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EMPLOYEE
NEWSLETTER

IMPACT

October-December 2012

Challenges for New Parents

Many couples experience a spike in joyful intimacy when they discover that they are “expecting.” They anticipate increased closeness and intimacy as they share the fascination of watching the development of their mutually beloved child. **However, many couples find themselves in crisis** as the reality sets in.

Pregnancy constitutes a psychological adjustment, in addition to physical preparation for bringing a child into the world. Many pregnant women report feeling highly protective of the developing fetus, as they begin the transition to their roles as protectors of children. Although couples differ in their response to pregnancy, physical awkwardness, medical realities, and limiting ideas about what constitutes attractiveness may all negatively impact physical intimacy. Some women may experience postpartum depression after delivery, and should seek medical attention.

After the child is born, it is very common for the couple to feel overwhelmed and sleep-deprived. Many couples say that, while they wouldn't trade the experience for anything else in the world, they had no idea that they could feel so tired, irritable, and stressed. For a range of reasons, physical intimacy may not return as soon as one or both partners might like.

Most importantly, as the couple's love and practical focus shifts from one another to the baby, either or both spouses may experience feelings of resentment and loneliness. It is not uncommon that one parent may be preferred for comfort by the baby, and this can translate to feelings of rejection and resentment on the part of the less-preferred parent. As the child grows, although it is normal for children to shift attachment preferences between parents, and also peers throughout their development, it can still be wounding to the parent who is pushed aside as the child rushes for comfort to the other parent, and exhausting for the parent who is preferred, and can lead to feelings of jealousy and resentment if the couple isn't able to keep the situation in perspective, and communicate with one another about their needs and emotions. If the couple is not able to do these things, a hurtful and/or competitive dynamic may develop.



To successfully navigate the new baby transition, it is helpful to recognize that the challenges are normal, adopt reasonable expectations, and stay open to using the resources that are available to make life a little easier.

Recognizing that most couples experience the same issues can help couples avoid taking the bumps personally, and taking frustrations out on spouses. During the first year of a baby's life, it's unrealistic for the parents to expect to feel they are getting adequate attention from one another, or that the distribution of chores is “fair.” Agreements made prior to the baby's arrival are likely to need renegotiation, and holding one another to the terms of those agreements made prior to fully understanding what this time is like is counterproductive. Spouses' return to work schedules may need to be renegotiated, and often, couples decide that financial or other plans must be put on hold for the good of the relationship and the child. This is a time when all assumptions about activities, expenditures, schedules, and duties should be open to reevaluation.

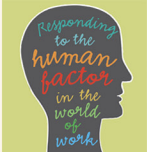
Your Employee Assistance Program, Claremont EAP, provides many resources that can make this period easier. Claremont can provide information on resources – such as a range of child care options, as well as access to legal and financial consultations, and, of course, counseling. *Source: Alex MacKenzie, Claremont EAP, 2012*

Claremont EAP can help!

For confidential help, call:

800-834-3773

or visit claremonteap.com



Jogging vs. Walking

Both Put You on the Move to Good Health



Which is better for you, jogging or walking?

Although nearly all studies indicate that jogging provides slightly more musculoskeletal and aerobic benefits, walking has gained much ground in the last 10 years as a viable exercise to strengthen bones, tone muscles and enhance cardiovascular performance.

Walking is easier on the body's joints, causing far fewer injuries to heels, shins, knees and hips than jogging or stair climbing, according to studies by the National Institutes of Health (NIH).

And virtually everybody can walk.

Moreover, walking is also associated with better physical functioning, even among older people who already suffer from chronic disease, according to the Centers for Disease Control and Prevention (CDC) and the American College of Sports Medicine.

Recent health recommendations from these two organizations call for incorporating at least 30 minutes of walking or a similar activity into the daily schedule, burning at least 150 calories of energy.

But for those of any age who can handle greater intensity and joint-pounding, jogging may be the way to go.

Burning fat

One exercise misconception is that jogging burns more fat than walking.

It is true that the intensity of the exercise often decides the fuel source, according to the Human Performance Laboratory at Northeast Missouri State University. But the lab found that higher intensity exercises like jogging primarily burn carbohydrates, whereas fats are the main contributors for low intensity, longer duration exercises. The longer the intensity is maintained at a steady state, the greater the amount of stored fat used. Exercise programs aimed at weight loss should emphasize long duration, low intensity exercise on at least 3 days a week. Low intensity exercises are less likely to cause injuries.

While it is true that longer duration exercise burns more calories while you are doing it, higher intensity exercise will increase your resting metabolic rate. For those who do not have time for longer, less intense workouts, shorter, more intense workouts will provide the same benefits.

Bone strengthening

If you don't over train, jogging can be more beneficial to strengthening bones than walking, but both add bone mass to any individual of any age.

"Jogging and stair-climbing are great for the lower body," says Thomas A. Einhorn, M.D., professor of orthopedics and director of orthopedic research at Mount Sinai Medical Center in New York City.

"Like muscle, bone is a living, growing tissue that responds to exercise by becoming stronger," says Dr. Einhorn, a member of the American Academy of Orthopaedic Surgeons (AAOS).

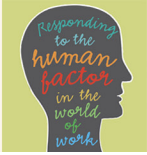
Walking, as well as dancing and light aerobics, can be almost as beneficial as running, Dr. Einhorn says. And race-walking -- 5 mph with arms swinging -- can strengthen arms, streamline legs and burn 180 to 250 calories in a half-hour, almost as many calories as jogging.

Claremont EAP distributes this newsletter to provide employees with general behavioral health information. If you have concerns about these or other behavioral health issues, you can call Claremont to arrange for assistance.

You will be directed to an appropriate, experienced professional who can offer guidance in a variety of work and family matters.

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Most studies indicate that jogging more than 25 or 30 miles a week will not add further benefit to bone mass. Researchers are not yet sure why that is the case.

Pounding the body

A simple fact of physics has made jogging more dangerous than walking for the human body: Objects that fall farther and faster hit harder.

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This fact can cause damage to heels, shins, knees, hips and even the back for joggers and occasionally walkers, according to the NIH -- even when precautions are taken. But many joggers can go their entire lives without injury, as long they warm up properly, purchase good running equipment and find fairly even surfaces to run on.

Those with osteoporosis or arthritis may be restricted to walking and should consult a doctor as to the best exercise for them.

If you have serious medical problems or are unsure of your aerobic and musculoskeletal fitness, you should check with your doctor first before walking or jogging.

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10 Ways to Cut Your Debt Now

For many, the decision to get out of debt is preceded by weeks, months or possibly years of worry about these obligations. But it's important to know that getting rid of debt can actually start with some very small steps and strategies that you can begin today. Advice is a good first step. A meeting with a professional financial planner can help you investigate all sources of income and total up all your obligations -- most will make you bring all your bills with you -- and tailor a plan that matches your needs and circumstances. Call Claremont EAP for a free consultation regarding your debt and financial situation. But in general terms, here are 10 steps you should follow:

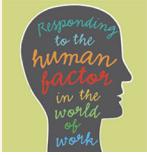
1 Get a grip on the amount of debt you have: You can't overcome a debt problem without knowing how much you owe. Start pulling together every bill with a balance where you're charged non-tax-deductible interest -- credit cards, auto loans for a start -- and get a total. If you've missed any payments on any of these balances, bring those current first. Then organize the rest of the debt along interest rates and set a payment order that attacks your highest rate balances first. Also, this is a good time to check your credit reports to make sure there are no other surprises in your credit picture. For the three credit reports you are entitled to for free each year, go to this site: www.annualcreditreport.com. Any other credit report with the word "free" in its name that asks for a credit card number will likely charge you -- avoid those.

2 Put the credit cards away: Cut up your cards if you have to, but at the very least, put them in a safe place where they're far away from your wallet and your phone or computer (so you don't use them for catalog or web orders). Once your debt is paid off, then you can consider which accounts you will use -- sparingly -- in the future. (Hint: The cards with the lowest rates.)

3 Now get a grip on spending: It's time to make a budget. For a month, start tracking your spending -- every dime. You can do this on paper or on a computer-based solution like Quicken or Mint.com. As you go through the numbers weekly, start identifying things you can live without -- coffee and doughnuts, expensive lunches (carryout is a huge budget-buster) and any other frills that can be cut or eliminated. Once you start to suspect that a particular spending item isn't absolutely essential, cut them immediately -- don't wait for the end of the month. When you get to the end of the month, build a spending plan that covers the essentials, a few small treats and then directs any additional savings you've identified toward paying off the debt.

4 Try to refinance your home debt: If you have not recently refinanced your mortgage or home equity debt, see if there's an opportunity to do so while rates are still low. You'll need at least 10 percent equity in your home and a credit score exceeding 740 to qualify for the best rates, but start negotiating with your current lender first and see how well you do.

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6 Try to refinance your credit card debt: If you are facing an overwhelming amount of credit card debt, talk to each credit card company directly to see if you can lower rates or monthly payment amounts. Don't fall for the 2 a.m. come-ons from debt resolution companies – they generally charge high fees and take the payment process out of your hands, which may mean late or missed payments. It's not easy to negotiate a better deal and you may need to insist to speak with several supervisors. But if you succeed at getting a more favorable deal, it's better if you keep the payment process in your hands so you can keep a constant eye on how your situation is improving.

6 If you need outside help, use some smarts: The provisions of the new Credit Card Accountability, Responsibility and Disclosure Act that took effect in February 2010 require that credit card issuers print a toll-free number for a nonprofit credit counseling service on every bill. It's important to know that the credit card companies fund these nonprofits, so they're not acting completely in your interest. Nor are they foolproof in making sure bills get paid on time – any time you let someone else handle your finances you face that risk. But if you are looking for outside assistance and negotiation with your balances, these agencies are a better option than those credit-repair agencies you'll see advertised on TV. Yet a financial planner may be able to offer specific negotiation tips that can help you keep better control of your debt issues.

7 Learn to use cash or debit: Try to migrate as much spending as you can to cash as long as you get receipts that help you track that spending. A more efficient solution – particularly if you download your bank transactions into a financial tracking computer program – is the debit card. Debit cards wearing a bankcard logo are typically welcome at most stores where credit cards are accepted. This way, you pay cash without carrying cash. If you don't have such a card, you can probably get one from your bank to replace your traditional ATM card, but remember to tell them to limit your buying power on the card to only what you have in your account. Then keep a close watch on spending so you don't overdraw.

9 If you can do it safely, DIY: You don't have to pay for a hand car wash or a lawn service if you can do such things yourself. For any home or auto maintenance chores you may have during the year, learn as much as you can about those tasks and how much skill, money and time it takes to do them. Previous generations made do-it-yourself a necessity. See if that option is right for you and you might save considerable money doing it. Also, for bigger jobs, pair up with friends and family and you can help each other save money.

9 Plan your shopping in advance: Impulse buying had its own role in the debt crisis. It's time to stamp it out at least until your debt issues are fully under control. Start making a centralized list of necessary shopping items – keep the list for grocery, discount store and other locations on one page if you can so you can see everything you're considering. Mark off what seems less than necessary. And use coupons and other discounts – the same goes for online purchases. Always do a search for coupon and discount codes to save money on shipping and overall purchase price. Oh, and when you can, buy used – recycled clothes, furniture and home goods will save you money, and if you're making smart purchases, no one will care. Again, direct all savings toward debt.



10 At the end of the rainbow, don't restart the problem: Once the slate is clean, don't start spending again. Start saving and investing. Call Claremont EAP to discuss your financial strategies for staying on the right path to financial health.

Source: Financial Planning Association, July 2010

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