

Balanced LIVING



12 ways to keep the HOLIDAYS ^{STRESS}_{FREE}

The holidays are supposed to be a time of warmth, joy and excitement. And for many people, they are.

Still, the anxiety of having too much to do in too little time, the pressure of unrealistic expectations and the tendency to overeat and overspend can easily overshadow holiday happiness. The following suggestions will help you enjoy the season to its fullest with a minimum of stress.

Eat smart

- **Don't arrive at a party starving;** you're likely to overeat. Instead, before you leave home eat a piece of fruit, a small salad or a cup of low-fat yogurt. Eating a healthful snack will prevent you from overindulging on mini quiches and other high-fat fare when you arrive.
- **Avoid handfuls of anything.** At the appetizer table, fill your plate three quarters full with fresh vegetables and fruit. Reserve the remaining quarter for anything you want, even if it's high in fat, so you don't feel deprived.

CONTINUED ON PAGE 2

Want to Fight I.D. Theft?

BE CAREFUL HOW YOU TREAT YOUR
INFORMATION IN THE REAL & VIRTUAL WORLDS

Foiling I.D. theft is no longer just a matter of buying a document shredder and keeping track of your receipts - though it helps.

I.D. theft evolves every day and according to security experts, net-savvy thieves are getting more efficient about blending their illegal activity on the ground and online. Here are some examples from Identity Theft Resource Center (ITRC), a non-profit group focusing on the latest I.D. theft trends and assistance for victims:

- I.D. thieves are stealing more paper checks being delivered to homes. Why? Because with the credit squeeze, there are fewer people being approved for checking accounts, so physical checks left in mailboxes are being swiped more frequently so the account numbers can be used to open fraudulent accounts under different names.
- Fraudulent dating, job hunting and social networking websites are being used to gather critical data for a host of fraudulent activities. Be careful what you put online.
- Thieves are getting younger since young people are the earliest adapters of online skills. The Identity Theft Resource Center notes that arrest records show that younger individuals are getting caught with sophisticated forgery equipment or designing sophisticated online scams.
- Sadly, there are more reports of I.D. theft occurring within families and groups of friends. Individuals are more likely to have their guard down on protection of credit and account data around people they know. Often, such thieves are connected to drugs or other illegal activities being done by their peers.

CONTINUED ON PAGE 2



STRESS FREE HOLIDAYS

CONTINUED FROM PAGE 1

- **Don't feel obligated** to eat everything on your plate or to have dessert. And think twice before going back for seconds.
- **If you overeat**, get right back into your normal routine the next day.

Shop smart

- **Give yourself plenty of time** to complete your holiday shopping. Shop with an itemized list of what you'll buy for each person and a ballpark figure of what you'll spend.
- **Brainstorm for gift ideas.** If you're stumped on what to buy, consider what's important to the gift recipient. To personalize a gift that isn't personal, give the story behind it. For a book, write an inscription that explains why you're giving it or mention specific pages the recipient may find interesting.

Party smart

- **Keep parties simple** by having a buffet instead of a formal sit-down dinner. Serve uncomplicated dishes (made with six ingredients or less) that you've made before.
- **Buy nonperishable party items days, even weeks, in advance.** These include groceries, beverages, candles, napkins and decorations. Save the day before to buy items with a short shelf life, such as fresh fruits, vegetables and flowers.
- **Cook ahead.** On the day before your party, prepare salad dressings, stews, casseroles, cold sauces, soups, desserts and dips. That way, during the party, you can spend as much time as possible with your guests.
- **Devise games guests can play to help spark conversation.** For example, tape a piece of paper with the name of a movie character onto the back of guests when they arrive. Challenge them to guess who their characters are, with clues provided by the other guests.

- **Be sociable.** Attending parties when you don't know many people can be stressful. To break the ice, elect yourself the official introducer. If you see someone standing alone, go over and ask nonthreatening openers. For example, ask these questions at a corporate function: "How do you fit into the company? Are you a spouse or an employee? What do you do? What does your spouse do?"

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Fighting I.D. Theft

CONTINUED FROM PAGE 1

What can you do? Here are some ideas:

Change your online record-keeping behavior.

If you download bank or credit activities to a desktop program like Quicken or Microsoft Money, don't store passwords on that software. It may slow you down, but take the time to type in that access data, and then log off as soon as you've completed your transactions and close the browser too. Never put this data on a wireless-enabled computer — I.D. thieves lurk in coffeehouses and other public places to capture data that's traveling through the air. Confine these activities to the desktop and secure terrestrial Internet connections.

Put a lock on your mailbox.

If you work long hours or are otherwise not available to grab your physical mail as soon as your letter carrier drops it off, either install a high mail slot on a door with a strong lock (so a thief can't reach in and grab mail that's fallen on the floor), or install an outdoor mailbox with a key lock on it that only you can open. Also, talk to your bank or check printer about secure ways to receive delivery of printed checks.

Shred or cut up any receipts or credit and account documents.

A strong, safe paper shredder really is a good investment. What should be shredded: credit solicitations, receipts you're not keeping, line of credit checks that come in your monthly credit card bills (which you shouldn't be using anyway), and

CONTINUED ON PAGE 3

tax-related evidence for prior-year returns your tax advisor says you no longer have to keep.

Guard your Social Security number above all.

Never, ever share this data unless you are dealing with a recognized financial institution that you trust. Never put it on a check or type it into an online form.

Beware the “Phishermen.”

Phishing is a process by which scam artists try and get you to divulge your Social Security number, your account numbers, address or other personal information under the guise of a legitimate company you may already be doing business. It's most common over the Internet, but there's no reason why a phishing request couldn't come via direct mail or over the phone. They'll get your attention by saying there's a problem with your account you have to address immediately.

Online, the scams are so sophisticated that you'll see emails that look exactly like the ones your bank, credit card or even your airline mileage club would send you, right down to the logos and disclaimers. Anytime anyone asks you for personal information, use your own account customer service number (not the one on the mailing) to speak to a live person to verify that the request is real. If it's not, save the evidence — it may help put the con artists in jail.

Change your passwords occasionally.

If the only username and passwords you can remember are your email address and your dog's name, you need to develop a schedule for changing those passwords and storing that information in a safe place off your computer. Again, resist storing this information on your computer.

Think twice about I.D. theft insurance.

Some companies offer identity theft insurance that will cover lost pay if you have to straighten out your credit, but realize they will not do the dirty job of restoring

your credit - that's up to you. And since many of the companies selling this insurance are already affiliated with the credit industry, that's good reason for pause. Also, check your home or renter's insurance policy to see if they provide I.D. theft coverage. Most important, be aware that some of the I.D. theft prevention marketers are scams themselves!

Stick with a known ATM.

Some of those independent ATMs you see in convenience stores, restaurants and bars may be collecting your data for illegal use. Use ATMs only at established banks.

Watch your wallet and cell phone.

Yes, it sounds silly, but the easiest one-stop opportunity for I.D. thieves to fleece you is sitting in your purse or pocket. Keep only a few necessary items in your wallet and regularly clean out receipts and other data that would identify you. And keep in mind that an Internet- and address book-equipped cell phone is a potential gold mine — they'll not only get your information, but they'll be able to reach all your contacts as well.

What if theft still happens?

One of the best resources for a step-by-step guide to fighting identity theft is the Federal Trade Commission and its website, www.ftc.gov. The FTC provides a complete listing of contacts and procedures for getting to the bottom of identity theft before the event goes from being serious to devastating.

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Carefree youth? Kids get stressed, too

Kids have it made, right? They go to school, play for hours and their parents take care of most of their needs. How much stress could children possibly feel? Surprisingly, plenty.

“Many parents don’t understand that it’s a lot more complicated growing up these days,” says James A.H. Farrow, M.D., professor of pediatrics at Tulane University.

Well-meaning parents often don’t understand that they’re putting too many demands on their children.

“I can’t tell you how many parents say, ‘How can he be under stress; he’s only 10?’” says Laura S. Kastner, Ph.D., clinical associate professor of psychiatry at the University of Washington.

Many children simply are overwhelmed. “Of course we want our kids to swim, play soccer and Little League baseball, take piano lessons, join Girl Scouts — but sometimes it’s too much,” Dr. Kastner says. “Sometimes children are afraid to tell their parents when there are too many activities, for fear of letting them down.”

At a tender age, our children also must make decisions about relationships, sex and drugs while trying to fit in with peers and live up to

their parents’ expectations and values. Add to that the trials of modern life — divorce, parents who are busy with work, frequent changes of school — and you have a recipe for stress and stress-related maladies.

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The headache, stomachache or fatigue a child complains of before school might be brought on by stress. But the pain is real, according to the American Psychiatric Association. Children are more susceptible to bodily discomfort; they have a lower tolerance for problems.

“When children suffer depression or anxiety, they may have trouble sleeping or lose their appetite. Parents can help, says Dr. Farrow. Try talking to your children. Show an interest in them beyond simply asking how school was. “Ask them about particular aspects of school, friends, a team,” he says.

If problems persist, Dr. Farrow says, your pediatrician is a good place to start. He or she may recommend counseling for both your child and you.

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