



DECEMBER 2009

Helping Organizations Retain Their Most Valuable Asset

Safe Toy and Gifts Month

Thinking of gift safety is relevant for giving to both children and adults so here are some ideas for safe toys for children and gift ideas for adults!

Gift giving is synonymous to the holiday season. But during Safe Toys and Gifts Month, it is imperative that you ensure the quality and safety of the gifts we give! In order to make certain your gift recipient is safe, do some research. Know your gift recipient; a person's lifestyle, possible food allergy, skin conditions, potentially hazardous toy components for children are just some essentials to think about when trying to find a perfect gift. Here are some keywords in safe gift giving:

- 1) **Hypoallergenic:** This word, which means non-allergy producing, is pertinent to anything from cosmetics to dog breeds.
- 2) **Child-proof:** Gifts for adults that keep in mind the safety of a child is great for families. Perhaps even a gift that the entire family can cherish would be a great appreciated treasure.
- 3) **Recall:** Make sure you check a list of toys and products that has been recalled to avoid potential danger.

Thinking of safety may seem overwhelming, but use your intuition and common sense when determining a gift's safety for someone you love. How about giving a gift certificate for kids' classes at Gymboree (think safe games, toys, and fun) or the gift of something new like raw food classes/retreats or décor like a decorative digital photo frame! Gift giving can be both safe and fun!

<http://preventblindness.org>



Everyone gets the "blues" from time to time. Feeling sad is a normal, temporary reaction to the "curve balls" that life throws your way. But when you are feeling "down" for more than a few weeks or you have difficulty functioning in daily life, you may be suffering from a common, yet serious medical illness, called depression.

According to the National Institute of Mental Health, depression affects the lives of more than 17 million Americans each year. Unfortunately, only one-third of those who experience depression ever seek professional help, often because they are totally unfamiliar with the condition and its symptoms.

What is depression?

Depression is a medical disorder just like diabetes, high blood pressure or heart disease are medical disorders. It is a "whole-body" illness, involving your body, mood and thoughts. It affects the way you eat and sleep, the way you feel about yourself, and the way you think about things.

Depression is not a sign of personal weakness or a condition that can be willed or wished away. People with depression cannot merely "pull themselves together" and get better. Without treatment, symptoms can last for weeks, months, or years.

The good news is that depression is a very treatable illness. But as with many illnesses, the earlier treatment begins, the more effective it can be. Therefore, it is crucial that you know the symptoms and act early.

Getting help

The best thing to do when you're feeling depressed is to seek help. An appropriate diagnosis must precede any effective treatment.

The first step is to see your regular physician and explain the symptoms you have been experiencing. Sometimes an actual physical illness can cause depression-like symptoms, so that is why it is best to see your doctor first.

If depression is suspected, you may be referred to a mental health specialist for further evaluation and treatment. Mental health professionals include psychiatrists, psychologists, counselors and social workers. Psychiatrists can prescribe anti-depressant drugs because they are physicians. Mental health professionals, who are not physicians, can provide psychotherapy and often work with psychiatrists and family physicians to ensure that their patients receive the medications they need.

24 Hours a day: 800-343-2186 www.hmsincorp.com

Depression is a very treatable illness

More than 80% of people with serious depression can be treated successfully with antidepressant medications, psychotherapy or a combination of both. Successful treatment removes all of the symptoms of depression and returns you to your normal life. Because it takes several weeks for treatment to work fully, it is important to get treatment early, before you depression gets worse. Additionally, the earlier you receive treatment for depression, the more effective it can be. And, early treatment also increases the likelihood of preventing serious recurrences.

Self-Test: Are You Depressed?

Review the symptom checklist below. If you experience FIVE or more of these symptoms for longer than two weeks, or if the symptoms are severe enough to interfere with your daily routine, you may be suffering from depression and should seek professional help.

Symptoms of depression

- A persistent sad, anxious or "empty" mood
- Sleeping too little or sleeping too much
- Reduced appetite and weight loss, or increased appetite and weight gain
- Loss of interest or pleasure in activities once enjoyed
- Restlessness or irritability
- Persistent physical symptoms that don't respond to treatment (such as headaches, chronic pain, or constipation and other digestive disorders)
- Difficulty concentrating, remembering, or making decisions
- Fatigue or loss of energy
- Feeling guilty, hopeless or worthless
- Excessive crying
- Thoughts of death or suicide

Note: Professional help should be sought immediately if a person is experiencing suicidal thoughts.

HMS is here to help

If you suspect that you or one of your dependents is suffering from depression, Human Management Services (HMS) can help you. HMS counselors are specially trained to help you get the right help for depression. Remember, all HMS services are FREE and strictly CONFIDENTIAL

How to avoid holiday debt

According to financial experts, the average American family incurs more debt during the holidays than in any other season. Think you'll pay off all of those holiday credit card charges by February? Think again. Financial experts say it takes most people six to 18 months to pay off their holiday credit card bills.

It seems to be especially hard for some people not to overspend during the holidays because of an emotional need to express love, appreciation and friendship. Below are strategies and spending tips to help you eliminate overspending and prevent a financial "holiday hangover." Here's what to do:

1. **Set a budget and do not exceed it** - Set an overall budget for all holiday spending and do not exceed it, under any circumstances. This is the amount you can afford to spend on the holidays, without going into debt.
2. **Create a written spending plan** - Create a written plan for holiday spending and gift giving a month or two in advance of the holidays. Be sure to include all holiday spending including gifts, wrapping paper, cards, party supplies, wardrobe, food, etc. Estimate the cost of each planned expenditure. If the total exceeds your allocated budget, delete, revise or rethink your projected purchases until the budget covers all expenditures. Finalize a written shopping list of projected holiday expenditures.
3. **Bring your shopping list** - Enter a store only when you have your shopping list and the total amount you plan to spend. Review your spending at the end of each shopping day. If you overspend in one area, deduct that amount from another area you had planned to spend money on.
4. **Treat credit card purchases as part of your total budget** - Your goal this year is to avoid holiday debt, so any purchases made by credit card must be subtracted from your budget, just as you would account for a check or cash purchase.
5. **Plan ahead for next year** - Open a holiday savings account in January and save for holiday spending year 'round. Save a specific amount of cash each month throughout the year. You'll have a great head start on your holiday budget.

Remember, Human Management Services (HMS) is always available to help you or your immediate family members with any type of personal, family or work-related concern, including financial difficulties. If you need help with financial issues, why not call an HMS counselor today? We're here to help you.

HMS SERVICES

PROVIDED BY YOUR EMPLOYER FOR YOU AND YOUR DEPENDENTS

This confidential prepaid program is designed to help employees and their eligible dependents resolve problems which may be interfering with their personal, work or home life. HMS offers help for marital and family issues, substance abuse, job concerns, emotional problems, life adjustments, legal issues, financial matters, and elder care and child care referrals.

If you're experiencing problems, you and your HMS counselor can work as a team to find solutions.

Call HMS for Help:

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