

HELPFUL RESOURCES FROM YOUR EMPLOYEE ASSISTANCE PROGRAM



# **June Online Seminar**

Improve Your Health with Proper Ergonomics and Frequent Movement

Research has found that a sedentary lifestyle is just as or more harmful than smoking. But we can impact this by incorporating frequent movement into our lives!

Available on-demand starting
June 19th at www.deeroakseap.com

#### **About Your EAP**

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.

#### **Financial Assist**

If you have questions about a financial issue, speaking with a financial expert can help. Your EAP provides you with free consultations with financial experts on everything from credit and debt, to purchasing

a home, or saving for retirement. We also offer a full selection of financial articles, tip sheets, financial calculators, and other online tools to help you get the answers you need.

Helpline: 866-327-2400

Web: www.deeroakseap.com Email: eap@deeroaks.com

# Is Your Child Ready for Camp?

You've made your decision. This is the year. Your child is going to camp. Resistance is futile. Or perhaps it's the other way around: Your child is saying that now is the time, and you're the one with doubts. In any case, there is no scientific formula to determine a child's camp readiness. Every child is different, and parents can't forget to take into consideration their own needs and circumstances as well. Try tossing around some of the following questions to see if the timing is right for everyone.

# **HOW OLD IS YOUR CHILD?**

- Children younger than 7 often have a hard time adjusting to being away from home, so consider a day camp where children come home every night.
- Children 7–12 are usually good candidates for resident camps, or "sleep away" camps. Whatever their age, it helps if children have overnight experiences at a friend's or relative's house before camp.
- Teens (and tweens) who are "too old for camp" can find cool activities in travel, adventure, sports, and Counselor in Training (CIT) programs, among others.

# DOES YOUR CHILD WANT TO GO TO CAMP?

If your child is already talking about camp, you're way ahead of the game. Your job as a parent is to figure out just what it is your child expects the camp experience to be, and make sure that you're both on the same page as you start researching possibilities.

# DOES YOUR CHILD HAVE SPECIFIC INTERESTS?

While most camps have a variety of activities to appeal to different interests, specialty camps such as computer camps, arts camps, environmental science camps, film-making camps, and rock music camps are always a draw for a child who's hooked on that "one thing." Many camps accommodate special needs and help children who want to improve skills in a certain area, whether academic or social. Even with a specialty focus, these camps provide a well-rounded experience which enriches a child's development, emotionally and physically.

# WHAT WAS LAST SUMMER LIKE?

Did your children spend eight or more weeks last summer complaining about how bored they were? This is definitely a sign to look for camps as an alternative. Involve your child from the get-go, and discover what's out there—it's far from boring.

# DO YOUR CHILDREN'S FRIENDS HAVE SUMMER PLANS?

The last thing you want is for your child to be left at home with nothing to do and no one to do it with. So make summer camp plans when other children will be away, or think about sending friends to camp together. It's great for anxious, first-time campers.

#### WILL YOUR CHILD CARE PROGRAM TAKE A VACATION?

Before it's too late, check with your child's regular child care provider about scheduled summer breaks. If there are any, a camp could fill the gap.





# **COULD YOUR CHILD USE A CHANGE OR A CHALLENGE?**

Maybe your child needs different kinds of activities than your child care arrangement provides. You might want to introduce a child who is timid or uneasy to new experiences. Also, children are often ready to expand their circle of friends without realizing it. Camp can work wonders in these situations.

# **COULD YOU USE A BREAK?**

If your role last summer was as the "town taxi" or "entertainment director," maybe you're ready to play "devoted parent at a distance," and give your child a taste of independence. If so, share your tales of positive camp experiences, and start to explore today's possibilities together—surf the Internet and take virtual tours of camps, attend camp open houses, and get all of the information you need to find a camp that really fits all of your family's needs. Then, have a great summer!

Source: Workplace Options. (Reviewed 2014). Is your child ready for camp? Raleigh, NC: Author.

# Family Caring Project

Help children find ways to give to others throughout the year. As a family, participate in a project that shows how you care for and share with those who are less fortunate. Here are some ideas from which to choose:

- Have the family drop their pennies or small change in a large jar every day. Then, deliver the savings to a community group.
- Have the family gather gently used clothing, toys, or books to share at a homeless shelter or home for abused families.
- During the holiday season, have the family pick out small gifts to wrap and donate to a local charity.
- Check your local food bank to see what types of items they need. Then, help the children go through the pantry or shop at the grocery to find food to share.
- Buy art supplies, then set aside a time for the family to write cards or create seasonal decorations for a local hospital.
- Volunteer family time at a nursing home; bring in a pet to share, play cards, or put on a family performance in the common room or dining hall.
- "Adopt" a grandparent at a nursing home to visit or a neighbor for whom you can do needed chores.
- Make greeting cards for a veterans' hospital or other facility.

Helping your children understand the value of sharing with others while they're young can build a lifetime habit of caring and giving.

Source: U.S. Department of Health and Human Services, Substance Abuse and Mental Health Services Administration. (Updated 2013, April 5). Family caring project. Retrieved June 19, 2014, from http://bblocks.samhsa.gov



# What Do You Do 100 Times a Day?

You check your smartphone 100 times a day, or spend two or more hours every day on a digital device, says The Vision Council. The result: digital eye strain.

Digital eye strain—experienced by a majority of American adults—is characterized as temporary physical discomfort such as redness, irritation or dry eyes, blurred vision, eye fatigue, back and neck pain, and headaches.

Several environmental factors can contribute to the condition, including the size of the text on screens, time spent at devices, posture, computer setup, existing vision issues, and the blue light emitted from digital screens and lighting.

Relieve digital eye strain this way:

- Remember the 20/20/20 rule: every 20 minutes, take a 20-second break and look at something 20 feet away.
- Build an optimal workspace to lessen stressors—this includes adjusting lighting, computer screen height, and your posture.
- Increase the text size on your devices to better define the content on your screen.
- Visit an eye care provider to learn more about computer eyewear and lens options that can help reduce symptoms of digital eye strain and improve vision.

Health-e headlines ™

# Super Fruits & Seeds

Imagine superstar foods that contain a nutritional bonus and health benefits all in one package. These seeds and fruits fill the bill, according to the Institute of Food Technologists:

- *Chia seeds*: Often used in yogurt, homemade trail mixes, baked goods, commercial nutrition bars, beverages and snacks, high in omega-3 fatty acids, calcium, phytonutrients, vitamins, minerals, and antioxidants.
- *Flaxseeds*: Good source of protein, fiber, antioxidants, and phytoestrogens in the form of lignans and omega-3 fatty acids, may lower cholesterol.
- *Sunflower seeds*: Often considered a traditional ballpark snack, sunflower seeds provide monounsaturated and polyunsaturated fats, protein, fiber, vitamin E, and phytochemicals.
- Pumpkin seeds: Packed with protein, fiber, manganese, magnesium, and phosphorus.
- Blueberries: Daily consumption may reduce blood pressure and arterial stiffness, packed with fiber, vitamins, minerals, fructose, and antioxidants. Antioxidants in blueberries are linked to the prevention/delaying of diseases such as cancer, heart disease, and the aging process.
- Acai berries: Rich source of anthocyanin and have a fatty acid ratio similar to olive oil. They have been shown to have anti-inflammatory properties.
- *Tart cherries:* High in anthocyanin and have high antioxidant activity. Reported benefits include enhanced sleep, anti-inflammation in arthritis and gout, and sports recovery.
- Avocados: More than just the main ingredient in guacamole, avocados have beneficial effects on cardiometabolic risk factors that extend beyond their heart-healthy fatty acid.
- *Cranberries:* Long associated with benefiting urinary tract health but have also shown to benefit heart health, cancer prevention, oral health, and glycemic response.

Health-e headlines ™



# Three Ways to Stop Wasting Money in 2018

Impulse purchases and unplanned shopping lead to wasting a lot of money that could be put to better use, like savings or investing. Imagine if you skipped just one Grande Mocha Latte a week and put that money into an emergency fund instead. In just one year you'd have about \$400 set aside for unexpected expenses. And isn't that a better use of your money?

Minor purchases of just a few dollars don't really make us stop and think because, well, it's only a few dollars. But a few dollars here and there adds up to a lot of dollars and very quickly. These minor purchases could be costing you hundreds of dollars a month and could be the reason your budget isn't working.

In addition to keeping a close eye on the little things, here are three great ways to stop wasting money in 2018:

- 1. Stop paying for shipping. Many companies offer free shipping if you're willing to wait an extra few days for delivery or you meet a minimum spend requirement. If you plan your online shopping better you can take advantage of these free shipping options. Don't wait until you're completely out of pet food to place an order and pay for overnight delivery. Order a week before you need and add on treats, toys, or other necessities to get your order up to the minimum spend. And if you're an Amazon Prime member, take advantage of the perks you're paying for by ordering through Amazon and get free two-day shipping.
- 2. Cancel subscriptions. If you subscribe to magazines or newspapers, you can read all the same news and most of the same articles online either on their website or on other sites. News stories are everywhere for free, no need to subscribe to a news service for a monthly fee. And your favorite magazines . . . they usually feature all of their articles, recipes, and how-to's for the month on their social media sites with links to where you can read the article online. Depending on how many subscriptions you have, this can save you a hundred dollars or more per year.
- 3. Stop paying to workout. Between exercising at home, going for a run or bike ride, and taking free classes through church groups, you can find other ways to get your exercise in than paying for a high-priced gym membership. If you enjoy yoga or Pilates, buy a video or look for a neighborhood class where you can pay per class. It's usually a minimal fee, and less expensive than your membership. If you're into weight-training, you can buy a set of weights for less than you pay for an annual gym membership.

One last tip to help you stop wasting money . . . the chances of a "get rich quick" plan paying off are slim to none so stop spending money on lottery tickets or bets. You'll spend more than you'll get back. If you want to build your wealth, save and invest instead. You'll watch your money grow faster.

Article written by Emilie Burke. Emilie writes about overcoming debt, while balancing trying to eat healthy, stay fit, and have a little fun along the way. You can find more of her work at BurkeDoes.com.

#### **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.

