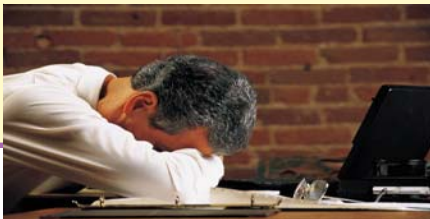


# The Wellness Exchange



A Publication of  
**BUSINESS HEALTH SERVICES<sup>SM</sup>**  
*Solutions for a Healthier Workplace<sup>SM</sup>*

For more information call 1-800-765-3277 or visit [www.bhsonline.com](http://www.bhsonline.com)



## Stress Management

*Stress is the non-specific response of the body to any demand (stressor) made upon it. The response of the body is the same regardless of the stressor. Stress is the body's physiological and psychological reaction to a situation and a function of an event and our perceptions of that event. Classified as neither good nor bad, stress acts as an internal alarm system that prepares your*

### Sources of Stress

Major life events, such as marriage, divorce, job promotion, layoffs, or babies cause major stress. Other causes are chronic sources of strain, such as boredom or frustration at work and caring for or coping with a chronic condition. Even daily or occasional events, such as traffic, missing a plane, deadlines at work, or worries of the day can cause high levels of stress.

Certain personality traits influence stress levels. Perfectionism, over commitment, dedication, or idealism may cause you stress out because you feel a need to prove yourself. If you have a strong goal orientation, difficulty saying no, and difficulty delegating responsibility, you may need to step back and analyze how much unwanted stress this may cause you. Being self-sacrificing and a "giver" rather than a "receiver" may lead you to burnt out.

### Facts About Stress

Forty-three percent of all adults suffer adverse health effects from stress with 75-90 percent of all doctor's visits associated with stress-related ailments. Stress is linked to the six leading causes of death (heart disease, cancer, lung ailments, accidents, cirrhosis of the liver, and suicide). Not only is it prevalent, stress is expensive. It is estimated that in the U.S. approximately \$300 billion is lost every year due to reduced productivity, absenteeism, and premature death. ([www.stress.org](http://www.stress.org))

### Physical Problems

- Cramps, headaches, backache, fatigue
- Hyperventilation
- High blood pressure
- Ulcers, indigestion, colitis, diarrhea
- Ulcers, blackouts, skin problems
- Loss of fluid, body odor
- Spastic colon, colitis
- Hypoglycemia, diabetes
- Clots in blood stream
- Dry mouth, poor digestion
- Cholesterol build up

### Be an Active Stress Manager

To be an active stress manager, you must put your energy into areas that can be managed and anticipate and plan for the future. Make sure you have a reservoir of time and energy saved for the unexpected, the unplanned, and the occasional crisis event. You must accurately perceive both threats and support from the environment and takes time to evaluate alternate strategies.

Then, you can adapt a strategy to reduce stress directly and takes care of self and body. Always avoid overloading capacity by pacing and relaxing and make sure to seek help and support as much as possible. Great active stress managers control time by focusing on priorities.

### Stress Management Suggestions:

- \* Assume Control
- \* Deep Breathing
- \* Stretching
- \* Exercise
- \* Music
- \* Warm Bath
- \* Expect Things to go Wrong
- \* Positive Thoughts
- \* Laughter
- \* Call a Friend
- \* Write it Down
- \* Skip the 'coulda-shoulda wouldas'
- \* Learn Something New
- \* Take Breaks
- \* Get Rid of Clutter



*"Life is 10 percent what you make it, and 90 percent how you take it." ~ Irving Berlin*

**Remember, Master's level clinicians are available to speak with you 24 hours a day, 7 days a week. Call today!**

# Tips For Your Financial Future



## Slashing your Credit Card Costs

If you are paying more than 10% interest on your VISA or Mastercard, you're paying too much. With the prime interest rate in the single digits, lenders that charge 13% to 21% interest on credit card balances are gouging you. If you can obtain a lower interest credit card, you can usually use cash advances to pay off the balance on your other credit cards and transfer this debt to the lower rate card.

## Emotional Aspects of Finances

It is important to realize that money has emotional components as well as mathematical ones. It is easy to become overwhelmed while managing credit problems, money issues and financial dilemmas.

- The way we feel about money says—and shapes—more about us than we realize.

—Money is an emotional, psychological and symbolic entity in our lives; we each bring our own meanings, emotions and experiences to our relationship with it.

- Money affects career and relationship choices and surfaces in issues of control, safety, self esteem and well-being.

- Most decisions that we make, and much of our personality if formed in some way, shape or form by our beliefs around money.

## Additional Financial Resources:

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

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

[www.mymoney.gov](http://www.mymoney.gov)

[www.sec.gov](http://www.sec.gov)

Call us today for free, confidential counseling services, additional resources or consultation. Clinicians are available 24 hours a day, 7 days a week.

*As we all know, the American economy is rapidly changing. Are you prepared for that change and what that means for you and your family? Here are a few helpful hints and things to consider when preparing for the future!*

## Make Smart Choices

It sounds so simple: to save money, you have to spend less than you earn. As easy as it sounds, it can be difficult to carry out. Here are some tips on how you can live within your means and at the same time, save for your family's financial future:

- **Review your spending habits.** Evaluate how you are spending your money. Sit down and set up a realistic budget that you and your whole family will be committed to.

- **Carry cash.** It's been shown that it's harder to spend actual money than it is to put a purchase on a credit card. If you must use credit cards for purchases, try to pay off your balance each month. Avoid cards that have annual fees or high interest rates, and consider a card that offers a rebate such as cash back or frequent flier miles.

- **Be a smart shopper.** A big bag of apples, while relatively less expensive than the smaller bag, is no bargain at all if you don't eat them. When shopping for clothing, remember that it's not a bargain if you won't wear it. When shopping for an appliance, consider the basic model as well as purchasing energy efficient appliances, which will lower your monthly energy bills.

- **Eat out less.** Studies show that the cost of a meal at a restaurant is usually five times the cost of eating a home-cooked meal. If you must eat out, choose more inexpensive locations, and use discounts and coupons.

- **Take advantage of employer-sponsored plans** such as a 401(k), Flexible Spending Account, or health insurance program. Carefully review your options and get advice from a professional advisor if you have any questions.

## Refinancing your Mortgage

Consider refinancing your mortgage. For every \$10,000 of your mortgage loan, a 0.5% difference in the interest rate saves you over \$40/year or \$3.40/month in interest expense. A \$100,000 loan at 9.5% refinanced at 7.5% saves \$142/month or \$1,704/year, for a total of \$50,991 over the life of a 30 year mortgage.

## Saving on Utilities

Lower the temperature on your hot water heater to between 110 and 120 degrees. It's not necessary to have it any hotter and it also wastes energy. Set thermostats no higher than 68 degrees in winter and no lower than 78 degrees in summer.



Run your dishwasher only when you have a full load. Let the dishes air-dry instead of using the heat cycle. An average dishwasher costs \$54 to \$90 per year to run.

Stick to basic phone service. Extra services like call waiting and call forwarding can almost double your costs for phone services.

If you can live without cable television, you can save between \$300 and \$600 per year. If you can't live without it, get basic service only. You can rent a lot of movies for the extra \$144 to \$240 per year you pay for movie channels like HBO, Showtime, etc.