



## Social Drinking vs. Problem Drinking

April is Alcohol Awareness Month



Some people can drink liquor for hours on end and stay sober, others become tipsy after just one drink. So how can you tell if you or someone else is a problem drinker?

"If a person drinks repeatedly and the drinking causes personal, professional or family problems, they may have the disease of alcoholism," says Hamilton Beazley, Ph.D., a psychologist and former president of the National Council on Alcoholism and Drug Dependence Inc. "When alcoholics drink, they can't always predict how much they will drink, when they will stop, or what they will do while drinking. And it is common for alcoholics to deny the negative effects of drinking or that they even have a problem."

Alcohol is America's favorite mood-altering drug. It is considered a drug because it depresses the central nervous system and can disrupt mental and motor skills, as well as damage internal organs when used excessively. Alcohol can be harmful both physically and economically.

### The effects of alcohol

Alcohol can lessen tension, reduce inhibitions and ease social interaction. When used in excess, however, it can be physically and psychologically addictive, cause impaired memory, coordination and judgment, damage the heart, liver and nervous system and lead to birth defects. The abuser also places himself or herself and others at risk if he or she drives or operates machinery after drinking too much.

### Safe drinking

If you drink alcohol, there are steps you can take to minimize risks.

- Eat 15 minutes before drinking to help slow the alcohol's absorption.
- Don't drink when you are under stress, emotionally upset or tired.
- Know when to stop.
- Don't mix alcohol with drugs.

### Signs of problem drinking

If you suspect someone is an alcoholic, look for these symptoms:

- Frequent uncontrolled drinking episodes.
- Excessive drinking to the point of intoxication.
- Going to work drunk or drinking on the job.
- Driving while drunk.
- Doing something under the influence of alcohol he or she would not otherwise do.

*Continued on next page.*

## FEATURED ARTICLES

Make the Supermarket a Health-Food Store

Less is More: How to Simplify Your Life

Need to Teach Young Kids About Money? Try These Ideas





*Continued from previous page.*

- Getting in trouble with the law or injuring himself or herself as a consequence of drinking.
- Problems at school, with social relationships, or family problems due to the drinking.

#### What you can do

- Learn more facts about alcoholism through state and local councils on alcoholism, libraries, local hospitals and religious groups.
- Treat alcoholism as a disease, not a moral failure or lack of will-power.
- Be understanding, but don't become an "enabler" by protecting or lying for an alcoholic, or denying the problem exists.
- Encourage treatment.
- Respect the recovered alcoholic's choice to avoid alcohol.

*Krames Staywell*

## Make the Supermarket a Health-Food Store

If you think the only place to buy healthy food is a health food store, think again.

In response to consumer demand, most supermarkets now carry products previously found only at health food stores. But many shoppers are unaware of these products because they're often displayed alongside similar items that are high in fat and food additives.

"If you take a close look, you'll find a wealth of natural foods available in every food category, and significant amounts in your market's cereal, soup, salad dressing, cookie and cracker sections," says Lisa Messinger, author of "Turn Your Supermarket Into a Health Food Store."

"Until a few years ago, supermarkets segregated so-called diet and health foods to a single aisle. More recently, health or natural food items have

been mainstreamed throughout the stores," Ms. Messinger says. "The trick, of course, is to learn to tell the truly healthy foods from the overhyped ones."



#### Becoming an educated consumer

An increasing number of Americans are shopping for healthy foods. "As important as regular exercise is to good health, we're also aware that we still need to get a grip on what we eat," Ms. Messinger says. Study after study has shown a good diet reduces the risk of cancer, heart disease and a host of other preventable health problems.

These guidelines can help you choose healthier foods at the supermarket:

- As often as possible, choose fresh, raw fruits and vegetables. Wash them well before serving.
- Processed or canned fruits and vegetables often contain added sugar, artificial colors and excess sodium.
- In general, the shorter the ingredient list, the healthier the food. A whole-grain, all-natural bread can contain as few as five ingredients. A brand-name wheat bread containing preservatives, additives and artificial ingredients can have as many as 18 ingredients.

*Continued on next page.*



*Continued from previous page.*

- Choose products with ingredients you recognize as "real" foods (corn, wheat) instead of chemical compounds you can't pronounce.
- Keep in mind ingredients you may wish to avoid -- such as caffeine, sodium, refined sugar and high-fructose corn syrup -- and watch for them on food labels.
- Be aware of label hype. Just because a product label has a big, bold "fat-free" banner doesn't mean it's healthy -- it may be high in sodium and sugar. The only way to find out is to read the fine print.
- Read the nutritional information on the label. Quickly scan the (per serving) calorie, fat, cholesterol and sodium totals. Products that contain 30 percent or fewer calories from fat will have 3 grams of fat or less per 100 calories.

"Just by looking at ingredient listings, you'll find lots of products that are whole or natural foods," Ms. Messinger says. "You may also find lots of foods that are good replacements because, even though they may have sugar or some other additive, they are not filled with artificial ingredients or preservatives like other foods in the category."

*Wellness Library Health Ink and Vitality Communications*

## Less Is More: How to Simplify Your Life

Life today is complicated. Most Americans are pulled in multiple directions every day by commitments to their families, workplaces and communities.

Many people have responded to the pressures of modern life by seeking ways to consciously simplify their routines and attitudes at home and work.

"The goal of living a more simple life isn't to arrive at a static point in your life but to become skilled at balancing your personal relationships, workplace issues, finances and other demands," says Heather G. Mitchener, coauthor of *The 50 Best Ways to Simplify Your Life*.

## Being in the moment

One way to simplify your life is to practice mindfulness -- to slow down and recognize and appreciate the simple things in life. To be mindful instead of mindless, stay in the moment and be conscious of what you're doing. Don't think ahead or look back.

"When we look ahead constantly, we not only rush through the less pleasant tasks, we also tend to hurry through the things we love to do, because we're always thinking or worrying about what we have to do next," says Ms. Mitchener.

A good way to practice being in the moment is to follow your breath, a technique that doesn't require any special training or self-consciousness. To breathe mindfully, take notice of your breaths and try to make them as calm and even as possible. Your breaths should be long and slow and should come from your diaphragm rather than your upper chest. Pay attention to each breath, letting thoughts fall away.

"You can do this exercise any time you think of it," says Ms. Mitchener. "Make it a goal to be mindful, in general, but also set aside short periods to practice. This will improve your ability to make mindfulness a habit. As you learn to live this way, you'll feel more centered."

## Slow down

If you feel like you have too much information in your life, stop subscriptions to magazines, newspapers or e-mail newsletters you rarely have time to read. Leave the radio and TV off unless you're really listening to something that matters to you. Turn off your cell phone unless you're making a call or waiting for one that's important.

To reduce the amount of "stuff" in your home, ask yourself these questions before you buy something: Do I really need it? How often will I wear or use it? Where will I store it? Is there a reason why I must buy it?

*Continued on next page.*





*Continued from previous page.*

## Get organized

Begin by sizing up the problem areas in your home or workplace and making a plan of attack. If you're easily discouraged, start with a small, confined area, such as a single drawer. Otherwise, target an area that gives you the most grief. Your goal should be to clear out clutter that causes you to waste time -- a hall closet that has become a catchall for everything from clothes to sports equipment.

Learn to focus at work. Multitasking can be an asset, but often the lack of focus it requires means you actually get less done in a day, or less done well. To increase your focus and break free from distractions:

- Begin each day by setting priorities on what you want to accomplish.
- Check e-mail at set times, rather than letting each new message interrupt you.
- Set aside a time to retrieve voice mail and return calls.
- Keep a calendar of your deadlines and obligations.

*Krames Staywell*



## Need to Teach Young Kids about Money? Try These Ideas

It's amazing in these times of crippling consumer debt, troubled investment markets and real estate turmoil that children don't get mandatory training in money management in school.

But until that changes, Mom and Dad, it's up to you.

Most experts agree that the younger kids get money training, the better. If you're already planning your family's financial future with an expert such as a CERTIFIED FINANCIAL PLANNER™ professional, such an expert might advise you on ways to teach your kids about money as well.

Here are some initial steps:

**Determine the right allowance.** As early as kindergarten or first grade, your kid is going to have to start paying for things. Try to match the allowance closely to the expenses the child is expected to cover - that way, they learn that their spending is not unlimited. Decide whether she needs to earn an amount for extras - toys and candy, for instance - then stress why working for treats is important. When kids are younger, you should keep a frequent watch over how they're handling their cash - checking in every day or so - and then spread out that oversight as they age.

**Consider your own behavior.** Do you drive a bigger car than you can afford? Every time you go to the store, do you pull out a credit card to pay? Do you and your spouse or partner fight openly about money at home? Your child hears all of this. Children learn all-important lessons by example - while you don't have to be perfect, think about the money behaviors you're demonstrating in front of the kids, and try to make them positive.

**Buy a piggy bank.** Young children need this tried-and-true symbol of saving. They need to know there's a place to put pocket change they don't spend, and they are free to tap it only to accomplish a goal that the both of you discuss. This isn't about buying stuff. It's about setting goals.

*Continued on next page.*



*Continued from previous page.*

**Don't miss an opportunity for a lesson.** Watch your child's behavior - see what he wants to buy. Ask him how he plans to pay for things. This is your window on whether your money messages are getting through. "I want" and "I need" are always opportunities for you to teach. Some pretty serious money issues can come out of the mouths of babes. Listen for them. Also, teach your kids to make spending "wish lists" throughout the year - these are not only lessons in delayed gratification but prioritizing needs and wants.

**Have them open a savings account.** If small-balance passbook accounts still exist at your bank, do the old-fashioned thing and go with your child to open one. Make sure she keeps her bankbook or monthly statements in a safe place, and make sure she deposits funds at least once a month to get in the habit. You might also consider mutual funds geared toward children - the best ones have great educational value.

**Handle money mistakes carefully.** A child will make mistakes with money - they'll lose it, spend it on the wrong things or possibly give it away to others at the wrong times. It's generally a good idea to ask the child whether that was a right use for the funds and what they might do the next time.

**Discuss charity.** This may be a cultural issue within families, but increasingly, kids are involved in charitable and community activities as part of their educational process - it even figures into college applications. Teaching your children to set aside a little for those who have less than they do might be a good first lesson in what should be a lifetime of sharing with others.

**Adjust the conversation as they age.** As children become teens, they want more autonomy with their spending. You need to match that trust with accountability. If you deposit money in an account for them to spend on essentials and treats, talk about what you are willing to pay for in addition and make those agreements ironclad. Kids will always come to you with their hand out, but they need to know when you'll say "no."

**Be open about your investments.** Kids are sponges. They know if their parents have investments just by watching what's in the mail. Start talking about why you buy stocks, bonds or mutual funds to help pay for their education. If your child asks you to buy a book or subscribe to a magazine or newspaper so she can learn more, don't think twice - just do it.

**Talk about college early.** Even if you plan to pay your children's entire tuition, you need to talk about the financial investment college represents long before they go. You can also talk about whether your child will have to pay any expenses on his own and how he'll earn them. The massive investment college represents presents a great opportunity to discuss what the most important things in life really cost.

*Financial Planning Association (FPA)*