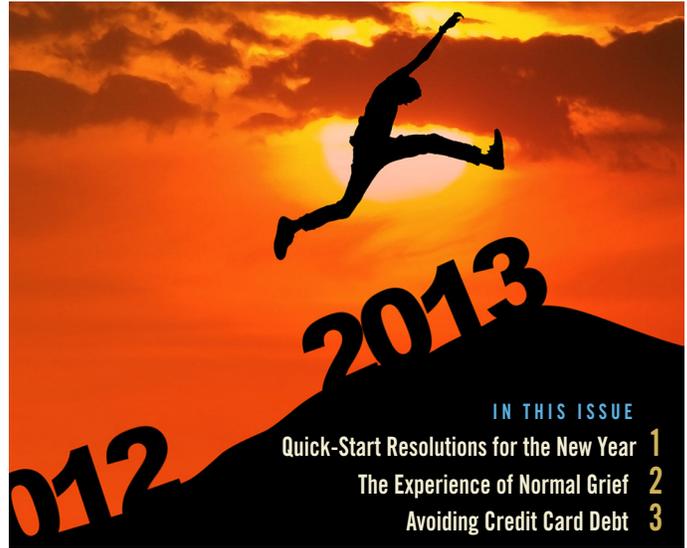


Quick-Start Resolutions for the New Year

Resolving to lead a healthier lifestyle is a good way to begin the New Year. But don't despair if you still haven't confirmed your New Year's Resolutions. There's still plenty of time to choose a better path for the year ahead.

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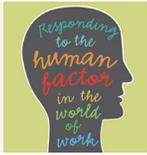
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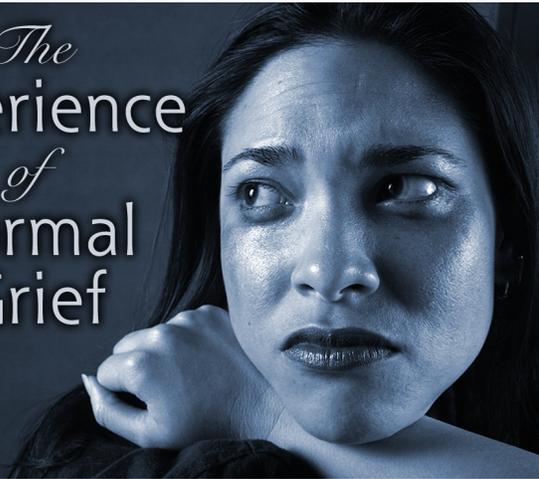
10 QUICK-START RESOLUTIONS

- 1** I resolve to get physical. Sticking to a regular exercise routine is one of the most important steps you can take to improve your health and longevity. Starting this year, devote 30 minutes, three to four times a week to an aerobic activity you enjoy. Good choices include walking, running, swimming, biking, skating, and aerobic dancing.
- 2** I resolve to maintain an ideal body weight. This year, eat high-fat foods in moderation. Approximately one in two Americans is overweight, and these extra pounds contribute to heart disease, diabetes, stroke, and an increased risk of certain cancers.
- 3** I resolve to stop smoking and try avoiding those people who still light up. Cigarette smoking is the single-most preventable cause of illness in America today. Each year, six times more Americans die from cigarettes than were killed in the Vietnam War. Side stream smoke is just as bad; it can be deadly to nonsmokers who inhale it on a regular basis.
- 4** I resolve to control my blood pressure. If you haven't had your blood pressure checked recently, do so. Follow your doctor's instructions if it's high, and faithfully take any prescribed medication. If left untreated, high blood pressure is the primary cause of stroke.
- 5** I resolve to develop a strong social support network. Studies have shown that people who have supportive relatives, friends, and co-workers are sick less often than those who don't. Be a friend to others and keep your family close and caring.
- 6** I resolve to reduce my cholesterol. This year have your cholesterol tested or retested, if necessary. The average cholesterol level in the United States is 215 -- 15 points above 200, which is considered healthy. If your level is high, follow your doctor's instructions and reduce your consumption of red meat, regular dairy products, and food items high in saturated fats.
- 7** I resolve to control my hostility. For your heart's sake, make an effort to control a bad temper. Studies have indicated that anger and hostility may be as bad for your heart as smoking and high blood pressure.
- 8** I resolve to drink moderately, if at all. Of the 10 leading causes of death each year, alcohol is a contributing factor in six of them. Two corollary resolutions are to never drink and drive, and to never ride with someone who has been drinking.
- 9** I resolve to clean up psychological pollution. People who live long lives characteristically possess a positive attitude about life. Resolve to stop indulging in negative thinking which can pollute your mind and negatively influence your health and emotional well-being.
- 10** I resolve to always buckle-up. Make it a rule that you won't start your car until everyone is buckled-in. Wearing a seat belt greatly increases your odds of surviving a car accident.

For confidential help, call:
800-834-3773
or visit
claremonteap.com



The Experience of Normal Grief



Feelings - sadness, anger, guilt, anxiety, loneliness, helplessness, hopelessness, shock, yearning, relief, and numbness.

Physical Sensations - hollowness in stomach, tightness in the chest, tightness in the throat, oversensitivity to noise, a sense of depersonalization, feeling short of breath, weakness in the muscles, lack of energy, dry mouth, and fatigue.

Cognitions - disbelief, confusion, preoccupation, sense of presence, hallucinations, and dreams about the deceased.

Behavior - sleep disturbance, appetite disturbance, social withdrawal, absent-minded behavior, avoiding or seeking out reminders of the deceased, sighing, restlessness, crying, and visiting places or carrying objects that remind the survivor of the deceased.

Phases:

- Numbness
- Yearning
- Disorganization and Despair
- Reorganized Behavior

Claremont EAP
can help address all of these issues!
Call: **800-834-3773**

What Helps?

Effective coping with bereavement really depends on your ability to mourn properly. When a loved one dies, there are many things which will help you cope better with the pain. Some examples include:

People who care:

Family, friends, neighbors, colleagues, and strangers in a mutual support group who have "been there" can all offer support. A life-time habit of close, caring relationships is the best possible preparation for bereavement.

Understand the "facts of death."

This is a particularly important in time of war. Knowing what to expect and knowing your options helps. Express your feelings--talk, be angry, weep. You are not alone; all grieving people need such outlets.

Reach out for help.

Others cannot always make the first move. They may be afraid of intruding on your privacy. Make your needs known. Seeking out a mutual support group in your community is a great first step. Call Claremont EAP at 800-834-3773 to access your free and confidential counseling services. You can talk to a licensed clinician in private practice.

Keep in touch with your physician.

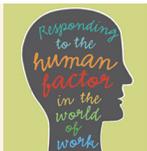
Following your physician's advice can help you deal with physical side effects.

Accept the inevitable.

Some things in life, and certainly in war, have no basis in logic; they just happen. Accepting this can prevent much bitterness and self-blame.

Don't rush into major life changes.

Moving, changing jobs, or remarrying are too important to rush. This is no time to make major decisions. Your judgement may be poor and the changes are only likely to add to your stress. Wait a year. Make big decisions then. Introduce new relationships gradually and carefully--let them grow.



AVOIDING CREDIT CARD

Credit cards, if used unwisely, can lead to a mountain of debt. If you charge more than you can afford, make low monthly payments, or pay late, you may be headed for trouble.

However, if you learn to use credit cards wisely, they can be convenient, help build good credit, and prove useful in emergencies.



Don't Use Your Credit Card as a Loan

A credit card can be two things, depending on how you use it. If you carry a balance, it is a very high interest loan. If you make only the minimum payment (usually 2-3% of the balance) each month, you will be paying off the debt for years and years to come, including a huge amount of interest.

On the other hand, if you pay off the balance each month, a credit card becomes a convenient way to purchase items and services without carrying around a lot of cash. Use your credit card as a cash substitute, not as a high-interest loan.

Claremont EAP

Claremont 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.

For confidential help, call:
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 or visit
claremonteap.com

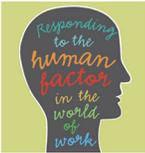
Charge Only What You Can Afford

Don't use a credit card to finance an unaffordable lifestyle. If you can't pay off the entire balance every (or almost every) month, then you are overspending. Use these guidelines to determine what you should and shouldn't charge:

- You have cash in the bank to cover the purchase. If you have sufficient cash in the bank to make a purchase, go ahead and charge it if you wish. Then pay off the balance in full when you get the statement.
- You don't have enough cash to cover the purchase, and the item is not for an emergency. If you don't have enough cash to purchase the item or service, don't charge it. Instead, save your money (preferably in an interest-earning savings account) until you can afford the purchase.
- You can't afford the item or service, but you need it right away. If you can't afford an item or service, but need it now (for example, you must repair your car so you can get to work), charge it. But, at the same time, make a plan to pay off the balance over time -- figure out how much you can pay each month and how long it will take you to pay the balance off. Then, stick to it.
- Don't charge something if it won't exist when the bill comes. A good way to cut down on credit card debt is not to charge anything (like a meal, groceries, or going to the movies) that won't exist when the statement arrives. By paying cash for these kinds of things, you save your credit for true necessities.

Create a Budget

If you cannot keep your credit card spending in check, create a budget. Make each credit card purchase only within the framework of your budget. If you can't stick to your budget, then don't carry your credit card with you (you may want to keep one in the house for emergency use only).



AVOIDING CREDIT CARD

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Pay All (or Most) of the Balance Off Each Month

The single most important rule about wise credit card use is this: Pay off the entire outstanding balance each month. If you must carry a balance from time to time, pay off most of the balance each month. If you can only make the minimum payment each month, you are in over your head. Stop using the credit card until you pay the entire balance off.

Pay on Time

Penalties for late payments add up. And, many credit cards jack up your interest rate if you pay late a few times. Late payments also damage your credit report.

Have Only One or Two Cards

You really only need one card, or two if some vendors don't accept your main card. With one or two cards, you can keep track of purchases and make sure you pay each on time. If you have to use one card to pay off the balance of another, you are in trouble.

Don't Get Cash Advances

There are three reasons why you shouldn't use a credit card for cash advances. You will:

- pay higher interest
- pay transaction fees, and
- not get a grace period (which means you pay interest from the day you get the money, even if you pay your balance in full when the bill comes).

Instead, go to the bank or use an ATM card.

Don't Sign Up for the Special Services

Credit card issuers bombard cardholders with ads for products such as credit card fraud protection plans, travel clubs, and life insurance. These are almost always overpriced or provide something you don't need. Shred the ads you receive without reading them.

Keep Good Records

Keep all credit card receipts and reconcile them with your statement each month. Review the statement as soon as you get it. A careful review of your statement is the only way you can detect mistakes or fraudulent charges. To limit your liability, you must deal with these immediately.

For confidential help with credit card and debt issues, call Claremont EAP at 800-834-3773.

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Quick-Start Resolutions for the New Year

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"Millions of Americans make resolutions that go unresolved largely because they fail to utilize proven behavior modification techniques to support their new goals," says Don R. Powell, Ph.D., president of the American Institute for Preventive Medicine in Southfield, Michigan, and author of 365 Health Hints.

"For starters, it's important to set realistic goals for yourself," he says. "It takes some time to develop a bad habit, so don't expect to change things overnight. In addition, try to work on only one habit at a time. It's not easy to change your behavior, and it can become

overwhelming if you try to change too much, too soon." On page 1 are 10 major changes. Pick 1 or 2 that are important to you, work on them, and move on to others when you have met your goals.

"By keeping all 10 resolutions you can add years to your life and life to your years," Dr. Powell says.

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or visit **claremonteap.com**