

DEER OAKS EAP SERVICES

Employee Enhancement

Helpful resources from your Employee Assistance Program

March 2008



On-Line Chat Topic for March

Every month you have the opportunity to chat online with a trained counselor. These live chats are held from 6:00PM to 6:30PM CST. Please join us.

March 19, 2008.....Dealing with Difficult People

Parenting Toolkit: How You and Your Family Can Get Fit Together This Spring

After being stuck inside all winter, it's time to get out and get moving. Start a walking workout today and you could be 10 pounds thinner by summer. And while experts encourage adults to get 30 minutes of moderate exercise, like walking, a minimum of five days a week, your kids should get at least one full hour every day. So rally the whole gang and make walking a family affair!

In this issue:

- How You and Your Family Can get Fit Together This Spring
- Smart Ways to Spend Your Tax Rebate
- The Strength Routine Recommended for Optimal Cardiac Fitness

ONE DAY A WEEK: Transform your family into a "team in training." What are you preparing for? Swimsuit season – it'll be here before you know it. Head out for a 90-minute (or longer) hike. Walk as if you're a little late for an important date. You'll burn well over 500 calories on this outing, especially if you find some hills to conquer.

TWO DAYS A WEEK: Break a sweat for 20-40 minutes. For kids, this could be a game of soccer or capture the flag. Adults: Power walk, swim laps, lift weights, or try an aerobic class.

THREE DAYS A WEEK: Make these your easy days. You may "need" only 30 minutes of moderate daily activity, but you'll benefit (and lose more weight) by matching your kids' daily 60-minute goal. Walk the kids to school, ride bikes before dinner or turn some yard work into a project for the entire family. End of the Week: Go for a celebratory jaunt. Give a little cheer for the fact that you've blasted an extra 2000 calories in just six days.

KID INCENTIVES

- Pack some snacks. Consider how they'll hold up in a knapsack. Forget bananas and go for a combo of nuts, dried cranberries and chocolate chips.
- Make a fun history lesson. Find an old fort with climbable parapets in a city, or turn-of-the-century cabin the the great outdoors.
- Promise a big payoff. A stunning view, precipitous gorge – even a gigantic tree or a scalable boulder can be the goal.
- Let water be the destination. Water you can jump in, fall in, or just cool your toes in adds to the fun. Think lake, pond, river, or bubbling brook.



Source: Fenton, M. (2008, Aril 1). Walk it off: How you and your family can get fit together this spring. *Family Circle*, 64.

Deer Oaks EAP Services, your Employee Assistance Program, is always available to you and your dependents. If you are struggling with your children, your finances, or just want some practical advice on health or the mind-body connection, call Deer Oaks at: **1-866-327-2400**.

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Smart Ways to Spend Your Tax Rebate



A tax rebate can never come at a bad time. The only hard thing about getting free money is deciding how to spend it. You could always blow it on some gadget you'll forget about in a month. Or, you can spend your tax rebate on something that will benefit you in the long run - like, your finances. LaToya Irby with about.com offers some smart ways to spend it that will improve your credit and reduce your debt.

Start an emergency fund

An emergency fund is cash savings that you can access quickly and easily in emergency situations. The savings usually ranges from three months to a year's worth of living expenses. So, if your living expenses are \$1,500 each month, your emergency fund might range from \$4,500 to \$18,000. The primary purpose of an emergency fund is to carry you in periods of unemployment. It can also be used to cover unexpected expenses when you don't have the cash to pay.

Putting your rebate away for a rainy day is a wise decision. It keeps you from having to use your credit card whenever a financial emergency arises. Since so many debt situations stem from unexpected expenses, starting an emergency fund will give you some of the protection you need to ward off debt.

Get current on past due credit card bills

Tired of late notices and debt collector phone calls? Avoiding them doesn't make them go away; it simply prolongs the collection process. Use your tax rebate to take care of those late bills. Your credit score will thank you and you'll thank yourself for finally getting rid of annoying collectors.

Go to <http://credit.about.com/od/usingcreditcards/a/latecardpayment.htm> to see the five things that happen when you pay late.

Pay off your credit card balances

What do you do when you have an emergency fund and you're current on all your bills? Bring your debt level down by paying off your credit cards. You'll likely see an increase in your credit score and relief in your wallet.

Make an extra loan payment

If you have a mortgage or auto loan, each extra payment you make reduces the life of the loan and the amount you pay in interest. Overall, you'll end up paying less than if you hadn't made any extra payments.

Treat yourself, but don't overdo it

How fun would life be if you only spent your money on bill? It's ok to spend money leisurely, but remember, there's a balance. The key is to take care of your responsibilities first, then enjoy your money second.

Source: <http://credit.about.com/od/reducingdebt/tp/spend-tax-rebate-refund.htm?nl=1>

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Matters of the *Heart*: The strength routine recommended for optimal cardiac fitness



Problems with knees, ankles, shoulders, and the lower back head the list of complaints often heard by doctors. These complaints need to be taken seriously, because regular exercise is key to maintaining good heart health and, as you know, if you're hurt, it's not easy to work out.

Arthur Agatston, MD, a preventive cardiologist and an associate professor of medicine at the University of Miami Miller School of Medicine, advises patients to begin a functional/core-training program that safely builds muscle, flexibility, and endurance. A "functional" program is one that exercises many muscle groups in many directions against some resistance. Digging a ditch is a form of functional exercise, but you can achieve the same results (and forgo the mud) with a variety of regimens. For instance, Dr. Agatston does Pilates every morning, and since he started 3 years ago, most of his muscle and joint aches and pains have disappeared.

Because it includes some resistance training, functional exercise builds muscle mass. By gaining muscle, you raise your metabolic rate—the pace at which your body, even at rest, burns calories. (Your body burns more calories maintaining a gram of muscle than it does a gram of fat.) That helps you drop pounds, which lowers your risk of having a heart attack. Additionally, strong, flexible muscles protect against injury so you are better able to continue cardio workouts essential to heart health.

However, Dr. Agatston advocates a very specific functional-training regimen that focuses on core muscles—the ones between your shoulders and your pelvis. Core muscles sheathe and support your spine and are used in all sorts of activities: vacuuming, cleaning windows, planting a rosebush, raking leaves. Because it engages so many muscles, a core workout is highly efficient, speeding you on the road to weight loss.

Unfortunately, with the way some exercise machines are designed, it's not always easy to get a good core workout. A lot of strength-training equipment isolates specific muscles, such as your biceps. You end up with what Dr. Agatston calls "mirror" muscles—ones that look good in the mirror or on the beach. But in isolating that single muscle as you exercise it, the machine ends up supporting the rest of your body and you don't work or strengthen your core at all.

So, a better way to strengthen your biceps is to curl a free weight while standing, with your knees slightly bent and your back straight. You end up working out not just your arms but also the muscles of your abdomen, back, and legs. If you work with hand weights, do your shoulder presses and lateral raises while twisting your torso. If you take just one gym class a week, make it Pilates.

With a strong core, you're assured of being able to carry on with your heart-fortifying campaign.

Work out after a heart attack, too. Heart-strengthening exercises are also essential after a heart attack and can reduce the risk of death from a second heart attack by as much as 30%. But only 18% of patients get even one session of cardiac rehab after being released from the hospital, says the journal *Circulation*. It's wise for patients who have had a heart attack or bypass surgery to sign up for what's called secondary prevention, which includes supervised exercise, social support, and counseling about nutrition and stress.

ARTHUR AGATSTON, MD, a preventive cardiologist and an associate professor of medicine at the University of Miami Miller School of Medicine, conducted several groundbreaking studies on heart disease and wrote the international bestseller, *The South Beach Diet*. He maintains a cardiology practice and research foundation in Miami Beach, FL.

Source: <http://health.msn.com/fitness/articlepage.aspx?cp-documentid=100194940>1=10906>