



Family Demands on your Time

Family Demands on your Time

If you are between 40 and 60 you are probably getting demands of your time from multiple different family members. So how do you define family? Webster says it is a group of one or more parents and their children living together as a unit. Mom, Dad, two maybe three children, do you need to add a dog or cat or some other pet? That may have been how things looked in the 50's and 60's, but today things may look quite different. What about grandparents, aunts, and uncles are they family or is everything beyond those living in your house extended family? Today's blended families can take all kinds of different looks. We have our adult children coming back to live with us, we have aging parents who either need our help or yes, they move in too. How many of us have had one of these calls, it is 4:30 in the afternoon your phone rings and your 90-year-old Mom is on the other end of the phone? "Honey, on your way home can you stop by my house I have a light bulb in the kitchen out and I can't reach it, OK see you around 5:30". You stop and change mom's light bulb and then she says "oh by the way the softener needs a couple of bags of salt added and I got these letters in the mail can you please take a look at them", so you fill the softener salt, sit down and look at the letters while Mom tells you all about things going on with your aunts and cousins that you could care less about but you listen and sound concerned because that makes mom happy. You get home around 6:30 eat dinner with the family then, just about the time you are finished your 26 year old son living in Florida calls and says "something isn't right with my car listen to the sound its making", you help him narrow things down and find a reputable place to take his car to tomorrow by calling some of your friends in the industry and you finally sit down to relax, then younger child still living at home has some sort of drama going on that desperately needs your attention and by the time you get to relax it's 9:30 or 10:00. If any of this sounds familiar you may be living in the sandwich generation. Roughly age 40 to 60 still have children under 18 or over 18 but not quite self-sufficient on one side and that aging parent or parents on the other side that still live independently but rely on you and hopefully your siblings for help. If this is you investigate this month's newsletter for some guidance and if nothing else to know you are not alone!

Written by: Todd Rohrer, CKP®

These are the opinions of Todd Rohrer and not necessarily those of Cambridge, are for information purposes only, and should not be construed or acted upon as individualized investment advice. Investing involves risk. Depending on the types of investments, there may be varying degrees of risk. Investors should be prepared to bear loss, including total loss of principal. The strategies discussed herein are not designed based on the individual needs of any one specific client or investor. In other words, it is not a customized strategy designed on the specific financial circumstances of the client. However, prior to opening an account, Cambridge will consult with you to determine if your financial objectives are appropriate for investing in the model. You are also provided the opportunity to place reasonable restrictions on the securities held in your account.

Securities offered through Registered Representatives of Cambridge Investment Research, Inc., a broker-dealer, member FINRA/SIPC. Advisory services offered through Cambridge Investment Research Advisors, Inc., a Registered Investment Advisor. HFS Wealth Advisors and Cambridge are not affiliated.



HFS Wealth Advisors
HFS Wealth Advisors

[330-659-7140](tel:330-659-7140)
hfswealthadvisors@hfswa.com
www.hfswa.com



Patrick Hammer, MSFS, AEP®
Sr. Client Advisor and President Partner
[330-659-7140](tel:330-659-7140)
hfswealthadvisors@hfswa.com
www.hfswa.com



Todd Rohrer, C(k)P®
Client Advisor
[330-659-7140](tel:330-659-7140)
trohrer@hfswa.com
www.hfswa.com



Justin Hamlin, CFP®
Client Advisor
[330-659-7140](tel:330-659-7140)
jhamlin@hfswa.com
www.hfswa.com

[Schedule a meeting](#)