

Employee Enhancement Newsletter

Helpful Resources From Your Employee Assistance Program

November 2009

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November 18, 2009

Chat Topic

Cultivating an Attitude of Gratitude

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

November 2009

At A Glance

American Diabetes Month

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

National Breast Cancer Awareness Month

www.nbcam.org

Lung Cancer Awareness Month

[http://](http://www.lungcanceralliance.org/)

www.lungcanceralliance.org/

Great American Smokeout

November 19th

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, D.C.



Seasonal Changes

Over the river and through the woods - here come the holidays. As fall sets in and winter starts knocking, an often stressful time of year begins. You may not jingle all the way, but you can avoid some frostbite this holiday season.



- ◆ Start addressing your holiday cards Thanksgiving weekend. Complete 5 cards a night, and you'll have 100 ready to send by Dec. 15.
- ◆ Shop by mail or online. Have the mail-order or online company wrap and ship gifts directly to recipients.
- ◆ Put meaning into the holidays by acknowledging your heritage. Prepare a traditional dish or listen to music from your family's homeland.
- ◆ Simplify your plans. You don't need to decorate every room in the house, attend every carol sing or give gifts to everyone who sends you one.
- ◆ Do something for someone outside of your immediate family. Give gifts to a needy family, or prepare them a holiday dinner.
- ◆ Don't stop taking care of yourself just because you're busy. Keep exercising 30 minutes three to four times a week, and eat and drink in moderation.
- ◆ Include quiet time for yourself on your "to-do" list. Take time to see a movie or walk around your neighborhood to enjoy the holiday decorations.

Easing The Holiday Blues

If you are experiencing holiday blues, try to decrease or alleviate them with these tips:

- ◆ **Stick to a budget.**
- ◆ **Establish realistic goals and expectations.**
- ◆ **Do not label the season as a time to cure past problems.**
- ◆ **Enjoy free holiday activities.**
- ◆ **Talk to someone honestly.**
- ◆ **Limit alcohol intake.**
- ◆ **Stick within your normal life routine as much as possible.**
- ◆ **Find time for yourself.**

Act to Stop Pre-Diabetes



About 41 million people in the United States have a dangerous medical condition called prediabetes. You can learn more about it from the American Diabetes Association Web site. A simple blood test, called the fasting plasma glucose test, can determine whether your glucose levels are too high and in the prediabetes range. Once you know, you can make health changes that could prevent full-blown type 2 diabetes. Talk to your doctor, and learn more at www.diabetes.org.

Deer Oaks EAP Services, our 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

866-327-2400

eap@deeroaks.com

www.deeroaks.com

Lung Cancer Prevention

While there aren't any guaranteed ways to prevent lung cancer, the risk can be minimized considerably. Lung cancer is the foremost cause of cancer-related deaths in the U.S., with one of the highest cancer fatality rates.

No Smoking

Smoking causes 90 percent of all cases of lung cancer. Not smoking is the single most significant lung cancer preventative measure. Quitting and even reductions in the amount smoked can both drastically reduce the risk of lung cancer as well.

No Second-Hand Smoke

Second-hand smoke also leads to lung cancer. If you live or work with smokers, ask them to either stop or to only smoke outside.

Radon Detectors

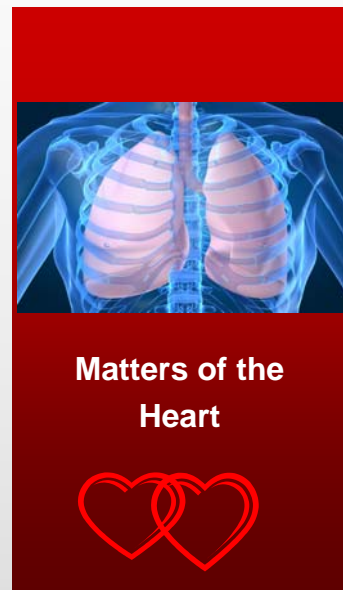
After cigarettes, exposure to radon, a natural gas, is the second-leading cause of lung cancer. Have your home and office tested, and install radon detectors in both places.

Avoid Carcinogens

Many industrial environments have chemicals known to cause cancer. Always follow proper safety procedures, especially involving the wearing of masks when appropriate.

Healthy Diet

A healthy diet is an essential step in the prevention of any cancer, lung cancer included. Eating plenty of whole grains, fruits and vegetables ensures your body gets the nutrients necessary for fighting cancer and for an optimally-functioning immune system.



Coping With Job Stress



For many of us, stress is at an all-time level. One in four people say they've missed work due to work-related stress. When we are under chronic stress, we may have trouble meeting deadlines, concentrating and making decisions. Our productivity and performance can decrease. Many people who are over-stressed at work are unable to leave their job-related issues behind at night or they feel immobilized on the job. Here are some strategies you can use to better manage stress.

Treat your body right. Eating right and exercising can increase your tolerance to stress.

Set realistic goals. Do what's possible and carry on. Take one task at a time. Divide the large projects into smaller tasks, and make "to do" lists.

Learn to relax or meditate. Studies show that just 10 to 20 minutes of quiet reflection or meditation a day can bring relief from chronic stress and increase your tolerance to it.

Give yourself a break. No one is perfect. Striving to be the best in everything will lead to worry, anxiety and failure.

Be flexible. Make allowances for other people's opinions and be prepared to compromise.

Go easy on criticism. You may expect too much of yourself or others. Try not to feel let down or frustrated when your expectations aren't met.

Manage your anger. Retreat before you lose control. You'll be better equipped to handle a problem constructively later.

Be honest with colleagues. Make it plain you feel you're in a bind. Chances are others feel the same. Don't just complain - make practical sug-

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Consumers Beware of “Credit Killers”



When Was The Last Time You Checked Your Credit Report?

An increasing number of consumers are depending on their good credit to make ends meet. FICO credit scores, the number most lenders use to determine eligibility, range from 300 to 850 with a score over 740 generally considered to be “good”. Achieving a good credit score is not quite as simple as paying bills on time. While payment history does account for 30 percent of your FICO score, several other factors contribute. With this in mind, the experts at [Money Management International](#) would like to point out a few common credit mistakes and ways to avoid costly damage to your credit score.

Having too many inquiries. Generally, six or more inquiries within a six-month period of time will scare a lender. Applying for loans on the Internet and transferring balances on credit cards can also have negative consequences. Most credit scores, however, are not affected by multiple inquiries from auto and mortgage lenders within a short period of time.

Staying out of debt. Having no credit history is nearly as bad as having poor credit history. From a creditor’s perspective, if you have stayed out of debt your whole life, there is no way to judge how you will handle a loan. Maintaining several types of accounts proves that you can handle the responsibility. According to [www.myfico.com](#), your credit mix (credit cards, store charge cards, loans, etc.) accounts for 10 percent of your score.

Closing old accounts. It may seem wise to close old, unused accounts, but doing so could shorten the length of your credit history and harm your score. Credit history makes up a whopping 15 percent of your score. If you choose to keep old accounts open, be sure to keep tabs on them regularly to be certain they are not used fraudulently.

Finally, not checking your credit report regularly is a serious credit killer. Familiarize yourself with your credit history by requesting a free copy of your credit report annually from [www.AnnualCreditReport.com](#).

Money Management International (MMI) is a nonprofit, full-service credit-counseling agency, providing confidential financial guidance, financial education, counseling and debt management assistance to consumers since 1958. MMI helps consumers trim their expenses, develop a spending plan and repay debts. Counseling is available by appointment in branch offices and 24/7 by telephone and Internet. Services are available in English or Spanish. To learn more, call 800-762-2271 or visit [www.MoneyManagement.org](#). Source: [http://www.ohio.gov](#). Retrieved July 2009.