

Employee Enhancement Newsletter



Sept. 2008 *Helpful resources from your Employee Assistance Program*

Assertiveness: Disciplining Without Becoming Abusive September's On-Line Chat Topic September 17, 2008

Every month you have the opportunity to chat online with a trained counselor. These live chats are held from 6:00PM to 6:30PM CST.

Hurricane Preparations

Preparation is essential as we face another hurricane season. Experts are predicting above average hurricane activity, with several storms expected to reach Category 3 or higher. If you live in an area that has the potential of being affected by a hurricane, the key to remaining safe is early planning. Before the storm strikes stock up on non-perishable food, medicine, baby supplies and pet food. Prepare a personal evacuation plan and prepare a disaster first aid kit. For more information and tips, visit the Red Cross @ www.redcross.org



September 2008 At A Glance

Fruit and Veggies - More Matters Month

www.fruitsandveggiesmatter.gov

Healthy Aging® Month

www.healthyaging.net/events.htm

Alcohol & Drug Addiction Recovery Month

www.recoverymonth.gov

National Cholesterol Education Month

hp2010.nhlbihin.net/cholmonth/

Ovarian & Prostate Cancer Awareness Month

www.ovarian.org

www.fightprostatecancer.org

Suicide Prevention Week (7th-13th)

www.suicidology.org

World Alzheimer's Day (Sept. 21st)

www.alz.co.uk/adi/wad/

World Heart Day (Sept. 21st)

www.world-heart-federation.org/what-we-do/world-heart-day/

Source: 2008 National Health Observances, National Health Information Center, Office of Disease Prevention and Health Promotion, U.S. Department of Health and Human Services, Washington, DC.

September: Healthy Aging Month

What is healthy aging?

Getting older is a natural part of life. How you will feel as you get older depends on many things, including what health problems run in your family and the choices you make. If you take good care of your body and learn positive ways to deal with stress now, you can slow down or even prevent problems that often come with getting older. It's never too early or too late to change bad habits and start good ones. No matter when you start, a healthy lifestyle can make a difference in how you feel and what you can do.

What determines how healthy you will be as you get older?

The changes you'll go through as you get older depend on a number of things. One is your family history (genetics). If your family members have diseases or ongoing (chronic) health problems like high blood pressure or diabetes, then you may have a greater chance of having those problems yourself. But just because your risk is higher, it doesn't mean you will definitely have the same problems. In fact, the lifestyle choices you make can help reduce your chances of getting illnesses that run in your family. And even if you do get a family illness, choosing to exercise, eat right, and learning to deal with stress can keep the illness from destroying your ability to enjoy your golden years.

What kinds of changes should you expect as you age?

Changes as you get older are usually gradual. Certain physical changes are common. Most vital organs gradually become less efficient with age. The kidneys are less able to keep enough water in your body. And the heart can start to show signs of wear and tear caused by years of eating the wrong foods and not exercising. So as you get older, it's important to exercise, drink plenty of water, and eat the right foods. Doing these things will help your body work well for a longer period of time.

What do you need to do to feel your best as you age?

One of the most important things you can do for your health at any age is exercise. Exercise keeps your body strong, and it helps with how you feel. People who stay active are less likely to get depressed. Exercise can be anything from walking to gardening to working out at the gym. The important thing is to be active almost every day. Your mental and emotional health are also important. Protect or improve your emotional health by staying in touch with friends, family, and the community. People who feel connected to others are more likely to thrive than those who are not. And try to keep stress at a minimum. In addition to getting regular exercise, you can take charge of how stress affects you by taking 20 minutes a day to just relax. Protect or improve your memory and mental sharpness by keeping your brain active through learning, doing crossword puzzles, or playing cards or strategy games.



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<http://www.webmd.com/healthy-aging/tc/healthy-aging-topic-overview>

Deer Oaks EAP Services, your Employee Assistance Program, is always available to you and your dependents. If you are struggling with your children, your finances, or just want some practical advice on health or the mind-body connection, call Deer Oaks at: 1-866-327-2400.

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Save \$6,000 By Paying Attention

By spending smart in just 6 areas, you'd do better for your bottom line than if you were to get an 18.8% raise from your employer.

Yes, there is a silver lining in the gigantic cloud that surrounds us. It's small, but it has a value far greater than most people realize. I call it the Power of Attentive Spending. Today, many people are worried about losses in the stock market. They are fretful about low yields on their bonds and certificates of deposit. They are anxious about the value of their homes. And they are grating their teeth about whether they will ever see a pay raise again.

But all of those miseries increase the value of something we can actually do: spend the money we have with care and attention. The August issue of Consumer Reports, for instance, says a typical household can cut its expenses by \$500 a month. And it can do so by examining the cost of only six items. Some households will save more, some less, but the magazine estimates that a typical household can save:

\$65 monthly by getting cheaper car insurance.

\$110 by optimizing its life insurance.

\$200 through smart food shopping.

\$35 in phone costs.

\$25 in bank fees.

\$65 by paying off credit card debt.



Better than a raise

With a household income of \$31,987, that \$6,000 a year in savings is better than an 18.8% raise for the median American household. That's nearly six years of income increases, according to the wage figures for the average private-sector worker tracked by economic indicators. (The average worker's weekly wages were \$606.94 in June, and you have to go back to November 2002 for the average weekly wage to be \$510.89.) Why is the gain from attentive spending better than an 18.8% wage gain? Simple. That \$6,000 in savings is after-tax income, not pretax income. Spend a few hours -- even a few days -- looking at alternatives, and a typical household can find economic benefits that are literally worth weeks of job-time work.

What you'd have to invest

The benefits are even more interesting if you ask what you'd need to have in investments to produce \$6,000 in after-tax investment income. Do that and you learn that your attentive-spending "portfolio" is greater than the amount most people have accumulated in their retirement plans. Suppose, for instance, you have the good fortune to live in a no-income-tax state and want to get all your return from a portfolio of common stocks. At a 15% tax rate on dividends, you'd have to collect gross dividends of \$7,059 to net \$6,000 a year. With the S&P 500 Index yielding 2.29%, you'd need to have \$308,246 in your portfolio.

That's a very impressive number.

Indeed, it compares favorably with the financial assets most households accumulate over an entire career. A recent study done by Ernst & Young for Americans for Secure Retirement, for instance, found that households with \$50,000 in income had an average of \$105,000 in financial assets as near retirees (age 55 to 59) and \$175,000 in financial assets as new retirees (age 60 to 64). Households with \$100,000 in income had \$280,000 as near retirees and \$585,000 as new retirees. Since a household income of \$103,000 puts your household close to the top 10% of all households in America, it's pretty safe to say that nine out of 10 households would benefit greatly by paying careful attention to how they spend their money.

<http://articles.moneycentral.msn.com:80/SavingandDebt/SaveMoney/Save6000ByPayingAttention.aspx>

GOING TO COURT: SURVIVING THE COURTROOM

The best way for a nonlawyer to survive the courtroom is to avoid it altogether -- by settling your dispute or arranging to have it diverted to mediation. If these strategies fail, however, you'll have to either hire a lawyer or take the time to bring yourself up to speed on legal procedures. Fortunately, it isn't too difficult to learn the basics about bringing or defending a case in court -- but you'll need the right resources.

Source: www.nolo.com

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Matters of the Heart

Foods for Long Life and Well-Being

The right nutrients can add zest and health to our golden years. But the time to start eating them is now.

If you've made it this far in life, chances are strong that you may live into your 80s or even 90s. But will you be living well?

"We probably can't extend life much beyond what we already have done," says William Hart, PhD, MPH, associate professor of nutrition and dietetics at the St. Louis University Doisy School of Allied Health Professions. "But we can help make those last five to 10 years of life more enjoyable. Living longer isn't much fun if you're not healthy enough to enjoy it."

Your "superfoods" color chart should include:

Deep green -- Cruciferous vegetables like broccoli, spinach, and kale are good sources of calcium to help with healthy bones and teeth.

Red -- Red tomatoes, cranberries, watermelon, red peppers, and pomegranates are beneficial sources of lycopene and anthocyanins, which help urinary tract health and memory function.

Orange/yellow -- Squash, carrots, sweet potatoes, and yams are great sources of antioxidants.

Deep blue/purple -- Eggplant, plums, blueberries, and blackberries can help with urinary tract health, healthy aging, and memory.

Fiber for Your Whole Body

Once upon a time our diet was made up mostly of whole foods loaded with fiber. While we may have fallen to a wild beast or infection, fiber helped keep our cholesterol and blood sugar levels low, and kept our bowels functioning smoothly. Now in our frenzied lifestyle, we're more likely to grab fast food or use prepared foods at home that have only a passing acquaintance with dietary fiber. It's a little known fact: Most of us should double the amount of fiber we eat if we want to reap its benefits.

Antioxidant 'Superfoods' to Protect Your Cells and Heart

When you're thinking "superfoods," think color, says Beverly Clevidence, PhD, a research leader at the USDA's Diet and Human Performance Laboratory. That means foods that are deep blue, purple, red, green, or orange. The carotenoids and anthocyanins that provide the color for these foods contain health-enhancing nutrients that protect against heart disease and cancer, and also improve our sense of balance, our memory, and other cognitive skills.

Calcium for Your Bones

Got milk? If you want to keep your bones strong and lessen your chance of fractures as you get older, add calcium-rich foods such as low-fat cheese and milk to your diet. Calcium also keeps teeth strong, helps your muscles contract, and your heart beat. Recent studies have even shown that calcium may lower your risk of colon polyps, and help you lose weight. Researchers at Purdue University found that women who consume calcium from low-fat dairy products or get at least 1,000 milligrams a day showed an overall decrease in body weight. As you get older, the amount of minerals in your bones decrease. Too little calcium increases your risk for osteoporosis and, with it, disabling or life-threatening fractures.

Water for Energy and Your Skin

"Most people don't drink enough water," says nutritionist Susan Ayersman. "We need water to flush out toxins, keep our tissues hydrated, keep our energy up." Water is also essential if you're eating high-fiber foods, says Leslie Bonci at the University of Pittsburgh Medical Center. Water helps fiber do its job.

The Bottom Line

Don't be overwhelmed with all these suggestions. You don't need to add everything in at once. "Make haste slowly," says Bonci. "Add a bowl of oatmeal in the morning, replace a glass of milk with soy milk ... just take it one step at a time."

For the full article please visit: <http://www.webmd.com/content/article/80/96416.htm>

Food Tips for the Young at Heart

Good nutrition is so much more than food to eat. Food and beverages that contain a powerhouse of nutrients can not only satisfy your appetite, but also ward off chronic diseases and keep you looking your best. How do you get enough of the super-nutritious foods every day? Try these tips from WebMD's director of nutrition, Kathleen M. Zelman, MPH, RD.

1. Antioxidant Super Foods
2. Calcium
3. Fiber
4. Soy
5. Water

For the full article, please to to:
<http://www.webmd.com/diet/features/nutritional-tips-for-staying-young>