it is for you. Um, that one safe space where you can just express. Um, and make sure that you are checking in with yourself.

**Candace Dellacona:** Well, let's talk about that, right? Because we are, again, coming from a place of sort of privilege.

**Candace Dellacona:** Mm-hmm. Uh, and talking about things like therapy. Therapy costs money. Yes. And therapy means you have access. So, you know, I think what's really important for our listeners to know is that there are ways to, to have that sort of therapy and that sort of outlet without costing a lot of money. First of all, there are support groups in every community for whatever you're going through.



**Candace Dellacona:** So if you are a listener. To the Sandwich Generation Survival Guide, you may be providing care to a loved one. There are support groups for caregivers, um, that you can attend on a weekly basis, sometimes even more often, where you can vent and complain and ask for help and tips. Um, oftentimes these groups, while they're free, they're led by real mental health professionals who can provide you with really good and solid guidance and advice.

**Candace Dellacona:** Right. If, and, and then, you know, as you were saying, like. If we're lucky enough to have insurance and you have the ability to see a therapist, it's important that you find a therapist who really has expertise and a background in what you're looking to, to fix about yourself or to heal about yourself.

**Jody Argentino:** Right? We don't spend enough time healing. Um. Healing the things that, um, that need to be healed within us. And then if we don't spend that time, then it trickles down into the rest of everything around us and the people around us. But, um, what you were saying about, um, community, like support groups, there's also, you know, if you have, um, there's P flag for any L-G-B-T-Q issues, there's, um, parent Planned Parenthood has a community support group, so there's.

**Jody Argentino:** So many different types of support groups out there that are community based. Um, but therapy also can be. Um, there's online options, right? Like maybe it's joining a Facebook group that of similarly situated people, right? Um, that just provides that network of, of like, to hold you right, or to validate your feelings.

**Jody Argentino:** Um,

**Candace Dellacona:** I think you're really, I think you're onto something. I mean, I think one of the mediums that we're using right now is a podcast, right? Which is like imparting information to people. There are podcasts for mental health. Um, there are apps now Better help. Health or better help is one of them. Talkspace is another.

**Candace Dellacona:** Um, so I think that, you know, we'll definitely do our best for our listeners to put together a list of resources. Um, and, you know, feel free to reach out to us on our Facebook page, uh, if you're looking for a particular support group, and that's definitely something that we can look into for you. So I really do, um, agree with you that.

**Candace Dellacona:** Jody, the best way we can sort of make our way through our lives and self-care is the support. But I think in, in part of the mental emotional category, you know, we talk about the sandwich generation and one of the things we're acutely aware of is aging. And so how are we taking care of our, I know, well,

**Jody Argentino:** I don't really like to talk about that campus

**Candace Dellacona:** care.

**Candace Dellacona:** Our brains though, when it comes to making sure that you're doing some mental self-care, you know, are you doing things and, and. Taking part in activities that keep your mind sharp, right, like Scrabble. Like, what are we talking? Sure. Scrabble, we're talking



puzzles. What about a book club? Um, and continuing to learn, I, you know, have, have a cousin who lives here in Manhattan and she retired recently and she's brilliant and loves life.

**Candace Dellacona:** And one of the things that I shared with her is that if you're in a particular zip code in New York City, you can go to Columbia University, um, as a student to audit classes. Um, many community, uh. Communities have universities and colleges, even community colleges that allow for continuing education, for example.

**Jody Argentino:** Hmm. That's neat. And it doesn't mean we have to run out and get a new Master's degree or, well, I did that, but, um, or like join the 52 books a year club, um, you know, or have the top score on Words with friends. Right. It's just about. Finding something that speaks to you, giving yourself those, I'm gonna say breaks, right?

**Jody Argentino:** Giving yourself the breaks from, um, from like the mundane in order to make sure that you are still like sharp, uh, yeah, sharp. That's, yeah, that's exactly right. I was gonna say like. Spurring your intellect or something, you know, like, like making yourself interesting. That's the other thing, right? You don't wanna become stale.

**Jody Argentino:** And I think sometimes we just go along with life and we just do the things that we're used to doing in routine. And we don't think about the fact that like. I have to interest myself. I'm learning this about myself, like I have to be interesting. And if I'm not learning new things and I'm not challenging my brain, then I'm just going through the motions.

**Candace Dellacona:** I mean, I think what you're talking about is being able to contribute, right? And, and that probably dovetails nicely with the social piece where you wanna feel like you are contributing to a relationship or a conversation or a knowledge base. And whatever that looks like from you. And, and really when it comes to the overall topic of self, uh, self-care, it's a break from maybe caregiving, from making school lunches.

**Candace Dellacona:** Yeah. From paying bills for mom or dad. Um, so, you know, making sure that you're, you, yourself are staying sharp so that you can help other people back to helping other people. Right. Um, and, you know, what are the healthy methods of that? You know, you have to like. Really make sure and take stock. Um, are you coping in healthy ways?

**Candace Dellacona:** You know, maybe that looks like journaling for someone really sort of capturing their thoughts or feelings for other people. You know, it could be more dangerous, like having an extra glass of wine at night, um, in a way that maybe isn't the best decision for you.

**Jody Argentino:** Right. And so the focus really needs to be on those healthy coping mechanisms or health, healthy soap, self-soothing rather than, um.

**Jody Argentino:** Than just the things that, that help us avoid or make things, uh, you know, help us disassociate and not pay attention to those stressors.

**Candace Dellacona:** Right. Especially, they're only temporary fixes, right. So I, I think it is really important to take stock and the ways in which. You are emotionally caring for yourself, um, and doing it in a healthy way.

**Candace Dellacona:** Um, and you know, to that point, you know, we, we get into like the spiritual part and I think that's such an interesting word for so many people. And what that means is so different for, for, for everyone, isn't it?

**Jody Argentino:** Right. Because the second you say spiritual, I automatically have a, um, you know, as a member of the L-G-B-T-Q community, we have a very interesting relationship with religion.

**Jody Argentino:** And, um, and so it, I automatically get like a stress response when you say spiritual and, um, working on that because spiritual doesn't necessarily mean one religion or another. Just, just, or religion at all. Right. Or religion at all. Yeah. And that, and for me, yeah, I have a personal relationship with the universe, right?

**Jody Argentino:** And that's spirituality, right? It could be taking that. 10 minutes to meditate in the morning, just to connect with, with yourself or connect with the world around you. Um, and um, and so I think it's important like, you know, through yoga or whatever, like I can find that spirituality, even if I'm not going to, you know, Catholic church on Sunday, which is how I grew up, which I may go to sometimes, but like.

**Jody Argentino:** When I think spirituality, I think more of my connectedness with the universe, but that's not true for everyone. A lot of people find, um, solace in their temple or in, you know, or in their church community, and. It's just another level of support.

**Candace Dellacona:** Absolutely. I mean, I think at the end of the day, your spirituality could be connected to a religion or not at all.

**Candace Dellacona:** Could be connected to nature as you point out, meditation, whatever it is. I think it's really important that if you have that affinity at all, you should give your time yourself time to explore what that is, and that could be a ritualistic. Traditional religious type setting that provides you with the comfort that you're seeking.

**Candace Dellacona:** Um, whether it is the faith and the higher power, or if you are in recovery and you are someone that attends 12 step meetings and the ability to work a program, uh, whatever that looks like for you is absolutely part of what your self-care routine could look like. Um, I think that, you know, too, a, as you point out, Jody, as someone who.

**Candace Dellacona:** Is a member of the L-G-B-T-Q-I-A population being respectful of what other people's ideas of spirituality are and how sometimes it could be triggering to say that you are, you know, a, a, a member of one affiliation or not. And just being mindful of that, um, whether it's within your own family or, you know, through your social emotional connection of a friend.

**Candace Dellacona:** So it's definitely something worth considering.

**Jody Argentino:** And then the final one we have is financial. Oof. Yay.

**Candace Dellacona:** Yeah.

**Jody Argentino:** Right. The, the, and I think this is the one that, um, that triggers me the most because, you know, I saw my dad work hard and he was the hardest worker I've ever known in my life. I. But it was always, he worked hard and he would just work harder.

**Jody Argentino:** Right? And that's the mentality that I have learned, not the, um, you know, work smarter, not harder, whatever that, that term is. But so how do we avoid the pitfalls, right, for the sandwich generation? Um. So that we're, we're dealing with the ourselves, the people above us, the people below us, but below us. No, you know what I mean?

**Jody Argentino:** Younger people, the older people, and those of us in the middle. But how do we manage our own personal stuff?

**Candace Dellacona:** Well, I mean, I think it's funny that when. When we say financial, you go automatically to work,

**Jody Argentino:** right? Right. You say

**Candace Dellacona:** financial is synonymous with work. Right. And I think you're right for some people, but for others, um, it may not just be work.

**Candace Dellacona:** You know, as an estate planning attorney, as someone who tries to help her clients plan for the future, the unexpected, the death, the disability, all of the things in between. I have plenty of clients when I say, let's go over your assets, and they look at me as if they're a deer in headlights. It's the last thing they wanna do.

**Candace Dellacona:** And you know, I do try to help clients start out simple. And in order to, to start at ground zero as a sandwich generation person getting your own house in order, what do we do? We make a list. What do you have? Maybe the list for some people is quite long, if they're lucky, and maybe for others it's pretty short and it might just be a bank account and income, right?

**Candace Dellacona:** But whatever your finances look like, the best thing to do to start is to take an inventory of where you are.

**Jody Argentino:** That makes so much sense. And you're right. Uh, I didn't even realize that I'm gonna learn a lot about myself through this Candace, but that is where I automatically go. And that's, that's the thing is everybody approaches these concepts from where they have come from, right?

**Jody Argentino:** Totally. They approach these concepts from their own schema, their own set of glasses that they see the world in. And yeah, apparently I'm gonna have to work on that in my emotional, um, upkeep, um, because that is exactly where I go. So we so many people avoid estate planning. Yeah. So many people just cannot like, embrace the concept that death will happen.

**Jody Argentino:** Yeah. Right? And, and so how do we get past that? So we're like really financially set up for, so that we're not leaving our children perhaps in the same place that, um, the other half of our sandwich has left us.

**Candace Dellacona:** I mean, you know, Jody, you just said something so true, right? Which is that this is like a triggering topic for so many people.

**Candace Dellacona:** It's something that people wanna avoid. I think that in my experience, um, there are sort of. Quick and easy things that you can do to set yourself up the right way so that you or your family perhaps don't find yourself in a position of crisis or financial insecurity. Um, particularly if somebody gets sick.

**Candace Dellacona:** And I think one of the things that's really important to do after you make a list and take stock mm-hmm. Um, is to really look at. The long term, and maybe for you that means getting a job with a pension upon retirement, right? Um, or looking for an employer who provides an opportunity to save for retirement in a really cost effective way, like a 401k plan, for example.

**Candace Dellacona:** And I'm sure we're gonna go into that on another episode, but, you know, having those sort of funds for a rainy day so that if. The unexpected happens sooner than you expect. Um, there is a bit of, of a protection there, you know, a life saver, a, a slush fund, if you will.

**Jody Argentino:** So one of the things in matrimonial law that, um, we do all the time is right, the almost the first thing that a client, um, I mean I, I know clients lives inside out and backwards, and one of the things that we have them do first is that same list, right?

**Jody Argentino:** Except unfortunately for the court, at least in New Jersey, it's really, uh, complicated. It's like 13 pages, but, um. It really is a, an inventory of your assets, your debt, and how much you spend on a regular basis and what you spend it on. Um, and the interesting thing is, is that when most pe I, I will say in 20 something years, right?

**Jody Argentino:** Most people that come into my office are like, well, I don't know. Right? Like there, and it's not one gender versus another gender, right? Like people really don't have a. For the most part, a good grasp on their finances. I have one client that actually reconciles their books every month, and it's, um, and to me that's phenomenal because that is not the norm for what I see, um, come in my door on a regular basis.

**Candace Dellacona:** Yeah. I mean, that's interesting though that you, you know, you are. Your practice does bring that out similar to mine. I do see a correlation, um, between genders and in many circumstances, um, because there is a division of labor, right. Especially in the sandwich generation. 'cause everybody can't. Be doing finances and everybody can't be doing caretaking.

**Candace Dellacona:** So there's sort of a divide and conquer approach with finances. So unfortunately, I do see one of the two partners or spouses having a more solid grasp, let's say, on their debts and their expenses and their finances. Then perhaps another just by virtue of survival.

**Jody Argentino:** Right, right, right. And there you go. So the thing is, is it's okay to divide and conquer, but you have the information share as well.

**Jody Argentino:** Because if you're not information sharing, then you know, I always, I always like to say everything is fine until it's not. Yeah. So like, let's plan for that. And that's, I think probably like most of your practice, right? Candace, everything is fine until it's

**Candace Dellacona:** not. Yeah. I mean, it's true. And you know, the other thing is, is.

**Candace Dellacona:** Back to sort of the beginning. You can't do everything. You can't know everything, right? So even within a partnership between yourself and your spouse or yourself and your partner may still be really necessary for you to bring in a financial advisor or an accountant. And it doesn't mean that you have to have loads of money to do that.

**Candace Dellacona:** There are plenty of nonprofits and we'll definitely provide you with those resources on our Facebook page and our website, um, to, to. Perhaps point you in the right direction to find an advisor that can help you make a plan for the future. And I think one of the important things about doing that is your modeling for your kids, right?

**Candace Dellacona:** 'cause you wanna pass on that sort of methodology of having an awareness and. Good grasp of what you have in terms of finances so that your kids then follow suit. And each generation, I think, can be more prepared for his or her own self-care, their self-care, down the, in the future, um, when it comes to finances or anything else.

**Jody Argentino:** Right. So pass it on. Well, thank you. Pass it on. I'm so excited. This is, this is gonna be awesome. And, um, so next week, um, we will be diving a little bit deeper into these chapters of the Survival Guide.

**Candace Dellacona:** Can't wait, Jody.