



## Helping with Depression

### May is Mental Health Month



Take action if you suspect a friend and/or family member suffers from depression. It's a condition that can cloud thinking and make people believe they aren't worth helping, so they often can't help themselves. Each year millions of Americans suffer from depression -- and this lingering feeling of intense sadness can keep people from going to work or school, or caring for their children.

Two-thirds of people with depression don't seek treatment. Many people believe they get over it by themselves, but depression is an illness that usually requires psychotherapy and/or antidepressant medication to treat. If someone you know has at least five of the following symptoms of depression for more than two weeks, take steps to help the person:

- Persistent sadness or irritability
- Being unable to concentrate
- Withdrawal—a loss of interest in previously pleasurable activities
- Difficulty falling and staying asleep
- Poor appetite
- Weight loss or weight gain
- Slowed speech and slowed movements
- Intense feelings of guilt and or worthlessness
- Loss of energy or feelings of tiredness
- Thoughts of death or suicide

#### Did you know?

Proper treatment can bring relief for 80% of people with depression.

#### Save the Date!

National Mental Health Counseling Week is May 1st through 7th, 2006, visit [www.amhca.org](http://www.amhca.org) to learn more.

#### Get help

Don't ignore it if you know someone showing non-suicidal signs of depression, such as persistent sadness or irritability or withdrawal. Out of concern, approach the person and say, "You look different. Is there something wrong?" If your friend or loved one says nothing's wrong, you might say, "Are you sure?" Then get specific.

You might say, "I've noticed you're not yourself at work lately. You seem depressed. I'm concerned and want to help." Don't press the issue if the person doesn't want to discuss it. But hear out your loved one if he or she is receptive to what you're saying. Then encourage the person to see his or her family doctor for help. You might also offer to go with your loved one to the doctor's appointment.

You might also offer to go with your loved one to the therapist appointment or find another therapist if the one you recommend doesn't work out. To help someone who may be suicidal, approach the person and say, "You seem depressed. You're talking about ending your life. I think it's time to get help."

You should treat the situation as a medical emergency if the person has made a previous attempt at suicide or if there is a family history of suicide. Call 911 or the police. Contacting your state's local office of mental health is another option. The office may have a mobile crisis unit that disperses a team of mental-health professionals to evaluate a person in danger.

#### For more information:

[www.nmha.org](http://www.nmha.org)

<https://ndbh.personaladvantage.com/depression>

## 10 Tips for Improving Family Mental Health

**Childhood Depression Awareness Day is May 9th**



Creating a mentally-healthy environment for you and your family is easy. Regardless of who or how many members make up your family, there are endless ways to achieve mental wellness while relieving stress and spending time with the people you love. Here's a quick list of ideas. Feel free to make your own—the key words are fun and simple!

- **Eat dinner together**—As many families know, finding time to spend together can be a challenge. Sitting down for a meal once a week or even every other week is a great opportunity to talk, listen and enjoy each other's company.
- **Get some exercise**—We all know exercise can be hard work, but it can also be lots of fun for the family and help you feel great. So get together with loved ones to shoot some hoops, go swimming or play a favorite sport.
- **Go to the zoo or a museum**—Choose a free day and take a trip to the local zoo or museum to learn and explore. Afterwards, treat yourselves to lunch or a healthy snack.
- **Take a Walk**—Walking together can be a simple and fun way to get your blood flowing while enjoying the outdoors and the company of loved ones. Pick a scenic route and get moving.
- **Watch a movie**—Pick up a good family film, make some popcorn and stay inside for the night.
- **Get enough rest**—Mental and physical health go hand in hand and you can only be at the top of your game when you've gotten plenty of rest. Make sure you and your family get a full seven to eight hours of sleep each night.
- **Pack a healthy lunch**—Encourage healthy eating habits by packing a healthy lunch. Substitute chips and a soda with healthier snacks like carrots, raisins and fresh juice or water.
- **Read a book together**—Reading a good book can be one of the simple pleasures of life and a great way to exercise your mind. Select something the whole family can enjoy and read a portion of it aloud each night.
- **Plan a picnic**—Choose a sunny day, pack a nice lunch and head to the park. Bring tennis rackets or a soccer ball and challenge family members to a friendly game.
- **Take a vacation**—Getting away from home and work for a couple days or more is always a treat. Plan a fun and affordable getaway where you and your family can rest, relax and escape your busy schedules.

### Save the Date!

Children's Mental Health Week is May 7th through 13th, 2006, for more information visit:

<http://www.ffcmh.org/cmhweek.htm>

For more information:

<http://www.nmha.org/may/CDAD/index.cfm>

## Skin Deep

### May is Skin Cancer Awareness Month



Skin cancer is the most common type of cancer in the United States. The number of people getting skin cancer is increasing, and people are getting it at younger ages. The good news is that with early detection, skin cancer can be cured in 85 to 95 percent of all cases. It is also preventable. Ultraviolet (UV) radiation from the sun is the main cause of skin cancer. Artificial sources of UV radiation, such as sunlamps and tanning booths, can also cause skin cancer.

#### Risk Factors

Some people are at higher risk than others for getting skin cancer, and the risk factors vary, depending on whether it is melanoma or non-melanoma skin cancer. Factors that can put you at higher risk for melanoma include:

- Fair to light complexion
- History of sunburns in childhood, including those that were severe and blistering
- Large number of moles (more than 50)
- Family history of skin cancer, especially two or more close relatives who had melanoma
- Dysplastic nevi, which is a mole that looks different from an ordinary mole; these are more likely to become cancerous
- Personal history of melanoma
- Weakened immune system, whether caused by certain cancers, organ transplant medication or AIDS

Factors that put you at higher risk for non-melanoma skin cancer include:

- Fair to light complexion
- Chronic exposure to the sun without sunscreen and protective clothing
- Psoriasis and treatments for psoriasis
- Smoking
- Radiation therapy

Where you live can affect your risk for developing skin cancer. In the United States, skin cancer is more common in southern states, where the sun is stronger. Age can also be a factor. Most skin cancers appear after age 50.

#### Self-Care Steps for Skin Cancer

- Avoid too much sun, particularly between 10 am and 2 pm and in midsummer. In the winter, keep in mind that your face (and eyes) are at higher risk for UV damage when you are on snow or ice.
- Use a sunscreen with an SPF of 15 or higher. Make sure you apply sunscreen thoroughly to all exposed skin, so you don't leave unprotected areas. Don't assume that you can stay out longer just because you use sunscreen. It's still best to limit your time in the sun.
- Wear a wide-brimmed hat and clothing when you're in the sun.
- Avoid sunlamps and tanning beds. They damage the skin, despite what tanning-salon owners and employees might tell you.
- Use sunscreen even on cloudy days.
- Use lip balm with the sunscreen paraaminobenzoic acid (PABA), wear UV-opaque sunglasses to protect your eyes, and be sure to apply sunscreen around eyes, ears, mouth, and any bald or thinning areas on your head.
- UV rays can penetrate through loosely woven clothing and beach umbrellas, so wear sunscreen even when using these other forms of sun protection. Also, look for the sun-protective clothing that's now available, including shirts, pants, and hats for adults and children.
- Some medicines can make you more sensitive to UV radiation. Check with your doctor or pharmacist.

For more information:

[www.cancer.org](http://www.cancer.org)

<https://ndbh.personaladvantage.com/cancer>

## Exercise: The 'E' Stands for 'Everyone'

### May is National Physical Fitness and Sports Month



Exercise is a boon to your health no matter what your abilities are. You might be an older adult, or pregnant, or disabled, or have diabetes. Nearly everyone can find some form of physical activity that will work for them, regardless of age, weight, chronic or compromising illnesses, physical disabilities or other special conditions.

The biggest obstacle to exercise is often not our bodies but our minds. People with special physical conditions often believe or are led to believe that their problem prevents them from exercising or that exercising may worsen the situation. In fact, recent studies show that 30 minutes of moderate exercise at least three to four times a week can make a big difference.

#### **No drastic change**

Even with a special condition, it doesn't take a drastic lifestyle change. Physical activity is already part of your life, so make it work for you. To get started on a simple exercise program, just examine your routine, find the activities that make your body work and expand the amount of time spent doing them to 30 minutes.

Walk to the local grocery, wash the car, rake your neighbor's leaves with your own or take up bicycling. You'll be surprised at how many opportunities you have to get solid exercise right under your nose.

#### **Ask your doctor**

Once you're convinced, see your doctor. Your doctor can assess your overall health status and make recommendations for an appropriate fitness regimen or refer you to an exercise specialist for help.

If you have rheumatoid arthritis, your doctor may recommend swimming in warm water, because the water's buoyancy reduces stress on the joints and the warmth relieves joint pain. For the same reasons, swimming also is recommended for women in their last trimester of pregnancy.

For someone with diabetes, timing exercise with meals and medication schedules will help avoid drops in blood sugar during workouts.

For someone 65 or older, walking is a great way to exercise. It's cheap and easy.

## Continued.... Exercise: The 'E' Stands for 'Everyone'

### Tips to remember

Use clothing and equipment suited to your activity and condition. For example, people with diabetes should break in new shoes slowly to prevent blisters that could become ulcers. Visually impaired people need sound-emitting sports gear for golf.

Emphasize safety in equipment and procedures. For example, bicyclists need helmets.

Drink plenty of water. Overheating is particularly dangerous for pregnant women, who shouldn't exercise in the heat. Seniors often don't feel thirsty even when dehydrated.

Exercise for 30 minutes at least three to four times a week. You can break this into two or three shorter periods.

Start at a moderate level and gradually build intensity. For example, walking 10 minutes out and 10 minutes back, gradually increasing the time to 15 minutes each way. Never increase your distance or amount of weight lifted by more than 10 percent a week. Consider varying your routine. Different workouts use different muscles and keep exercise interesting.

Monitor your heart rate. Subtract your age from 220 to find your maximum heartbeat per minute, but don't exceed 60 percent of that number.

Know your body's warning signals that you've had enough: heart palpitations for the obese, for instance, or joint pain if you have arthritis.

Follow a diet that supports your program. For example, pregnant women need complex carbohydrates (grains, beans, vegetables and fruits) to replace nutrients lost in a workout.

Seek encouragement from family, friends, others with your condition who exercise, or a support organization.

#### Save the Date!

National Running and Fitness Week is May 14th through 20th, 2006, for more information visit: [www.americanrunning.org](http://www.americanrunning.org)

#### Save the Date!

National Senior Health and Fitness Day is May 31st! Visit [www.fitnessday.com](http://www.fitnessday.com) for more information.

#### For more information:

[www.fitness.gov/getmovingamerica.html](http://www.fitness.gov/getmovingamerica.html)  
<https://ndbh.personaladvantage.com/fitness>

## Investing Basics

### Debt management



Many of us seek to invest at the same time that we pay off our debts. A failure to manage debt often hinders us in pursuing such major financial goals as saving for retirement or a down payment on a home. The following interest-rate management principles can help you to understand what's at stake:

- **Consumer debt offers no tax breaks.** You cannot take a tax deduction for interest you pay on auto loans, credit cards, or other forms of consumer debt. Interest you pay on most mortgage and home equity debt, as well as on student loans, may be tax-deductible.
- **Tax-deductible interest lowers your effective interest rate of borrowing.** To calculate, multiply the stated interest rate by a factor of 1 minus your income tax bracket. For example, if you are in the 25% tax bracket and pay 10% on a home equity loan, your effective rate is 7.5%.
- **Pay off higher-interest debt first.** If you're using a debt repayment plan, pay off debt with the highest interest rate before all others. (Be sure to maintain scheduled debt payments on other borrowings, however.) Make a table of your debts, ranked in descending order by the effective interest rate. Here's a format you can use:

Type of debt	Balance	Monthly Payment	Interest Rate	Effective Rate
Credit card A	\$2,000	\$350	15.00%	15.00%
Auto loan	\$9,000	\$400	10.00%	10.00%
Student loan	\$5,000	\$300	8.50%	6.12%

- **Consider the opportunity cost of paying off debt.** For example, say you have \$5,000 and you're deciding whether to invest or repay debt. From the table, above, you see that you can pay your entire credit card balance, as well as pay down \$3,000 of your auto loan. If the opportunity cost of debt reduction is investing in a 6% CD, paying off debt is the better deal. You manage to wipe out \$5,000 in debt that has an average combined interest rate of 12%. You should only consider investing if you can earn a rate of return of at least 12%. Investing at a higher rate of return than your cost of borrowing is called leveraging. Leveraging can be risky. The rate of return you earn can drop unexpectedly, making your cost of borrowing higher than your return. Additionally, your borrowing costs may rise when your rate of return is unchanged.
- **Focus on after-tax returns when making the repay debt-or-invest decision.** Unless you invest with a tax-deferred account, you will owe income taxes on your investments. You may even owe capital gains taxes. If you invest with a taxable account, be sure to calculate your after-tax return. For example, if your pretax return is 8%, and you're in the 25% tax bracket, your effective rate of return is 6%. To decide between investing and repaying debt, compare the 6% return and the effective rate on your debts.

**For more information:**

<https://ndbh.personaladvantage.com/investing>