

SAFE MONEY: WEIGHING SAVINGS OPTIONS IN A LOW-INTEREST RATE ENVIRONMENT

Keeping money in an account whose interest rate hovers below 1% may not hold much appeal in a world where return on investment is king and memories of much higher rates linger. But even amid the current prolonged period of exceedingly low interest rates, there are compelling reasons for consumers to keep cash in a vehicle such as a savings account, money market account or certificate of deposit (CD).

“Having three to six months of cash accessible in some type of savings account for emergencies is essential,” says Ashley O’Kurley, a certified financial planner based in Miami, Fla., “for the liquidity, flexibility and mobility that come with it.”

Think of the money residing in such an account as an investment designed not to generate financial return, or yield, so much as one that provides a vital safety net to cover up to six months of living expenses in case of a lost job or other type of unforeseen financial crisis, O’Kurley suggests. “We have to temper our desire to get a big yield on every dollar we have. The first lesson of Financial Planning 101 is to have cash on hand for emergencies.”

While yield is a secondary consideration in choosing between a CD, a money market account, an online or brick-and-mortar savings account, or some other vehicle to house “safe money,” the decision about where to stash that cash does have important financial ramifications, he explains. “You can earn hundreds of dollars for yourself over time simply by moving money from an FDIC-insured checking account where it’s earning nothing to a high-yield savings account where it can earn 80, 90 even 100 basis points (100 basis points equates to a 1% interest rate), that’s also FDIC-insured.”

Since the priority for an emergency cash reserve is not only ready access to funds but the safety of those funds, he suggests putting it in a vehicle that’s FDIC-insured, meaning it’s backed by the Federal Deposit Insurance Corporation, a government entity, for a specified amount — typically \$250,000. So if the institution holding the account fails for any reason, FDIC backing assures the account holder still will be able to recoup their money.

Which type of FDIC-backed savings vehicle is best in the prevailing low-interest-rate environment? Here’s a look at the options:

Online high-yield savings account. Today the savings accounts with the highest rates — sometimes 1% or perhaps a tick above — are often found online. “Online savings accounts end up being the best solution in many cases,” says O’Kurley. However, be aware that these accounts come with moving parts. Some carry attractive initial rates that quickly revert to less attractive lower rates. Others couple a relatively high interest rate with a higher minimum balance. Given these distinctions, it pays to spend some time comparison-shopping, with www.bankrate.com a good place to start.

Savings account from a brick-and-mortar bank. People who prefer to do their banking offline, person-to-person, may prefer to open a savings account at a local bank. They’ll likely earn a lower interest rate as a result.

Certificate of deposit. Gone are the days when interest rates for short-term three-month or six-month CDs consistently and substantially exceeded those of traditional savings accounts. These days, securing a higher interest rate with a CD often means committing to keep money in the account longer term — for one, three or even five years. Thus CDs limit flexibility, as the extra return they provide can be quickly erased by penalties for early withdrawal. The trade-off — sacrificing accessibility to that cash simply to earn a little extra money in interest — often isn’t worth it, O’Kurley says. “CDs are what they have always been: FDIC-insured accounts you get from a brick-and-mortar bank. But you’ll give up liquidity to get one.” Parking money in a CD for several years also comes with interest rate risk. Should interest rates rise, a lower rate would still apply to the money inside the CD, precluding the CD owner from earning a higher rate on that money. People who are willing to live with that risk while sacrificing a measure of liquidity with a CD can comparison-shop at www.bankrate.com.

Checking account. While most checking accounts are FDIC-insured and some pay interest, not only do their interest rates rarely match those of savings accounts (particularly online savings accounts), they also may come with a range of restrictions and requirements, including minimum initial deposits, transactions fees and other costs that can add up quickly. For those reasons, checking accounts typically are better suited to house money you intend to spend, not save.

Money market account. As with CDs, money market accounts no longer hold much of an interest rate edge over savings accounts, which is why O’Kurley says he rarely recommends them to clients. While they could regain that edge when interest rates bounce higher, there’s no telling when that may happen. Still, because most money market accounts are FDIC-insured, as modest as their interest rates are, they remain a viable, if lower-yielding, option for stowing “safe money.”

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ADDRESSING HARASSMENT



Harassment can take many forms and appear in many different environments. From aggressive interactions between two or more people in public spaces to comments and activities online that target social media feeds or personal websites, harassment knows no bounds.

When you witness harassment, you have to decide if you'll become a responsible bystander, choosing between doing something to stop the harassment

or nothing at all. Frequently, bystanders will wait for someone else to intervene, especially if someone else is there who might be more capable of resolving the situation such as an administrator, a security guard, or someone in a position of authority. The more people who are around you, the greater the likelihood that you and those around you will wait for someone else to be responsible for intervening. This is called the diffusion of responsibility, and the inaction that follows can actually prolong the harassment.

If you encounter an incident of harassment, follow these guidelines to either quickly and effectively resolve the conflict or act as a responsible bystander in someone else's defense:

- Immediately contact someone in authority – don't assume it's already been done
- Online interactions can be reported using a website's reporting features
- During offline interactions, contact administrators, security officers or local law enforcement
- Do not verbally intercede unless you have no other option, as this might escalate the interaction
- Avoid becoming physically involved in the altercation, which can also escalate the interaction
- If you do become physically involved, yell STOP or BACK OFF repeatedly to draw as much attention to the altercation as possible and attract allies to aid in fending off a violent harasser
- If you are directly attacked, run for assistance – do not attempt to take on or overpower a violent harasser on your own
- Avoid engaging with online harassers, which may feed their desires for conflict– use a website's reporting features to alert site administrators to the conflict
- While the details are fresh in your mind, document the who, what, when, where and how the harassment took place for offline incidents
- Document online harassment by taking screenshots of inappropriate or threatening interactions
- Avoid meeting harassment with additional harassment, which may escalate non-physical interactions to physical altercations

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SEPARATING YOUR WORK LIFE FROM YOUR HOME LIFE

In this day and age, working from home a breeze. E-mail, messaging applications, and more help improve productivity and help create flexible lifestyles -- but they also can make it difficult to separate your work and home lives. This can be a problem whether you're a telecommuter or a regular commuter who brings extra work home with you.

"It's easy to allow work to take over when it's in your home," says June Langhoff, a Pacifica, Calif.-based consultant and author of "The Telecommuter's Advisor." "You have to be on the alert."



To keep work from consuming your home life, Ms. Langhoff suggests the following strategies.

- Set expectations with family and friends. Your family, housemates, friends and neighbors need to know that when you're working at home, you're working -- and they should know when and how to interrupt you. If work constantly consumes your home life, remind yourself why you chose to work at home. "Maybe it's because you'd like to have some flexibility, more free time or more time with family," Ms. Langhoff says. At the same time, at-home workers must consider what's acceptable to their families.
- Let voicemail pick up. Early morning or evening phone calls from colleagues or clients can infringe on one's personal life. East Coast early birds have been known to call Ms. Langhoff's California office line as early as 4 a.m. her time, so she sometimes turns off her phone's ringer. If someone calls in the evening, she'll say, "I'm on my way out the door. I'll be glad to call you back tomorrow morning." Having a separate office line helps her know which calls to answer.
- Separate work and personal e-mails. File incoming work e-mails separately from personal ones, if possible, and deal with each at a designated time.
- Clock in, clock out. There's no car or bus commute to put distance between you and your work worries when home is the official workplace. Setting your own transition rituals can help ease you out of work mode and back into a more relaxed, personal mind-set -- or vice versa. "Do whatever works for you. Some telecommuters I've talked with will go out to Starbucks and come back to their home offices with their coffee -- that's their morning ritual. Then, at the end of the day, they may take a walk around the block," she says. When you close up shop, push in your chair and shut the computer cabinet. "If I'm being really good, I'll tidy up my work area. So then, it looks too neat to start again," Ms. Langhoff says.
- Set a regular non-work schedule. Plan a lunch with a friend, buy season tickets to the symphony or go to the gym. "Those kinds of regular activities get you out with people and remind you there's another life," says Ms. Langhoff. "Then, say to yourself, 'How can I get back to that?' Ask for help from family and friends. Build in some time for you and your family -- whatever that might involve." And when you need a break, such as a vacation, consider leaving your laptop at home. "Now, when I go on vacation, for the most part I don't take my technology with me," Ms. Langhoff says. "I even try to stay at a place that doesn't have a phone. If I don't do that, I never turn off my business side."

BalancedLiving

Special Edition ~ Seasonal Influenza



THE FLU

Influenza ~ "The Flu" ~ is a serious viral respiratory infection of the nose, throat and lungs that ranks as one of the most severe illnesses of the winter season (flu season is generally December through March). It is not the same as the "stomach flu." An estimated 10 to 20 percent of Americans get influenza every year. About 36,000 people in the United States die from influenza each year, and an additional 200,000 are hospitalized.

Influenza usually is not considered life threatening for healthy adults. It can, however, lead to very serious complications, such as pneumonia and bronchitis, especially in people older than age 65, young children and those with chronic illnesses.

CAUSES

Influenza is caused by a virus. It is highly contagious and is spread when an infected person touches or shakes hands with another, sneezes and coughs without covering the mouth, or touches objects such as doorknobs that other people may touch.



SYMPTOMS

Influenza symptoms differ from those of a cold. Flu symptoms are usually more serious and leave you lying flat on your back. Unlike the stomach flu, influenza usually does not cause vomiting or diarrhea.

FLU SYMPTOMS:

- Fever, often 102 to 104 F; it may last up to seven days
- Headache
- Extreme tiredness (fatigue)
- Body/muscle aches, which may be severe
- Stomach symptoms such as nausea, vomiting and diarrhea also can occur but are more common in children than adults
- Dry cough, sometimes severe
- Mild stuffy or runny nose and sore throat

TREATMENT

Because influenza is a viral infection, it cannot be treated with antibiotics. Antiviral medications are available that may reduce the severity and shorten the length of the flu if given within 48 hours of the onset of symptoms.

Two antiviral medications have been approved for use in preventing the flu but should not be considered replacements for an annual flu vaccination.

These medications are not helpful in treating the complications that may result from influenza. Each medication has a different set of side effects; you should discuss these with your doctor before taking one of the medications.

SELF-CARE STEPS FOR INFLUENZA

When you have the flu, try these steps to help you feel more comfortable:

- Stay home and get the rest you need. It is one of the best ways to deal with influenza, and it keeps you from spreading it to other people.
- Drink extra fluids. Warm fluids are soothing, especially if your throat is irritated. Drinking adequate fluids is important to prevent dehydration when you have a fever.
- To relieve nasal congestion, sleep with your head elevated. For adults, over-the-counter decongestants can be used. Be sure to follow the recommended dosage and precautions. If you have high blood pressure, diabetes, coronary artery disease, thyroid disease or are pregnant, talk to your doctor about using decongestants.
- Treat your headache, sore muscles and fever with aspirin, acetaminophen or ibuprofen. Do not give aspirin to children under age 21.

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Getting immunized against the flu (either a shot or the live nasal vaccine) is the best way to protect yourself from influenza. There are also other steps you can take to protect yourself and prevent the spread of the disease:

- Wash your hands often with soap and water for at least 15 to 30 seconds.
- Keep your hands away from your nose, eyes and mouth. If flu germs get on your hands, you can infect yourself by rubbing your eyes or touching your nose or mouth.
- Wash your hands after you've handled objects such as doorknobs, telephones and toys.
- Wash your hands if you have the flu to avoid infecting others.
- Keep at a distance from people who are coughing and sneezing.
- Limit the time you stay in the same room with a sick person.
- Avoid exposure to the virus. Crowds of people may mean a lot of flu virus in the air. If you are sick, stay home and get the rest you need.
- Don't share your personal items, including towels, washcloths, silverware, cups, glasses, straws, razors and toothbrushes.
- Keep up your resistance to infection with a good diet, plenty of rest and regular exercise.

ABOUT FLU SHOTS



The influenza vaccine is effective in preventing the flu for about 70 percent of people. You need to get a flu shot every year, because the virus that causes influenza may change from

year to year. The standard vaccine given as a shot does not contain live virus, so you cannot get the flu from it. A live, attenuated vaccine that is sprayed into the nose is available and is as, or more, effective than the flu shot. It is only recommended for people ages 5 to 49. Because the virus is "attenuated," it cannot cause flu, although it may produce a mild reaction. The best time to get an influenza vaccination is between October and mid-November, but it can be given until the flu season (December through March) is over.

Most people have no side effects from receiving the vaccine. Redness or swelling at the injection site may occur for one to two days. Occasionally, fever and muscle aches may also be present.

WHO SHOULD GET A FLU SHOT?

The Centers for Disease Control and Prevention (CDC) says that anyone who wants to reduce his or her chances of getting the flu can be immunized. According to 2005 CDC recommendations, certain people should be immunized each year:

1. **People who can transmit flu to others at high risk for complications.**
Any person in close contact with someone in a high-risk group (see above) should get vaccinated. This includes all health care workers, household contacts and out-of-home caregivers of children 6 to 23 months of age, and close contacts of people 65 years and older.

2. **People 50 to 64 years of age.**

Because nearly one-third of Americans ages 50 to 64 have one or more medical conditions that place them at increased risk for serious flu complications, vaccination is recommended for everyone in this age group.

3. **People at high risk for complications from the flu:**

- ✓ People 65 years and older
- ✓ People who live in nursing homes and other long-term care facilities that house those with long-term illnesses
- ✓ Adults and children 6 months and older with chronic heart or lung conditions, including asthma
- ✓ Adults and children 6 months and older who needed regular medical care or were in a hospital during the previous year because of a metabolic disease (diabetes), chronic kidney disease or weakened immune system (including immune system problems caused by medicines or by infection with HIV/AIDS)
- ✓ Children 6 months to 18 years of age who are on long-term aspirin therapy; children given aspirin while they have influenza are at risk for Reye's syndrome
- ✓ Women who will be pregnant during the influenza season
- ✓ All children 6 to 23 months of age
- ✓ People with any condition that makes it hard to breathe or swallow, such as brain injury or disease, spinal cord injuries, seizure disorders, or other nerve or muscle disorders

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Special Edition ~ Seasonal Influenza



PEOPLE WHO SHOULD NOT GET A FLU SHOT:

- Anyone with a serious allergy to chicken eggs
- Anyone who has had a serious reaction to a previous dose of influenza vaccine
- People who are allergic to thimerosal, a preservative used in the vaccine
- People with a history of Guillain-Barre syndrome
- Babies younger than 6 months

Decision Guide for Influenza

Symptoms/Signs	Action
Fatigue, fever, headache, muscle aches	Use self-care
Symptoms worsening after 3 to 5 days	Call provider's office
Persistent or worsening chest discomfort, mild wheezing	See provider
Fever over 101 F for more than 3 days or that was gone for 24 hours and has returned	See provider
Fever in someone who is over age 65, pregnant, has a history of chronic illness or is immunocompromised	See provider
Symptoms of dehydration (dry mouth, increased thirst, dizziness and no urinary output for 12 hours)	Seek help now
Significant pain with breathing; continuous coughing or mild wheezing; fever over 101F and stiff neck; severe headache	Seek help now
Choking or gasping for air; inability to swallow; bluish lips or nails; severe wheezing	Call 911

Krames Staywell

A SIMPLE WAY TO KEEP THE FLU AWAY

You can avoid the flu this season by taking one simple step: Get a flu vaccination.

Unfortunately, some people think that getting a flu immunization is too much trouble or costs too much. Or, they swear that a flu immunization will make them sick or make them more likely to catch the flu -- or even colds.

Influenza -- the flu -- is caused by one of several strains of influenza viruses (type A or B) that infect the nose, throat and lungs, making life miserable for a week or two for many people -- and deadly for some. Flu season can peak anywhere from late December to early March, according to the Centers for Disease Control and Prevention (CDC).

Immunization facts

Your best defense against the flu is to get immunized. Depending on your age, you can do that in one of two ways:

- With a flu shot, given with a needle. This form of the vaccine contains killed virus and is approved for all people over the age of 6 months.
- With a nasal-spray vaccine. This form contains live, weakened flu viruses that cannot cause the flu. This form is approved for healthy, non-pregnant people ages 5 to 49 years.

A flu vaccination is most important for children 6 months and older; adults ages 50 and older; anyone with a chronic disease; anyone who lives in a nursing home or other long-term care site; health care workers; and people who are in frequent contact with the elderly or chronically ill. The CDC says children 8 years old and younger who are immunized for the first time should get two full doses of vaccine, one month apart.

Doctors also advise flu shots for women who plan to be pregnant during flu season. Flu shots are OK for breastfeeding mothers, the CDC says.

Even if you don't fall into one of the above groups, however, you are still a candidate for the vaccine if you want to avoid the flu.

BalancedLiving

Special Edition ~ *Seasonal Influenza*



TALK TO YOUR DOCTOR FIRST

Some people should not be vaccinated for the flu before talking to their health care provider, the CDC says. Talk to your doctor if:

- You have a severe allergy to chicken eggs
- You have had a severe reaction to a flu immunization in the past
- You developed Guillain-Barre syndrome within six weeks of a previous flu immunization



Children younger than 6 months of age should not be immunized against the flu, because the flu vaccines have not been approved for that age group.

If you are ill with a moderate or severe illness that includes a fever, you should wait to get vaccinated until your symptoms lessen, the CDC says.

OTHER PREVENTION STEPS

Flu viruses are spread by contact with droplets sneezed or coughed from an infected person. Inhaling the droplets is the most common route to getting the flu, but many people also become infected by touching objects the droplets have landed on. You can spread the virus to others before you feel sick yourself. The CDC says you are infectious a day before symptoms begin and up to five days afterward.

You help protect yourself against the flu by doing simple things like washing your hands before eating and not putting your hands near your face or in your mouth. You don't need special cleansers when washing your hands; washing for 15 to 20 seconds with ordinary soap works fine. If someone in your family has the flu, you can keep surfaces clean of the virus by wiping them with a solution of one part bleach to 10 parts water.

The other effective means of flu prevention is humidity. The flu bug exists in higher quantities in dry nasal and oral passages, which is one reason why flu epidemics occur in dry winter months. By raising the humidity in your workplace and at home to keep your nasal passages and mouth moist, your body will be better able to flush out the flu bug.

ROOTING OUT RUMORS

Don't believe the rumor that a flu shot can give you even a mild case of influenza. It is impossible. Neither form of the vaccine -- by injection or nasal spray -- contains a form of the flu virus that can give you the flu. The injected form of the vaccine is made from particles of dead flu virus cells,

and the nasal spray contains live viruses that have been damaged so they can't cause a major infection.

When you are injected with the flu vaccine, your body reacts as if it has been infected with the actual living virus and makes antibodies that provide immunity against the real virus. These antibodies remain at high levels for only six to nine months. These waning antibody levels are one reason why you need to be revaccinated each year.

The main reason you should be revaccinated yearly is that the flu virus is constantly changing and evolving into new strains. Each year the CDC attempts to predict which flu strain will be predominant. The CDC works with vaccine manufacturers to produce the specific vaccine that will combat the predicted strain.

If you are concerned about the cost of a flu immunization, check with your local health department for locations in your area where free flu shots are given.

TREATING YOURSELF AT HOME

When you are exposed to the flu, the virus incubates for three to five days before symptoms begin. You probably have the flu if you come down with a high fever, sore throat, muscle aches and a cough (usually dry). The symptoms in children may also include vomiting, diarrhea and ear infections. Flu is usually self-treatable but has to run its course. You can treat symptoms by getting bed rest, drinking plenty of fluids, taking acetaminophen for aches and pains, and using a humidifier to keep nasal passages moist.

Expect the flu to last about five days, which is the time it takes your body to produce the antibodies that finally beat the infection. After that you will be protected from that strain of influenza for the rest of the season. Some people continue to feel ill and cough for more than two weeks. In some cases, the flu can make health conditions such as asthma or diabetes worse or lead to complications such as bacterial pneumonia. Adults older than 65 and people with chronic health conditions have the greatest risk for complications from the flu, the CDC says.

Four prescription drugs are available to treat the flu -- amantadine, rimantadine, zanamivir and oseltamivir -- but must be taken within the first two days of illness to be effective, the CDC says. They can reduce the length of time flu symptoms are present. These medications usually are used in hospital, nursing homes and other institutions where people are at high risk for complications of the flu. Talk to your health care provider if you think you should take one of these medications. These medications are not meant as a substitute for vaccination.

Krames Staywell

FIVE SIMPLE WAYS TO PREVENT THE SPREAD OF THE FLU

1. *Cover your mouth and nose when you sneeze or cough*



The flu virus can travel through the air when a person coughs or sneezes. When you cough or sneeze you should turn away from other people and, where possible, cover your mouth and nose with a tissue or your sleeve. Remember to wash your hands as soon as possible afterwards.

Where possible, use disposable tissues rather than a handkerchief, which could store the virus, and always put the used tissue into the nearest bin, rather than a pocket or handbag.

2. *Wash your hands*

Washing your hands regularly even when they aren't visibly dirty is the single most effective way of killing the flu virus. Alcohol based hand products are an alternative to soap and water.

Always wash your hands:

- after you've been to the toilet
- after coughing, sneezing or blowing your nose
- after being in contact with someone who has a cold or flu
- before touching your eyes, nose or mouth and
- before preparing food and eating.



3. *Don't share personal items*

The flu virus can spread when someone touches an object with the virus on it and then touches their eyes, nose or mouth.

If a member of your household has the flu:

- keep their personal items, such as towels, bedding and toothbrushes separate; and
- do not share eating and drinking utensils, food or drinks.

4. *Clean surfaces*

Flu viruses can live on surfaces for a number of hours. You should regularly clean surfaces such as tables, benches and fridge doors with soap and water or detergent.



5. *Avoid close contact with others*

Keeping your distance from others (at least 1 meter apart) when you are feeling unwell will help reduce the chances of spreading the flu virus to other people.

Avoid going out in public when you are sick. If you have the flu, you should remain at home while you are unwell and have a fever. You should not go to work or school or attend other public gatherings and avoid taking public transport.

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Special Edition ~ Seasonal Influenza



FOR COLDS & FLU, PAMPER YOURSELF



Here it comes again, the dreaded cold and flu season. Chances are you've been dealing with these common illnesses throughout your life. So why should you deal with them any differently now?

Because as you get older, your body has a harder time fighting off infection. Once you have a cold or the flu, there is a greater chance that it will develop into a more serious illness. Also, if you have a chronic illness such as emphysema or diabetes, flu can be very serious or even life-threatening.

For these reasons, you need to take extra steps to protect yourself against infection. You also need to recognize flu-related symptoms and to learn when it's time to see your doctor. By doing so, you can prevent your cold or flu from turning into a more serious illness.

A cold versus the flu

The following are symptoms of both colds and flu:

- Sore throat
- Runny nose and sneezing
- Headache
- Overall sick feeling
- Low-grade fever

The flu is more likely to lead to pneumonia. For this reason, you need to know if you have a cold or the flu. A cold usually does not cause high fever, while the flu can. A fever above 101 degrees is usually considered high. Also, a stuffy nose is probably a sign of a cold, rather than the flu. Overall, cold symptoms are milder and do not last as long as flu symptoms.

Cozy up to self-care

Because colds and flu are caused by viruses, there is no cure. You just have to let them run their course. Pamper yourself by resting and drinking plenty of fluids. Talk with your doctor about over-the-counter medicines that may help ease your symptoms.

Here for you as life happens ...

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Know when to see your doctor

The following symptoms may indicate a problem more serious than a common cold or the flu:

- Chest pain
- Wheezing
- A high fever
- Frequent colds
- Shortness of breath that comes with little or no exertion
- Phlegm or mucus produced for two or more weeks
- A cough that lasts two weeks or produces blood

A persistent cough with a fever, for instance, could be a sign of pneumonia. See your doctor right away if you have any of these symptoms or if any symptoms last longer than usual for a common cold or the flu. The earlier you catch problems, the more easily they can be treated.

Think prevention

The following vaccinations can protect you from the flu and pneumonia:

- **Influenza vaccine.** You can protect yourself from the flu by getting a flu shot. It can be helpful if the people you spend time with also get flu shots. Because strains of the virus that causes the flu change each year, you'll need to get a flu shot each year. It's best to get the flu shot in the fall before the flu season starts. The Centers for Disease Control and Prevention recommends that the following people get an annual flu shot: anyone age 50 or older; residents of nursing homes and long-term care facilities; adults and children older than 6 months who have chronic heart or lung conditions; adults and children older than 6 months who have metabolic diseases like diabetes, kidney disease or have a weakened immune system; and women who will be more than three months pregnant during flu season.
- People who have a severe allergy to eggs should not get a flu shot.
- **Pneumococcal pneumonia vaccine.** One of the most serious complications of the flu is pneumonia. You can protect yourself against the most common kind of pneumonia (pneumococcal) by getting a shot. Most people need the pneumonia shot only once in their lifetime. If you're not sure if you've gotten this shot, ask your doctor. The CDC recommends a pneumococcal vaccine for anyone age 65 or older and anyone who has a chronic disease or has a weakened immune system.

No vaccination can prevent the common cold. The best way to prevent one is to wash your hands often and avoid sharing cups, utensils, and towels with people who are sick. It is also helpful to keep your body and mind in good shape by eating a healthy diet, managing your stress, and getting enough sleep.

Breast Cancer Awareness and Alcohol Use



Dozens of studies link alcohol to breast cancer. 1) Alcohol increases a woman's risk of hormone receptor-positive breast cancer. 2) Consumption of alcohol causes increased estrogen. 3) Alcohol may

damage DNA in cells. 4) Consuming three alcoholic drinks a week raises the risk of breast cancer by 15% compared with not drinking. 5) Alcohol consumption raises the risk of breast cancer by 10% for each additional drink regularly consumed each day. 6) Teen girls who have three to five drinks per week have three times the risk of developing benign breast lumps that may become cancerous later in life. 7) Having two to three alcoholic drinks a day increases the risk that breast cancer will return following treatment by 20% compared with not drinking. Sources: Breastcancer.org, Komen.org, NIAAA.gov.

SmartMom App Helps Single Parents



Here's a special find: the SmartMom app. Its purpose is helping moms find community with other moms and get answers fast to virtually any problem via a

digital network. Three million questions have been answered on this app (Search: "smartmom app"). Moms are more often faced with domestic burdens such as managing multiple schedules, overseeing online school expectations, coordinating activities, being chauffeurs, handling domestic chores, and more. This app can lead you to a lot of answers fast.

Protect Against IP Address Hacking



Computer phishing and viruses cause big trouble, but if your internet protocol (IP) address is stolen and your computer is hacked, a crime could be committed and blamed on you. Your IP

address is like your fingerprints on the web. Follow your organization's security protocols. At home, protect your computer IP address (a VPN, or virtual privacy network, accomplishes this goal). Change your password often, and make it hard to guess. Your password is the only barrier that can restrict others from accessing your device. Source: www.securitytoday.com [search "5 ways protect IP"]

What Is a Psychiatric Emergency?



Chances are that you could spot a physical health emergency like a heart attack, but could you do the same with a psychiatric emergency? Psychiatric emergencies may

have no physical symptoms, but they can be just as life-threatening. Psychiatric emergencies fall into three categories: risk of harm to self, like suicidal planning and intention; risk of harm to others, like planning to hurt someone; and behavioral changes, such as not making any sense, losing touch with reality, hearing or seeing things that are not there, or becoming paranoid. Call 911 when risk of injury or death exists, and don't dismiss psychiatric emergencies; swift action could save a life. See a list of symptoms at www.aacap.org [search "emergency 126"].

Coping with a Furlough



A furlough doesn't mean your position is eliminated, but not knowing when your income will return can be terrifying. Rule #1 when faced with a crisis like this: Take charge! Many furloughed employees now look back at a

furlough experience as a defining moment when they evaluated their career path, life goals, happiness, and ability to move forward. Here's how to do it: 1) Start your day with a routine. Create a to-do list. Establish projects. Know what you want to accomplish with the time off. This will place you on the right side of this stressful experience so you can determine to stay in control of it. 2) Adjust your budget as needed to fit the current reality. 3) Do a self-evaluation of your skills and abilities, values, and passions. Read the book "What Color Is Your Parachute?" to discover two things: what you're best at and what you enjoy most. 4) Whether you stay with your employer or plan a career move, use the time you have now to design your life and the path to your next level or career target. This might mean taking online classes or seminars; look especially at credible certificate programs to add value. 5) Interact with others to exchange information and develop professional or social contacts. 6) Build stress management activities for yourself into every day.

Using Anti-anxiety Medications?



Google reports that searches for "anxiety" and "panic attacks" have skyrocketed during the COVID-19 pandemic (CNN.com Aug. 24, 2020). Have you experienced anxiety and panic symptoms in the past year?

Although anxiety and panic attacks don't always require medication, benzodiazepines (Xanax, Valium, Klonopin, Ambien, etc.) are the class of drugs often prescribed for this condition. Work closely with your doctor if these medications are offered to you. Unmanaged, they can leave you dependent (addicted), and willpower will have no preventative effect. Improperly managed, withdrawal from benzos can be dangerous, too—even more so than heroin. The older you are, the greater the risk of injuries and accidents while using benzos. If you're starting to take a benzodiazepine, begin with the end in mind. These drugs are not meant for long-term use. Consider psychotherapeutic help in tandem with medication to boost your gains. Source: www.nih.gov [search "despite risk benzodiazepine use"]

Parkinson's Law—A Remote Worker's Bugaboo



You are working remotely from home with a task that takes two hours to complete. You have four hours available, so you plan to finish early. But the job takes all four hours! What happened? You are likely a victim of Parkinson's Law. It

states that a task or job will consume all the time allowed to complete it. It feels like the work expanded to fill the time available, but it didn't—you simply filled the time with distractions. Remote workers are vulnerable to Parkinson's Law because no one generally is hovering over their work. To fight back, set deadlines much shorter than needed. Try using a timer set to sound every 10 minutes to increase awareness and help you stay focused. You will soon learn to avoid deadline panic, increase your awareness of distractions, and experience more job satisfaction. Outside of work, you will enjoy more leisure time and productivity.

Election Politics and the Workplace



It's common courtesy to avoid political discussions at work. Still, they do happen. If resistance is futile, these tips can help prevent a fracas: 1) Learn to self-intervene. When tension builds, move the discussion along to

more work-related matters. 2) Check your visceral reaction. Politics prompts a "flight or fight" response. Don't give in to it. This dynamic is reinforced by the culture, but succumbing to it can make it seem okay to get personal. 3) Avoid demonization or moral indictment of a coworker. 4) Do a "reboot." End political discussions with a verbal affirmation that despite differences, you really do value your workplace relationships.

We know it is not always easy to juggle everything & realize simple tips can help provide a different approach. Your EAP is here to help with family, work, health, & legal issues.

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The Wellness News

Tips and resources for living well

October 2020

Healthy Fall Fun

Fall is the time of the year that cools off the heat of summer, the leaves turn, and the air is crisp. It's a great time to be active outdoors before the winter chill arrives. Whether you are looking for family fun, fun with friends, or an activity by yourself - stay active and healthy this fall with a few activities below.



1. **Raking leaves:** Raking leaves for a half hour can burn up to 400 calories, depending on your weight and speed of raking. Although it is a chore, it's vital for the autumn clean up, so why not make it a fun exercise!
2. **Apple picking:** Doing something new will motivate you to get off the couch and get moving, and getting a healthy snack isn't a bad way to spend time. Apples are full of antioxidants and fiber, which also help battle against cardiovascular disease and cancer. In addition, you'll burn about 200 calories while picking apples.
3. **Browsing a pumpkin patch:** Put the weights down and pick up a pumpkin instead! Not only is it fun to walk around a pumpkin patch and pick out the perfect one, but consistently squatting down and bending over picking up these heavy objects is a workout in disguise. In fact, you can burn 270 calories just for doing this for an hour!
4. **Bike riding:** Take advantage of the crisp and fresh fall air by going on a bike ride with your family, friends, or by yourself. Riding a bike is the perfect aerobic activity, which will improve your heart health as well as your respiratory system. Bike riding tones and defines every part of the body, and you can burn around 90 calories for every 20 minutes, depending on your weight.
5. **Visiting your local farmer's market:** Fall is the perfect time for picking out new foods, treats, and things for you and your home. Farmers markets are known for having the freshest, healthiest meats and veggies. This provides you with the opportunity to get out and walk around while exploring new and healthy food options that you may not find at your local grocery store.
6. **Taking your indoor activities outside:** Try changing your scenery! Get some fresh air and vitamin D by reading your favorite book outdoors. Natural sunlight not only nourishes you with vitamin D, but it also stimulates natural energy, promotes a better mood, and boosts your immune system. Try sitting outside in the mornings for just 20 minutes, but don't forget your sunscreen!

Home Eye Safety Month



October is Home Eye Safety Month. The risk of eye injuries is more likely at home than anywhere else. Almost 50 percent of the 2.5 million eye injuries yearly occur at home. That's more injuries than occur in school and the workplace combined. Injuries can happen by doing the smallest tasks around the house or even with playing with the kids. The good news is that injuries can be prevented. Here are some tips to protect your eyes at home:

1. Wear eye protection if doing yard work or any home construction projects to protect your eyes from debris or dust particles.
2. Avoid mixing chemical agents whenever possible. If you must, wear eye protection to protect your eyes from spatter. Always read and follow the directions and stay in a well-vented area.
3. Provide adequate lighting around your home to avoid trips and falls at night.
4. Use some sort of eye shield if cooking with hot oil to prevent spatter from getting into your eyes.
5. Wash your hands before touching your face and eyes.
6. Get rid of bungee cords, as they are a common cause of eye injury. If you must use them, wear eye protection.
7. Avoid children's toys with sharp edges.
8. Keep scissors, pencils, paper clips, wire coat hangers, etc. out of the reach of small children.

If an injury does occur, seek medical attention immediately. Foreign objects should only be removed by a physician. Do not rub, touch or apply pressure to the eye. Do not apply ointment to the eye unless directed by a doctor to do so. If a chemical gets into the eye, flush it immediately with water. In addition to these safety and first-aid tips, be sure to have regular eye exams.

Curried Butternut Squash Soup

Ingredients

- 2 halves of butternut squash roasted
- 2 cups of vegetable broth
- 1 tsp of garlic powder
- 1 tsp of onion powder
- 1 tsp of curry powder
- salt
- ground black pepper
- lime zest
- 1/2 cup of reduced-fat sour cream
- 1/4 tsp of lime zest
- 1 tbsp of lime juice

Directions

1. Scoop flesh out of butternut squash with a spoon.
2. In a medium saucepan, combine broth, flesh of butternut squash, garlic powder, onion powder, curry powder, salt and pepper.
3. Set pot over medium heat and bring to a simmer, about 10 minutes.
4. Puree soup with an immersion blender until smooth. Ladle into bowls.
5. Serve with a dollop of Lime Creme and garnish with extra lime zest.
6. In a small bowl, combine sour cream, lime zest, and lime juice. Whisk to combine.



Health Tip:

Clean Our Your Medicine Cabinet

- *Check the date.* Discard expired medications.
- *Examine medicines.* Discard any with changed color or smell.
- *Toss unmarked containers.* Keep medicine in original containers to avoid mistakes.
- *Store in a cool, dry place.* Keep away from children and changing temperatures.

Action: *Follow the 1-year rule: properly dispose of any prescription that is over 1-year old.*



National Depression Screening Day



In general, about 1 out of every 6 adults will have depression at some time in their life. Depression affects about 16 million American adults every year. Anyone can get depressed, and depression can happen at any age and in any type of person.

Many people who experience depression also have other mental health conditions. Anxiety disorders often go hand in hand with depression. People who have anxiety disorders struggle with intense and uncontrollable feelings of anxiety, fear, worry, and/or panic. These feelings can interfere with daily activities and may last for a long time.

Depression can adversely affect the course and outcome of common chronic conditions, such as arthritis, asthma, cardiovascular disease, cancer, diabetes, and

obesity. Depression also can result in increased work absenteeism, short-term disability, and decreased productivity.

A significant number of people with diabetes suffer from depression, which can interfere with their ability to participate in self-care activities such as monitoring, being active, eating healthy, and taking medication. These self-care activities are key to managing the chronic, progressive disease.

"How do I know if I am depressed?"

Ask yourself these two questions:

1. Have I lost interest in the things I usually like to do and has this lasted more than two weeks?
2. Have I felt down, depressed, sad, and blue more days than not over the last two weeks?

If your answer to these two questions is yes, then seeking further evaluation is important. For example, talk with family or friends and ask them if you have seemed depressed. Look at the list below and see how many symptoms you may have. Talk with your doctor about taking a simple test to evaluate your level of depression such as the **PHQ9 questionnaire**.

Healthcare professionals who work with people who have diabetes know that they are far more likely to become depressed. They are not referring to just diabetes distress, but to depression; a mental health problem of greater depth and seriousness. Depression has symptoms that last a minimum of two weeks and can go on for months. The symptoms (see below) are serious and complicate diabetes management, so management of your diabetes often declines which in turn worsens the depression.

Symptoms of Depression

You must have 5 or more of these most of the time over at least a two-week period to diagnose a major depression. Even if you have less than 5, you should still speak to your healthcare professional.

- Fatigue
- Feelings of worthlessness, guilt, excessive sadness
- Problems getting to sleep or sleeping too much
- Weight loss or weight gain
- Difficulty concentrating or making decisions
- Loss of interest in usual activities
- Thoughts of suicide
- Feeling restless or slowed down

Depression is very treatable and you have choices about how you want to treat it. Some of this depends on what is available for you and some on your preferences.

Depression and Suicide: Getting Help in a Crisis

Some people who are depressed may think about hurting themselves or committing suicide. If you or someone you know is having thoughts about hurting themselves or committing suicide, please seek immediate help. The following resources can help:

- Call 1-800-273-TALK (8255) to reach a 24-hour crisis center or dial 911. 1-800-273-TALK is the National Suicide Prevention , which provides free, confidential help to people in crisis.
- Call your mental health provider.
- Get help from your primary doctor or other healthcare provider.
- Reach out to a close friend or loved one.
- Contact a minister, spiritual leader, or someone else in your faith community.

We know it is not always easy to juggle everything & realize simple tips can help provide a different approach. Your EAP is here to help with family, work, health, well-being & legal issues.

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