HMS EXCHANGE

24 HOUR ASSISTANCE

SPECIALIZING IN EAP AND WORK/LIFE ISSUES

JANUARY 2006

Helping Organizations Retain Their Most Valuable Asset

FOR YOUR INFORMATION

Reporting Possible Identity Theft

If you think you're a victim of identity theft or if you notice something suspicious, call the following:

- The Federal Trade Commission (FTC). Trained counselors will provide information on the steps you should take to resolve problems and repair damage to your credit record. Call 877-IDTHEFT (438-4338). The FTC also maintains the U.S. government's central web site for information about identity theft at: www.consumer.gov/idtheft.
- The three major credit bureaus. Ask them to place a fraud alert in your file, so that lenders and other users of credit reports will be careful before starting or changing accounts in your name.
  - Equifax at (800) 525-6285
  - Experian at (888) 397-3742
  - Trans Union at (800) 680-7289
- Your bank, credit card company or any other financial institution that may need to know. Ask to speak with someone in the security or fraud department, and follow up with a letter. If necessary, close old accounts and open new ones, and select new passwords and "PIN" numbers (Personal Identification Numbers).
- Your local police or the police where the identity theft occurred. Fill out a police report that will detail what happened. Get a copy of the completed report because that can help you resolve questions and problems when dealing with your creditors and other financial institutions.

Source: Federal Deposit Insurance Commission

WINTER DEPRESSION

What is Winter Depression?

Do you experience increased moodiness and a marked decrease in energy throughout the winter months? You may be suffering from Seasonal Affective Disorder (SAD), otherwise known as Winter Depression.

Seasonal Affective Disorder is a pattern of depressive illness in which symptoms occur every winter. Research suggests that the pineal gland in the brains of some people are more highly sensitive to the loss of natural light (beginning when the days become shorter in the fall). Usually peaking in January, this form of depressive illness is accompanied by a host of difficult reactions ranging from depression (and suicidal ideation in the most severe cases) to sluggishness, carbohydrate craving, or seeing everything in a negative light and interpreting the actions of others in the same negative light.

The most common symptoms of Winter Depression include:

- Extreme fatigue and lack of energy
- Increased need for sleep, sleeping much more than usual
- Carbohydrate craving and increased appetite
- Weight gain
- Low sex drive
- Feelings of persistent sadness, anxiety, irritability
- Improved mood on sunny days

What treatments are available for those with Winter Depression?

Phototherapy - morning exposure to bright, full-spectrum light - can often be dramatically helpful for those suffering from SAD. As little as 30 minutes per day of sitting under a lightbox results in significant improvement in 60% to 80% of SAD patients. Other treatments for depression - including antidepressant medications and counseling - may also be helpful. Additionally, there is new research suggesting the use of the hormone melatonin to relieve winter depression.

People with milder symptoms of the "winter blahs" may be helped by simply spending more time outdoors and exercising regularly in the fall and winter.

HMS is here to help

If you think you or a family member may suffer from Winter Depression, contact Human Management Services (HMS) for CONFIDENTIAL counseling, referrals or information. Remember, HMS is always available to help you or your dependents with any personal, family or work-related concern. If you need help, why not call an HMS counselor today? We're here to help.

RELIEVING JOB STRESS

To help ease stress at work, take some "time out" every day. Get away from your work activities. Relax in a peaceful setting, practice yoga or meditation, or take a short walk. Even a 15-minute timeout has the ability to dissipate stress, energize you and make the rest of your work day more productive and enjoyable.

How to change a habit?

How To Change a Bad Habit and Form a Good One

Did you know that experts say it takes 21 days to break an old habit and form a new healthier habit? If you've tried and failed at a new year's resolution, you can try again using the help of the suggestions below:

Tips to help change habits

1. Write down your goal. There is magic in the written word when it applies to you. Experts recommend stating your goal in positive terms, such as "I want to be lean and physically fit," instead of "I've got to get this flabby body out there huffing and puffing." So, begin with writing down, as a positive goal, the habit you will change.

2. List your reasons for changing or eliminating your habit. Writing it down will force you to think out in specific terms what this habit represents in your life and the meaning you believe your life will hold for you upon changing the habit. This will also help with your commitment toward taking positive action.

3. List possible obstacles. What are the possible obstacles that will keep you from achieving your goal? List everything that is stopping you now. What are your inadequacies? What do you need to achieve your goal that you don't already have? Why aren't you there already?

4. Write a plan to overcome each obstacle. List your action steps 1…2…3…etc. for each obstacle. Be as specific as possible. What will it take for you to overcome each obstacle that is blocking you from what you want?

5. Follow your plan for 21 days. Determine the date you are planning on changing your habit. Count ahead 21 days on the calendar and mark that date down. Now, make a commitment that you will follow your plan for 21 days.

6. Sustain your motivation. Follow these suggestions each day to sustain motivation:
------- Review your list of reasons for quitting or changing.
------- Create mental pictures of yourself as having already achieved your
------ habit change.
------- Make affirmations, positive self-statements about your habit change. For
------ example, "I am filled with so much health and vitality now that I exercise four
------ times a week."
------- Take it one day at a time. If you do backslide, don't label yourself
------ as having failed. Get out your list of reasons for quitting or changing and
------ begin again.

HMS is here to help

Remember, Human Management Services (HMS) is always available to help you or your dependents with any type of personal, family or work-related concern. All HMS services are FREE and strictly CONFIDENTIAL. If you need some help, why not call an HMS counselor today? We're here to help.

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 which are causing concern, you and your HMS counselor can work as a team to find solutions.

Call HMS for Help:

24 Hours a day: 800-343-2186

www.hmsincorp.com

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