

# Employee Enhancement Newsletter

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Helpful Resources From Your Employee Assistance Program

## April's Chat Topic

April 15, 2009

### Alcohol and Drug Use: Recognizing a Problem

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

## April 2009 At A Glance

National Alcohol Awareness  
Month

<http://www.ncadi.samsha.gov>

National Cancer Control Month

<http://www.cancer.org/>

National Child Abuse  
Prevention Month

<http://www.preventchildabuse.org>

National Counseling  
Awareness Month

<http://www.counseling.org>

National Donate Life Month

<http://www.ask.hrsa.gov/Organ.cfm>

National Minority Health &  
Health Disparities Month

<http://www.omhrc.gov/>

National Sports Safety Month

<http://www.nyssf.org>

Sexual Assault Awareness Month

<http://www.nsvrc.org>

Source: 2009 National Health Observances, National Health Information Center, Office of Disease Prevention and Health Promotion, U.S. Department of Health and Human Services, Washington, DC.



### Featured Article

## Build an Emergency 'Grab and Go' Kit for Your Medical Records

Many families have safety deposit boxes, fireproof safes, or lockboxes for their financial files or other valuables. Yet, one of the most important "collections" your family may have is that of medical records for each family member. Even if you and the rest of your family are relatively healthy and have few records, it's important to keep these together and have them available to give to a physician in the event of an emergency.

Create a file, packet or box (depending on how much room you need), and keep it in an accessible place. This "Family Medical Emergency Kit" should be:

- Stored in a place that's easy to get to by everyone in the family. Is there a place by the door? A coat closet? A desk drawer? Remember to keep the kit low enough for a child to reach.
- Of a color that is distinguishable from other documents and folders.
- Kept uncluttered and separate from your "medical receipts" information.
- Made of durable packaging (nothing that will tear easily, fade, or get soaked).
- Labeled "Medical Emergencies: [YOUR FAMILY NAME]." If you have several family members, make sure each has their own folder, but keep them together and take them all with you in the event of an emergency, just in case.
- Updated regularly. Make quick notes when you come home from your doctor's office.

This doesn't have to be a chore. Get your family members to help assemble the kit. Once it's created, updates can be made easily.

For more information, see

<http://health.discovery.com/centers/smart-patient/grab-n-go-kit.html>



## April 26 – May 3: National Safe Kids Week

**Accidents kill one million children each year around the world and permanently disable many more. In fact, more children ages 1 to 14 years die from accidents such as motor vehicle crashes, fires, drowning, poisoning, and falls than any other cause. And almost all of these injuries are preventable. Safe Kids Worldwide Network focuses on promoting changes in attitudes, behaviors, laws, and the environment to prevent accidental injury to children. Learn safety tips and how you can help at [www.safekids.org](http://www.safekids.org).**

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

1-866-327-2400

[eap@deeroaks.com](mailto:eap@deeroaks.com)

[www.deeroaks.com](http://www.deeroaks.com)

## Are You Overspending? Look to Cause for the Solution

Most people know they need to spend less than they earn. Although poverty factors and the poor economy play a role, many of our financial problems are self-created. Why is it so difficult to resist spending? To answer the question, you need to examine why you make the financial choices you do. When you know what drives your spending, you can fight back and start saving.

For most people, credit offers are the biggest reason for overspending. Just take a look in your mailbox and you'll quickly see why. People are flooded with credit card, auto loan, mortgage, 'payday,' and refinancing offers on a daily basis. It almost feels like free money, but the problem begins when you charge things you don't have the cash (or savings) to pay for. Credit cards are convenient when used like interest-free, short-term loans. However, if you let a balance carry over from month to month, you'll ultimately spend more with interest than the original cost of the item. That's no way to build wealth!

Another cause of overspending is that we easily distance ourselves from the problem. In the past, when you had to rely on keeping enough cash on hand or keeping up your checkbook, spending money meant planning and calculating. Now, just insert your debit card and the funds are electronically removed from your account. When you aren't actually handing someone money or a check for a purchase, it can almost feel as if you aren't spending any money. Try using only cash to get control over your spending. Other people make purchases to feel better. Buying something fun, anyway, feels good. Whether it is a new outfit or a handy gadget—we all enjoy getting something new. There is absolutely nothing wrong with that, as long as we don't go overboard. This is where it pays to set aside a little "fun money" in your budget. Take a small amount out of each paycheck and tuck it away for times like these. You'll feel good instead of guilty about spending when you use the set-aside cash. Don't squander your financial future for pleasures today if they aren't in your budget. If you know that you can't afford to do something, don't cave in. Instead, invite your friends over for game night, dinner, or movies to enjoy each others' company without going over your budget. Chances are, your friends are watching their spending, too.



### Tips to Cut Spending

Stopping small spending habits in your life may amount to major savings over time.

1. Turn off the television.
2. Cut your (tv, movie, gym, etc.) subscriptions.
3. Do all you can to avoid banking fees. Watch for fees for monthly account services, overdraft protection, a paper statement preference, or exceeding the limits.
4. Pay your bills on time. This may seem simple, but it is easy to forget a bill and end up being charged a late fee. Invest in a reminder device if you keep forgetting.
5. Keep dining out to a minimum. It adds up, and for many busy professionals, is not an absolute necessity.

### Did You Know?

Some states, such as California, have a crime category besides 'felony' or 'misdemeanor.' A wobbler is a crime that can be charged as a felony or a misdemeanor based on the circumstances. A wobbler also can sometimes be charged as a felony and later reduced to a misdemeanor by the sentencing court.

## Matters of the Heart



### Alcohol Use: Is Moderation Good for you? It Depends.

Can alcohol benefit your health? Doctors have said for some time that it depends on how much you drink. You've likely heard to drink in moderation, but what is that? And why is it important? Moderate alcohol use has been touted as offering some health benefits, particularly for the heart. But too much alcohol puts you at risk of adverse health problems. And a recent study published in the *Journal of the National Cancer Institute* drew a link between alcohol consumption and a greater risk of cancer in females. Whether you drink is up to you and your doctor. But here are some points on alcohol consumption to consider.

#### Benefits of Moderation

Moderate drinking is defined as 2 drinks a day if you're a male 65 or younger, or 1 drink a day if you're a male over 66 or female. A drink is defined as a 12-ounce beer, 5 ounces of wine, or 1.5 ounces of 80-proof distilled spirits.

#### Moderate alcohol consumption may provide some health benefits. It may:

- Reduce your risk of developing heart disease and other peripheral vascular disease; reduce your risk of dying of a heart attack
- Reduce your risk of strokes, particularly ischemic strokes
- Lower your risk of gallstones and diabetes

#### Risks of excessive drinking

Though some alcohol use seems to have health benefits, anything more than a little drinking can cancel out any benefits. Be careful because too much drinking can lead to serious health problems, including:

- Cancer of the pancreas, mouth, pharynx, larynx, esophagus, liver, and breasts
- Pancreatitis, especially in people with high levels of triglycerides in their blood
- Sudden death
- Heart muscle damage (alcoholic cardiomyopathy) leading to heart failure
- Stroke
- High blood pressure
- Cirrhosis of the liver
- Miscarriage
- Fetal alcohol syndrome in an unborn child
- Injuries due to impaired motor skills
- Addiction, mental health changes, and suicide



#### Who shouldn't drink alcohol?

People with certain health conditions shouldn't drink any alcohol, as even small amounts can cause problems. Don't drink alcohol if you have a history of hemorrhagic stroke, liver disease, pancreatic disease, or evidence of precancerous changes in the esophagus, larynx, pharynx or mouth. Be careful if you have a family history of alcoholism, because you are at higher risk for alcoholism. Pregnant women should avoid alcohol entirely because of the health risks for the unborn baby. Alcohol interacts with many common prescription and over-the-counter medications. Check with your doctor if you take antibiotics, anticoagulants, antidepressants, diabetes medications, antihistamines, beta blockers, sleeping pills, pain relievers, anti-seizure medication. Above all, don't feel pressured to drink. Few medical experts would advise nondrinkers to start drinking. Since the evidence is mixed-- while a drink a day is apparently associated with risks of certain cancers, there is also scientific evidence that it can lower a woman's risk of heart disease by improving cholesterol levels and reducing the chances of blood clots—talk to your doctor to make an informed decision. In light of recent evidence, experts will likely recommend that women look to diet and exercise to improve their heart health and leave alcohol alone.

For more information, see <http://www.mayoclinic.com/health/alcohol/SC00024> and <http://www.washingtonpost.com/wp-dyn/content/article/2009/02/24/AR2009022402361.html>