Helpful Resources from Your Employee Assistance Program

May Online Seminar

DIY: Apps and Guides for Household Management

Get a helpful overview of key household management items, as well as links to guides and apps to help you keep track of it all.

Available on-demand starting May 15th at www.deeroakseap.com

About Your EAP


Deer Oaks, your EAP, is always available to you and your household members. If you are struggling with children, finances, or just want some practical advice on health or the mind-body connection, contact Deer Oaks by calling the Helpline. Counselors are available 24/7 to provide you with immediate care.

Financial Assist

If you have questions about a financial issue, speaking with a financial expert can help. Your EAP provides you with free consultations with financial experts on everything from credit and debt, to purchasing a home, or saving for retirement. We also offer a full selection of financial articles, tip sheets, financial calculators, and other online tools to help you get the answers you need.
Planting a Family Garden

There’s no better time to plant a garden than spring, when the weather is just right for plants and flowers. But you don’t have to do it alone. Planting a garden can be a great family activity that also promotes the environment. There are several things you should consider before getting started.

BEFORE PLANTING A GARDEN

Figure out how much space you have and what type of plants you’d like to have. There are different types of gardens for houses or apartments. Do some research and pick the one you like the most. Once you are ready, follow these steps.

• Select the plants you want. If you’re not sure which ones to choose, go to a gardening store and take your family with you. Everybody can help pick the plants, flowers, or fruit trees for your home.
• Make a budget for plants and materials to help you stay on track.
• Be careful with drainage holes, as too little water or too much water can affect the growth of your plants.
• Make sure the soil has the right nutrients. Ask a specialist to recommend the right type of soil for your garden.

WHEN PLANTING A GARDEN

• Separate your flowers and trees so they are not too close to each other.
• Figure out how much water and shade each plant will need.
• Make a layout of your garden so you know which plants need to go where.
• Once you’re ready to start, get your family together and assign tasks such as spreading the soil and placing the seeds in the holes.

AFTER PLANTING A GARDEN

Taking care of your garden regularly will help your plants grow healthily. Give family members weekly tasks to help maintain the garden. For a healthy garden, make sure to do the following.

• Water your plants according to their needs. Some will need more water, and some will need less.
• Add fertilizer to the soil to make sure your plants get the nutrients they need.
• Protect your garden from unwanted pests by using pesticides.
• Trim your plants and remove any dry leaves and fallen fruits. It will make your garden look clean and lush.

Digital Grounding: Modern Discipline

"Go to your room." Grounding teenagers used to be as simple as refusing trips to the mall, cutting off phone privileges, and taking away the car keys. Welcome to parenting in the 21st century. Restricting your child’s access to a social life isn’t as easy as it used to be. Kids are connected to their friends in ways you may not even know about.

According to reports by the Pew Research Center’s Internet & American Life Project, 54% of teens text their friends on a daily basis, and texting has surpassed all other types of communication, including in-person contact. Among teens that are online, 73% are using social networking sites, and 8% of them are tweeting; these numbers are much higher for high school–aged girls. Kids are finding ways to keep connected that are not limited to nights out at the movies or going to the library to study together. And it’s not just teenagers; tweens and even younger children are using digital media to reach out to each other.

Grounding can be an effective way to send kids the message that bad behavior can have serious consequences, but what is a parent to do in the digital age? The answer is digital grounding. The Pew study reports that 62% of parents polled reported taking away cell phones from teens as a form of punishment.

Parents are pulling the plug on the Internet and taking away the Xbox, too. Is digital grounding an appropriate form of punishment for your child?

THE PUNISHMENT SHOULD FIT THE CRIME.
It’s tempting to remove the cell phone or Internet when your child acts up, but is it the right choice? The teen years are vital for kids to learn about social interaction, and like it or not, phones and Facebook are how most of them are communicating.

Grounding, digital or otherwise, is a pretty serious punishment. Maybe a total banishment of electronic communication is unnecessary. If Facebook is getting in the way of schoolwork, perhaps a break from social networking for a month or a semester until grades come back up is the way to go. If you are paying the bills for texting or cell phone use that is getting out of control, you can restrict usage until your child learns some responsibility. But remember, limiting your child’s cell phone may limit your ability to get in touch with him or her anytime, anywhere—a convenience many of us have grown to rely on.

MAKE SURE DIGITAL GROUNDING IS EFFECTIVE.
If your teen does not depend on digital means to connect with friends, then maybe old-fashioned grounding is the way to go. If you do digitally ground your teen, make sure you can effectively do so. Sure, you can unplug the computer, but smartphones have Internet access. Even if you restrict social networking sites at home, your child may be able to use school or library computers to access them. Cutting off Facebook may require that you change your child’s password, and to do that you have to have the password.

When a Loved One is Dying

When a loved one is diagnosed with a serious or life-limiting illness, the questions facing an individual or a family can be overwhelming. The National Hospice and Palliative Care Organization recommends that people learn more about hospice as an important option before they are faced with a medical crisis.

Hospice is not a place but a kind of care for people who have a life-limiting illness and are making the choice to focus on quality and comfort if more conventional treatments have become burdensome.

Hospices provide high-quality care specially tailored to your loved one’s needs and valuable support to family caregivers.

Your doctor and other providers or your company’s EAP may recommend hospice providers in your area.

Some of the questions important in choosing a quality hospice include these:

• Is the hospice Medicare certified?
• What services should I expect from the hospice?
• How are services provided after hours?
• How and where does hospice provide short-term inpatient care?
• What services do volunteers offer?
• How long does it typically take the hospice to enroll someone once the request for services is made?

When should hospice care begin? Every patient and family must decide that based upon their unique needs. Professionals encourage people to learn about care options long before they think they may need them.

Take Precautions with Pain Relievers

Aspirin, ibuprofen, and naproxen can be effective pain relievers and anti-inflammation drugs. But these nonsteroidal anti-inflammatory drugs, better known as NSAIDs, also can cause upset stomach and intestinal bleeding if taken over a long period of time or in dosages beyond what is recommended, UT Southwestern Medical Center physicians warn.

Just as with acetaminophen, another popular pain reliever, unintentionally combining too many NSAIDs can cause a serious overdose. Check the label of medications for NSAIDs or acetylsalicylic acid, the generic term for aspirin.

In addition, NSAIDs serve as an anticoagulant, or blood thinner, so if you are already on blood thinners or have kidney or heart problems, talk with your doctor first.

• Never take NSAIDs in excess of the label use, and add up the amounts in various medications you are taking.
• Talk to your doctor before taking NSAIDs for more than a week.
• Don’t give NSAIDs to children without consulting a doctor first to avoid problems such as Reye’s syndrome, a serious condition that can affect liver, brain, and other organ function.
If you are finding that you have more expenses than income, there are only two ways to improve your personal financial situation. One way is to spend less money; the other is to earn more. After you’ve exhausted all options for spending less money, you’ll probably need to search for ways to earn more. Surprisingly, making more money isn’t too difficult when you set your mind to do so.

First, go through your personal budget carefully to determine how much money you will need. Do you need more money on a monthly basis, or for a one-time situation? Knowing this will help you decide which suggestions to consider.

7 ideas for earning more money

1. **Secure a part-time job.** Seek additional employment, even if it is not in your field of expertise. You may wish to consider working somewhere that will provide you with discounts to merchandise or services.

2. **Utilize available resources.** Check with your local Department of Labor Employment Services for job training and opportunities.

3. **Enlist help.** Contact a local temporary employment agency. They offer a variety of temp work and flexible schedules. Many positions have the potential to become permanent.

4. **Make the most of what you have.** Ask your current employer about opportunities for overtime. Now might also be the time to ask for that well deserved pay increase.

5. **Improve your skills.** Research local nonprofit organizations and government agencies that offer training opportunities. Visit your local library and read about the latest trends in your field. Remember, the more you know, the more you’re worth.

6. **Network.** Join a professional group and attend job fairs. Sometimes, getting that perfect job means knowing the right people to help you get your foot in the door.

7. **Sell yourself.** Attend resume-building and employment workshops; many are offered free of charge.

Finally, consider all of your opportunities for one-time income such as holding a garage sale.

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**About Money Management International**

Money Management International (MMI) is a nonprofit, full-service credit-counseling agency, providing confidential financial guidance, financial education, counseling and debt management assistance to consumers since 1958. MMI helps consumers trim their expenses, develop a spending plan and repay debts. Counseling is available by appointment in branch offices and 24/7 by telephone and Internet. Services are available in English or Spanish. To learn more, call 800.432.7310 or visit www.MoneyManagement.org.