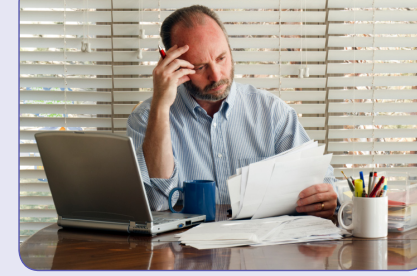


According to a poll conducted by the National Foundation for Credit Counseling, 24% of the more than 1,400 people who responded would not tell their spouse if they were having financial difficulties.



Emotional Wellness

Making Sense of Quick Stress Relief

There are many ways to deal with stress. Some, like taking a yoga class, are things that you do from time to time. But often you need a tool that you can turn to for quick stress relief. Finding your tool can be as simple as identifying the type of sensory experience that brings you contentment.

Take a few moments and consider what sensory experience calms you. When you need to relax, do you prefer to gaze at a peaceful scene or escape with your favorite type of music?

What makes sense for you? Think about the various sensory options and consider which ones might work for you.

Sight—Some people find images of nature to be soothing, while others prefer the sight of a favorite place or person. Escape to a place that you find soothing such as a park or beach. Practice imagining mental snapshots of this place to use during stressful moments. Add a flowering plant or a picture of a favorite scene or loved one to your workspace.

Sound—People react positively to different types of sounds such as a certain type of music, the gentle rhythm of ocean waves, a bubbling fountain, chirping birds or a tinkling chime. What is soothing to one person may be unnerving to another. Experiment with a sound machine to see what works for you.

Scents—Certain scents like lemon, peppermint or fresh air can be invigorating while lavender or a vanilla scented candle can be soothing.



Touch—Some people find comfort from tactile experiences like massaging the back of their neck, wearing silky clothing, soaking in a warm bath or petting a cat or dog.

Taste—You might be thinking chocolate, and that's OK if it's a small piece of dark chocolate occasionally. You might also choose some crunchy raw vegetables, a stick of gum, or a soothing cup of hot tea.

Making sense of stress relief takes practice. We are so “wired” most of the time to electronic devices that it will take some discipline to unplug and tune into your senses. Use every day experiences like taking a walk or cooking dinner to tap into the sights, sounds and smells that can bring you relief from stress.

Financial

Don't Get Caught Without Your Rainy Day Fund

When we think of “rainy days” we should be thinking about a rainy day fund. Unfortunately, according to the Financial Capability Study, 60% of Americans don't have money set aside for this purpose.

Here are some tips to get you started:

- Open a separate account and pay into it like it was a regular monthly expense. Choose an account that is harder to touch (no debit card, online, further from home).
- Your saving goal should be 3-6 months of expenses.
- Choose a savings vehicle that offers some type of interest (savings account, CD, Treasury Bill).



April is Financial Literacy Month

“Nature, to be commanded, must be obeyed.”

Francis Bacon
Earth Day, April 22

Be Smart About Supplements

Whether you want to lose weight or improve your memory there is a supplement to help, according to media ads. They are pretty convincing. How can you decide if a product is actually good for you or just a gimmick? You have to be smart about supplements.

What exactly is a supplement? The Dietary Supplement Health and Education Act defines them as an item that:

- supplements the food you eat
- contains one or more dietary ingredient (including vitamins, minerals, herbs, amino acids, and other substances);
- comes in pill or liquid form; and
- is labeled a dietary supplement.

Remember that supplements are not intended to take the place of getting nutrients from eating a healthy diet consisting of fruits, vegetables and whole grains.

Research supports the benefits of certain supplements such as:

- folic acid can help to prevent birth defects
- calcium and vitamin D supplements can be effective in preventing bone loss and osteoporosis
- vitamin E helps to strengthen the immune system

Some of the most common supplements include:

- multivitamins
- vitamins C and E
- calcium
- fish oil/omega 3
- echinacea
- flaxseed oil or pills
- ginseng



The U.S. Food and Drug Administration regulates supplements, but the process is much less strict than that of other drugs. Their safety and effectiveness does not have to be proven before they are sold.

How can you use supplements safely?

- Provide your doctor with a list of all prescription, over-the-counter drugs, and supplements that you are taking, especially if you are having surgery or if you are pregnant. Certain supplements can have negative interactions with other medications.
- Read the entire supplement label. The terms “natural” or “standardized” don’t guarantee safety or quality. Health labels are not approved by the FDA.
- Do your homework. When researching online choose a site that is sponsored by the government, a university or reliable health-related association. Check the date to make sure information is up-to-date. Avoid sites that sell products.
- Remember the adage, “If it sounds too good to be true...”

Chewy Chocolate Crispy Rice Bars

In honor of Stress Awareness Month, we have chosen a chocolate recipe to help calm you because, after all, *stressed* spelled backwards is *desserts!* Enjoy.

Ingredients:

- 2 tbsp unsalted butter
- 1 oz unsweetened baking chocolate, finely chopped
- 1 7 oz jar of marshmallow cream topping
- 2 tbsp unsweetened cocoa powder
- 1 tsp vanilla extract
- 6 cups crispy rice cereal

Directions:

1. Spray a 9x13 baking pan with cooking spray and set aside.
2. Melt butter and chocolate in a large pot over low heat. Stir in the marshmallow cream, cocoa and vanilla until smooth.
3. Remove the pot from the heat and stir in the cereal until well-coated.
4. Spread the mixture into the baking pan. Lightly spray your hands with nonstick cooking spray and press evenly into pan.
5. Let cool completely, about 10 minutes, and cut into 24 squares.

Nutrition facts—Amount per serving

Calories—65.8
Total fat—1.7g
Unsaturated fat—0.6g
Sugar—4.4g
Protein— 0.7g
Sodium—57.6mg

Source: dlife.com

