

# Employee Enhancement Newsletter

Helpful Resources from your Employee Assistance Program

January 2015

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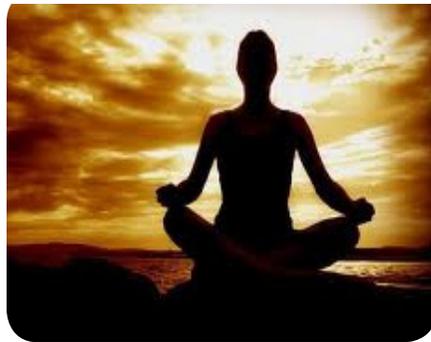
## How to Fight Stress and Ward Off Illness

### What you can do to protect yourself.

Today scientists are looking at how stress makes people ill, and what can be done to help prevent illness caused by stress. "This new science is forcing the medical community to take more seriously the popular notions of the mind-body connection," says Esther M. Sternberg, M.D., Director of the Integrative Neural Immune Program at the National Institute of Mental Health. "In response to stressful events, our bodies pump out hormones. These hormones aren't necessarily harmful and can be very useful", says Dr. Sternberg, author of *The Balance Within: The Science Connecting Health and Emotions*. "The problem is when the stress response goes on for too long," she says. "That's when you get sick. Hormones weaken the immune system's ability to fight disease."

### The dangers of chronic stress.

Unhealthy levels of stress come in many guises. You may have to take care of a chronically ill person—and that's stressful. Or you may be stressed from being in constant pain. Work-related issues, marriage or family problems, and financial difficulties can generate chronic stress. Severe, chronic stress can damage our bodies in many ways. "Chronic stress has been shown to prolong wound healing, decrease response to vaccines, and increase the frequency and severity of upper respiratory infections," Dr. Sternberg says.



Stress also can aggravate existing health problems. It can worsen angina, disturb heart rhythm, raise blood pressure, and lead to stroke. It can spark asthma and may affect the digestive system, making ulcers, acid reflux, or irritable bowel problems worse. Stress can play havoc with your nerves and muscles, causing backaches, tension headaches, or migraines.

### Take yourself offline.

"If you feel stressed all the time, you need to take yourself 'offline,'" Dr. Sternberg urges.

"We reboot our computers when they are overworked, but we don't seem to do it with our bodies. If you're exhausted from constantly working on deadline or caregiving, take a vacation—they're not luxuries, they're physical necessities. Find a place of peace where you can stop, look, and listen."

## Online Seminar Reminder

### Mind-Body Connection

#### When:

January 20, 2015

#### Where:

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

#### Webinar Times (CST):

11:00 AM- 12:00 PM

1:00 PM - 2:00 PM



# How to Fight Stress and Ward Off Illness continued...



If vacations are out of the question, Dr. Sternberg suggests meditation to rest body and mind. “Evidence shows that meditation bolsters immune function by reducing stress hormones that dampen immune cells’ ability to fight infection,” she says. Exercise is a great way to improve your mood, and it changes the body’s stress response, she says. If starting an exercise program seems too hard, then go slowly, she advises. “A few minutes are better than no minutes—you can gradually increase how much you exercise every day. You don’t need to go jogging—walking has significant health benefits.”

Yoga helps many people relax, while others find peace of mind through prayer, music, reading, or art. “We need to find our place of peace and try to go there every day,” she says.

Getting enough sleep is very important for protection, Dr. Sternberg emphasizes. “Lack of sleep can change moods, cause irritability, weight gain, inability to perform, and poor memory.”

## **When to seek professional help.**

If the stress is bad enough that you can’t fix it on your own, Dr. Sternberg recommends seeking professional help. In some people, what may seem like ongoing stress is actually depression. Possible signs of depression include:

- Often waking up in the middle of the night with feelings of anxiety
- Suicidal thoughts
- Loss of weight and appetite
- Not wanting to be around other people
- Constant irritability

“Depression is an imbalance of hormones and nerve chemicals—it’s a biological illness,” Dr. Sternberg says. “And highly treatable.”

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

## How Sweet It Is



Is sugar really bad for us? How about artificial or low-calorie sweeteners?

Our bodies need one type of sugar, called glucose, to survive. "Glucose is the number one food for the brain, and it's an extremely important source of fuel throughout the body," said Dr. Kristina Rother, pediatrician with the National Institute on Health and expert on sweeteners.

But there's no need to add glucose to your diet, because your body can make the glucose it needs by breaking down food molecules like carbohydrates, proteins, and fats. Some sugars are found naturally in foods such as fruits, vegetables, and milk.

Much of the sugar we eat isn't found naturally in food but is added during processing or preparation.

Although sugar itself isn't bad, said Dr. Rother, "Sugar has a bad reputation that's mostly deserved because we consume too much of it. It's now in just about every food we eat."

You can cut down on added sugars. NIH in Health offers these suggestions:

- Choose water, fat-free milk, or unsweetened tea or coffee instead of sodas, sports drinks, energy drinks, and fruit drinks.
- Reduce sugar in recipes. If a recipe says 1 cup, use 2/3 cup.
- To enhance flavor, add vanilla, cinnamon, or nutmeg.
- Eat fresh, canned, frozen, and dried fruits without added sugar. Choose fruits canned in their own juice rather than in syrup.
- Use fruits to top foods like cereal and pancakes rather than sugars, syrups, or other sweet toppings.
- Read the ingredients list to pick food with little or no added sugar.

Health-e headlines™

### *Invest early and often*

Strength training is like investing in your body's 401k plan. Invest early and you'll have more fun later in life, say exercise experts at Indiana University. The good news is that muscles know no age. It's never too late to start in the gym, at home or just about anywhere with the wide range of gear and strategies available. It can involve weight machines, free weights, stretchy bands and tubes (ideal for travel) or body weight, used during such moves as lunges, pushups, squats and leg lifts.

Health-e headlines™

### *Save the planet*

Lower the litter rate. Consumers worldwide use a trillion plastic bags a year, nearly 2 million a minute. The typical bag is used just 12 minutes. The average family brings home 1,500 bags a year, Mother Jones reports. California has become the first state to pass a bill banning plastic bags from grocery and retail stores.

Health-e headlines™

### *An EAP Reminder*

*Life Can Be Hectic. The EAP Can Help You Find Your Balance.*

Deer Oaks, your EAP, is always available to you and your household members.

If you are struggling with children, finances, or just want some practical advice on health or the mind-body connection, contact Deer Oaks by calling the Helpline.

Counselors are available 24/7 to provide you with immediate care.





## Clinician's Corner..

*Monthly Advice from the Deer Oaks Clinical Team*

### The Mind-Body Connection



Our bodies and minds are innately trained to listen to one another. In our “caveman” days, we were super-alert to our surroundings and when our physical self picked up on an unknown noise or smell, it transmitted the message to our brains that potential danger could be lurking nearby, therefore reactivating our physical systems that would have helped us to run or fight an enemy.

In the present day, those systems are still active on a daily basis. However, as the world has evolved into a more sophisticated (and more complicated) environment, our brain now responds to all types of stressors, not just those that are life threatening. Now, our minds and bodies react to traffic jams, disagreements with spouses and family members, financial worries, difficult co-workers, and everything in between. With our minds being constantly occupied, our bodies begin to react; muscles tense, our alert system (fight or flight) becomes chronically engaged and our systems for relaxation (rest and digest) take a permanent backseat. This can leave us with physical symptoms of stress to include headaches, muscle pain, gastrointestinal upset, and even a suppressed immune response.

So the question becomes, how do we quiet our minds so that our bodies can go back to their balanced state? Oftentimes, the answer lies in our bodies as countless studies have reiterated the benefits of relaxation techniques such as progressive muscle relaxation, meditation, and diaphragmatic breathing. Though part of our stress may come from feeling as if there aren't enough hours in the day, committing to several minutes of relaxation or more per day, can help rejuvenate the body and therefore the mind.

Like any major changes, it takes time to develop positive new habits. Start by committing to a small relaxation exercise per day, five to ten minutes either in the morning, evening, or when you feel exceptionally stressed. Then, once per week, try committing to a longer session (approximately 30 minutes in length). Pay attention to what even small doses of relaxation can do to help decrease your stress level and improve overall psychological well-being. Many relaxation techniques can be practiced during the commute to and from work, during meetings, and at home with family, even further maintaining an optimal balance of stress and alertness. For more information and resources, visit us online at [deeroaks.com](http://deeroaks.com).

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# Reestablish Good Consumer Credit and Raise Your Credit Score



While there are a lot of websites and Internet ads that promise to “repair” or “fix” your credit report and credit score (for a fee, of course), the truth is that there is no quick fix to reestablishing good credit. There’s also no reason to pay someone to help you, as all of the necessary steps to repairing bad credit can be done with little to no money. Often, these “credit repair” sites either require a large fee to do something you can do on your own for free, or use fraudulent methods to repair your credit. If you have accurate negative information on your credit report, acknowledge the problem. If you are willing to work hard, and be patient, you can mend your credit.

The first step is to review your financials to determine how much you can afford to pay for each of your bills. Working with a nonprofit consumer credit counseling agency, or on your own, you should establish a working personal budget to use, taking into account all of your bills, your minimum payments, and incoming salary. Remember that you may need to cut back in some areas, but it’s important that you are able to make some payment for every one of your bills, each month.

Next, contact your creditors and discuss your situation with them. Using your personal budget, explain that you are unable to make the full payments. Commit to making a smaller, ongoing payment. In this situation, communicating with your creditors can help if you are dedicated to making regular payments. It’s important that you contact your creditors before your accounts are turned over to a collection agency. You may consider consolidating debt to lower interest accounts—this isn’t for everyone, so make sure you fully understand how debt consolidation works.

Finally, you’ll have to wait. Accurate negative information can only be removed with time. The federal Fair Credit Reporting Act (FCRA) states that Chapter 7 bankruptcy information can remain on your credit report for ten years while other accurate negative information can remain on your report for seven years. This time frame usually starts when the negative event (e.g., late payment, bankruptcy) occurred. There are some additional time frames for unpaid judgments and criminal convictions. Don’t be discouraged however; as you make payments and add positive information to your credit report, your creditworthiness can improve. Current information is generally weighted more heavily than older information. In the meantime, opening a savings and/or checking account, as well as a secured credit card, can help you reestablish good credit.

#### **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 800.432.7310 or visit [www.MoneyManagement.org](http://www.MoneyManagement.org).*