



Unwrap the Gift of Toy Safety December is Safe Toys and Gifts Month



The biggest threat to the health of children over age 1 is accidental injury. According to the U.S. Consumer Product Safety Commission, each year nearly 200,000 children suffer severe enough injuries from toys to require treatment in a hospital emergency room. Nearly 40 percent of those injured are 5 years old or younger.

Your challenge is to find toys your children will enjoy and that you know are safe.

These simple guidelines can help keep the holiday season safe for your youngsters:

- Avoid toys that shoot or have parts that fly off.
- Choose toys made of durable materials with no sharp edges or points.
- Don't give young children toys with small parts. Youngsters tend to put things in their mouths, increasing the risk of choking.

- Choose age-appropriate toys. Age labeling is provided for developmental and safety reasons.
- Select toys to suit a child's abilities, skill, and interest level.
- To avoid serious ear injury, don't buy toys that make loud or shrill noises.
- Choose well-made stuffed animals. The eyes, noses, and other small parts should be fastened securely.
- Never buy hobby kits, such as chemistry sets, for children younger than age 12.
- Look for the letters "ASTM," which indicate a toy or product meets the national safety standards set by the American Society for Testing and Materials.

Tips to Avoid Playtime Mishaps

- Explain and demonstrate how to use toys.
- Keep toys for older children away from younger ones.
- Discard packaging immediately. Sharp staples and plastic bags can cause injuries and pose safety hazards.
- Make sure children play in safe areas and, if appropriate, under supervision.
- Make a list of safety rules and share them with your children. If your youngsters are playing with friends, remind everyone of your safety rules.
- Inspect older toys for broken or sharp edges, loose parts, and loose strings or ribbons.

For more child safety information visit:

<http://alliancewp.personaladvantage.com/logon?target=content&sub=10000265>

<http://www.preventblindness.org/>

FEATURED ARTICLES

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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'll be 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 when you arrive.
- 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.

Smart Ideas for Parties

- 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.

- Hire a helper. To make your party more manageable, employ a teenager or a catering waiter to help you serve during the party and clean up afterward.
- 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?

For more stress management information visit: <http://alliancewp.personaladvantage.com/content?cat=10000006&sub=10000513>



Investment Strategies and Taxes

Whether they pay regular interest or whether you cash them in, investments add to your income, which can add to your tax burden. The taxation of investment gains can be an extremely complex subject, and the more complicated your portfolio, the more likely it is that you will need expert tax advice. Here are a few basic things to be aware of:



Capital gains or not? In order to encourage investment, the government taxes capital gains at a lower rate if you hold them for a certain period. But not all accrued value is capital gains. For instance, even though you might buy a zero coupon bond at a discount and redeem it for much more money, the increased value is interest, not capital gains, and is usually taxed as regular income.

Tax breaks. Some investments, especially funds set up for retirement, provide several ways to shelter your money from taxation. Tax-deferred investments allow funds to build up tax free in your investment; you pay taxes on your earnings only when you take them out as cash. Other plans permit pre-tax investment, i.e., the amount of your income you invest is not subject to tax. Still others permit you to deduct a portion of your invested funds from your income for tax purposes.

Regulations. Knowing the current state of the tax code regarding investment earnings is a full-time job. With some investments, you must pay tax on your earnings, even though you can't use them as income. In some instances, a portion of your earnings will be taxed one way, another portion in a different way. If you want to avoid spending lots of time reading IRS publications, you should plan to get expert advice—advice you will have to pay for and factor into the cost of your investments.

Making the right tax strategy decisions can keep you or your heirs from losing a significant portion of your investment value to taxes unnecessarily.

For more investing and tax information visit:
<http://alliancewp.personaladvantage.com/logon?target=content&sub=10000100>

Dining Out? How to Make Healthy Choices

Whether you prefer fast-food chains or elegant restaurants, you can order healthful meals when you eat out.

"A healthful diet consists of eating a variety of foods in the course of a day or week that are primarily low in fat and high in nutrients," says Annette B. Natow, Ph.D., R.D., coauthor of *Eating Out Food Counter*. To achieve balance when you order a restaurant meal, keep in mind the foods you've eaten that day and order accordingly. For example, if you had a high-fat lunch, order a low-fat dinner, or if you didn't have vegetables at lunch, have a baked potato, steamed broccoli, or green salad with your dinner entree.

Dr. Natow offers these additional suggestions to help you eat healthfully when you eat out:

Hamburgers

A plain hamburger topped with lettuce, tomatoes, onions, pickles, and ketchup or mustard is the most healthful choice when it comes to hamburgers. "If you like the larger combo burgers or cheeseburgers, consider sharing one with a companion and ordering a large salad or baked potato as a side," Dr. Natow says.

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Pizza

Choose pizza topped with broccoli, tomatoes, onions, peppers, and mushrooms most of the time. Only occasionally order extra cheese, pepperoni, or sausage. "If you're hungry enough for two slices, top them with vegetables," Dr. Natow says.

Chicken

The most healthful chicken meals are made with grilled or broiled chicken instead of fried or battered-and-fried poultry. "If you want a chicken sandwich, hold the creamy dressing and use mustard, salsa, ketchup, or barbecue sauce," Dr. Natow says. "Including lettuce, onions, and tomato adds nutrients and fiber without adding fat."

Seafood

Choose broiled or grilled fish most of the time. Order fried or breaded-and-fried fish only occasionally. You should also order boiled, steamed, or grilled shrimp instead of breaded-and-fried shrimp.

Sandwiches

Sandwiches made with multigrain bread or rolls instead of croissants contain less fat and more fiber. Go easy on cheese and creamy sauces, such as mayonnaise; try spicy mustard or salsa instead. Add plenty of lettuce, sliced onions, sprouts, grated carrots, grilled vegetables, and tomatoes.

Breakfast

You can eat breakfast out and have a healthful meal every day of the week. For example: a bagel and low-fat cream cheese; pancakes or waffles with syrup and fresh fruit; hot or cold cereal with low-fat milk and fruit; half a grapefruit; a scrambled egg with whole-wheat toast or English muffin.

Chinese Food

Opt for steamed dumplings or a clear soup instead of a deep-fried appetizer. Choose stir-fried, boiled and steamed main dishes -- sweet-and-sour dishes and deep-fried entrees are higher in calories and fat. Ask for steamed rice instead of fried. Request that your food be prepared with no MSG if you're watching your sodium intake.

Italian Food

Start with minestrone soup, a steamed artichoke, or a mixed salad lightly dressed with vinegar and oil. Have pasta topped with roasted vegetables or plain tomato sauce. "If you sprinkle on grated cheese, use a small amount," Dr. Natow says. If you want something with a cream, meat, or shellfish sauce, order it as an appetizer or get just a half-portion of an entree dish. Instead of garlic bread, have plain bread, breadsticks, or bruschetta.

Mexican Food

Start with a bean soup or gazpacho. Bean burritos with a little cheese, soft chicken tacos, and lean beef or chicken fajitas are healthful main courses. Avoid fatty toppings, such as cheese sauces, sour cream, and guacamole. More healthful toppings include salsa, pico de gallo, red sauce, and green sauce.

For more information on healthy eating visit:
<http://alliancewp.personaladvantage.com/logon?target=content&sub=10001032>



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