

Employee Enhancement Newsletter

Helpful Resources From Your Employee Assistance Program

September 2009

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September Chat Topic

Sept. 16, 2009

Understanding Grief and Loss

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.

September 2009

At A Glance

Cholesterol Education Month

<http://www.nhlbi.nih.gov/>

Family Health & Fitness Day

<http://www.fitnessday.com/family/>

Baby Safety Awareness Month

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

Healthy Aging Month

<http://www.preferredcare.org/featured/healthyaging.html>

Suicide Prevention Week

www.suicidology.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, D.C.



September is National Fruit & Veggies Month



The 5-A Day for Better Health Program was instituted in 1991, a public/private partnership between the National Cancer Institute and Produce for Better Health Foundation. In 2001, the program enlarged to include the Center for Disease Control (CDC), the National Institute of Health, the American Cancer Society, the National Alliance for Nutrition and Activity, the Produce Marketing Association, and the United Fresh Fruit and Vegetable Association.

The 5-A Day program's new goal is to increase fruit and vegetable consumption to 5 servings per day for 75% of Americans by 2010; a goal worth working toward for all American.

Concerning this goal, go to the following website: [www. Fruitsandveggiesmatter.gov](http://www.Fruitsandveggiesmatter.gov) a CDC website. Enter your gender, age, and amount of time you spend in daily exercise and the site calculates the recommended daily amount of fruits and vegetables for you.

For a 52-year old male, exercising less than 30 minutes per day, 2 cups of fruit and 3 cups of vegetables are recommended daily; and, for a 35-year old female, exercising less than 30 minutes per day, 1.5 cups of fruit and 2.5 cups of vegetables are recommended.

Daily Tips for Breakfast, Lunch, and Dinner

Breakfast

- Stir low-fat or fat-free granola into a bowl of low-fat or fat-free yogurt. Top with sliced apples or berries.
- Snack on fruits.
- Add strawberries, blueberries, or bananas to waffles, pancakes, cereal, or oatmeal.
- Add bell peppers, broccoli, spinach, mushrooms, or tomatoes to your omelet. Canned, dried, and frozen fruits and vegetables are also good options. Shop for fruits without sugar or syrups and vegetables without salt, butter, or cream sauces.

Lunch and Dinner

- Place a box of raisins in your child's backpack, or your lunch.
- Add cooked dry beans to your salad. For the sweet tooth, add chopped apples, pears, or raisins.
- Add broccoli, green beans, corn, or peas to casseroles or pasta.
- Choose low-sodium soups.
- Add lettuce, tomato, onion, and cucumber to sandwiches.
- Order salads, vegetable soups, or stir-fried vegetables when eating out.
- Choose beans, corn on the cob, or side-salad with low-calorie



MATTERS OF THE
HEART



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

1.866.EAP.2400

eap@deeroaks.com

www.deeroaks.com

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Strategies for Handling Homework

Across the United States one thing is true; children consistently have homework. Hence, if your child says one of the following: "I don't have homework," or "I did all my work at school," they are most likely mistaken. Teachers sometimes give homework-free weekends; so, not having homework may be true, at times – yet not often.

Other excuses children give include: "I left my books at school," or "I finished my homework last night, often results in a zero for that assignment." Below are some general as well as specific strategies for parents to use, when any of the above problems arise.

Engaging children and adolescents on completing their homework

Give children the option of *when – not if* – they will start their homework: either, upon arrival at home, following a favorite TV program, or after dinner. Including children in decision-making increases their cooperation.

Homework evaluation

Homework amounts vary day to day. Have a meeting over a snack when they arrive home. Review homework amounts to estimate time needed for homework completion. With a lot of homework, getting started as soon as possible is best. With less homework to do, parents can give children more choices on when to begin.

Breaks from homework

Remember, even adults get breaks at work. Giving children short breaks may give them more energy and increase their attention span.

I left my homework at school

If you pick your children up at school; check homework in the parking lot. This way they can be sent back to retrieve their homework. If your child arrives at home, either take them back or send them back to school to retrieve their homework.

I forgot to take my homework to school

With morning backpack checks children can avoid earning zeros for completed homework.

Homework environments

Provide an uncluttered desk for children to do homework. Provide all materials needed to complete homework, such as pens, pencils, paper, etc. With no desk, the kitchen table can be suitable.



If a child's grades are suffering parents may need to supervise their children

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Healthy Aging

September is Healthy Aging Month, and was designed to focus national attention on the positive aspects of growing older and to provide inspiration for adults, ages 50-plus, to improve their physical, mental, social, and financial health.

Healthy Aging Mental Wellness Tips:

- * Avoid depression. New activities, hobbies, and exercise are wonderful antidepressants. If you truly are depressed, don't bear it alone – get help.
- * Stay active doing things that use your memory (take a class, play games, be with people).
- * Volunteer your time. Get involved with a cause you believe in or something that interests you.
- * Set up a system to keep track of personal time. Carry a diary and make lists.
- * Seek out variety and challenge in your daily life.

For more information on healthy aging, please visit www.healthyaging.net.



Parents: Will Your Children Ace Personal Finance?

Back to school is here. The curriculum this year covers every subject from biology of a toad to an in-depth analysis of the works of F. Scott Fitzgerald, so what's your child missing? Most schools do not offer courses in personal finance so, if you are not giving these lessons at home, your child is probably missing out on an important life skill.

Knowing how to manage money is critical for your child's success, especially once they enter college and start making financial decisions on their own. Communicating to your children early on about the importance of tracking their spending, budgeting, setting financial goals, and saving will instill in them the values of a conscious consumer.

Here are some suggestions for helping your children ace personal finance:

- * **Be a financial role model.** Examine your own habits and attitudes about money and make sure you want to pass them on to your children. If you catch yourself saying one thing, but doing another (like preaching about saving when you are overspending), reevaluate your approach. Kids are keen observers of behavior and they will notice if you aren't living up to your word.
- * **Teach kids about smart shopping.** The grocery store is the best place for a financial field trip. Have the kids tag along during your next trip so you can teach them the value of planned purchases (shopping with a list), comparing prices (brand name or generic?), and savings strategies (coupons and specials).
- * **Show them that money doesn't grow on trees.** Teach children that hard work pays off by giving them an allowance for completing extra chores around the house. Having to work for their money, instead of being handed it, will teach them the value of a dollar.
- * **Give your child control.** Open a savings account and, if your child is old enough, a checking account in their name. Letting children see firsthand how savings grow, or the implications of a poor purchase decision, will teach them responsibly.

Remember, as a parent you are your child's most important teacher. Communicating to children early and often about the importance of personal finance will help them be successful and responsible consumers.

About Money Management International

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.

