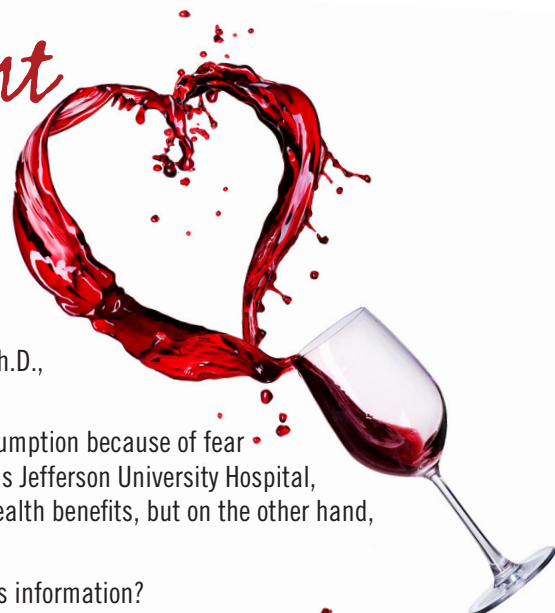


Alcohol and Your Heart



The dire consequences of drinking — car accidents, broken homes, ruined lives — are well known. But evidence of the benefits of moderate alcohol use — particularly in reducing the risk of heart disease — is growing.

According to guidelines from the U.S. Department of Health and Human Services, drinking in moderation is now associated with a lower risk of coronary heart disease in some people.

At least 50 to 60 studies over the last two decades have backed this up, says Eric Rimm, Ph.D., assistant professor of nutrition and epidemiology at the Harvard School of Public Health.

Experts say the government has been cautious to acknowledge the benefits of alcohol consumption because of fear of alcohol abuse. Stephen Weinstein, Ph.D., professor of psychiatry at Philadelphia's Thomas Jefferson University Hospital, explains: "It winds up being a message with a two-edged sword. Alcohol may have some health benefits, but on the other hand, it may lead to more abusive drinking."

If alcohol may be a heart tonic for some, but near poison for others, how do we best use this information?

HERE'S WHAT THE EXPERTS SAY:

Learn the meaning of moderation

According to the guidelines, moderation is defined as one drink a day for women and two drinks a day for men. A drink is considered 12 ounces of regular beer, 5 ounces of wine or 1.5 ounces of 80 proof distilled spirits. Moderation is different for men and

women because, says Marschall Runge, M.D., chief cardiologist at the University of Texas Medical Branch at Galveston, a person's height and weight are critical in alcohol absorption. The smaller and lighter you are, the more quickly alcohol is absorbed.

Don't start drinking to help your heart

In its guidelines, the government doesn't actually recommend drinking. Instead it says, "If you drink alcoholic beverages, do so in moderation." How does that translate into medical advice?

According to Dr. Runge, "In my practice, if someone has coronary heart disease and they drink one or two drinks a day, I tell them that's OK, but I don't tell them to start drinking to modify their risk." The reason: There's no sure way to know who will develop an abuse problem.

Know how you react to alcohol

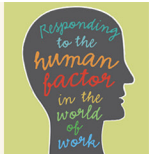
People respond differently to alcohol for reasons that are not as obvious as height and weight. Because the liver metabolizes alcohol, people with diminished liver function are more

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Claremont EAP distributes this newsletter to provide employees with general behavioral health information. If you have concerns about these or other behavioral health issues, you can call Claremont to arrange for assistance. You will be directed to an appropriate, experienced professional who can offer guidance in a variety of work and family matters.

For confidential help, call: **800-834-3773** or visit claremonteap.com



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sensitive to drinking. Certain medications may trigger adverse reactions when alcohol enters the body.

Additionally, people with a predisposition to alcohol abuse may not be candidates for moderation. Says Dr. Weinstein, "If you have a history of alcoholism, the danger of drinking is far greater than the possible cardiovascular help." The government's guidelines also urge caution for people who have alcoholic family members.

Know that women may have special concerns

Research has established that moderate drinking may protect you slightly from heart disease but remember that drinking has other health risks like an increase in breast cancer and alcohol abuse that are associated with it.

Cardiovascular disease is a far greater killer of American women than is breast cancer.

And if you're pregnant, alcohol is not advised because of possible harm to the fetus. According to the guidelines, there's no proof an occasional drink during pregnancy is dangerous, but no safe level is known. Most doctors tell their pregnant patients to stay away from alcohol.

Learn how alcohol helps

Alcohol's new image is the result of studies that prove it raises HDL (good) cholesterol, and inhibits the blood's tendency to clot. The result: a lower incidence of heart disease. Findings from numerous studies on moderate drinking have been impressive. But alcohol doesn't provide complete protection or compensate for negative health factors like smoking, which actually lowers HDLs and increases possible clotting. And experts agree the benefits of drinking are highest when alcohol is taken moderately, with food, throughout the week; that way the benefits are most consistent.

Consider alcohol's caloric content

There's no fat in alcohol. That's the good news. But there are 7 calories per gram, and that translates to between 100 and 150 calories for the alcohol in a typical beer, wine or spirits drink. Add to that the calories in drink mixers, and drinking could be a set-up for weight gain.

But Dr. Rimm says studies on the correlation between alcohol and weight gain are unclear. "It seems that calories from alcohol are not used as efficiently or burn differently, and that maybe you don't get the same caloric values from other foods when you're drinking alcohol."

In other words, Dr. Rimm says moderate alcohol consumption, at least without all those mixers, may not make you fatter.

With new research under way on many of the nuances of alcohol use, complete understanding of alcohol's pros and cons is still a long way off. But today at least, the experts do agree that so long as it's taken by the right people, at the right time and in moderation — a drink, in fact, may be smart for your heart.

Is red wine the best choice?

For the past few years, people have been talking about the so-called French paradox — the fact that the French have a lower rate of heart disease than Americans despite a similar high-fat diet. The reason, it's been reported, is a lot of red wine.

But other studies indicate the French would do just as well on beer or gin.

A study published in the British Medical Journal has added fuel to the debate. Written by Dr. Rimm and colleagues at the Harvard School of Public Health, the study examines the full range of research on the subject, reviewing heart benefits touted from all types of alco-

hol. The conclusion: It's all essentially the same.

"We actually went out and tracked down every paper written on alcohol and heart disease," says Dr. Rimm, "and we found there are just as many papers that find beer protective as there are for wine and for spirits."

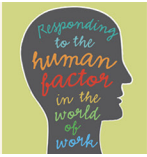
But wine's advocates are many, especially following the recent Copenhagen Heart Study, which found that wine drinkers died at a lower rate than either teetotalers or those who drank other types of alcohol. "There is data that indicates that red wine may have additional protective properties," says Dr. Runge. These benefits, say researchers, seem to be in the fruit the wine is made from.

Specifically, wine grapes, especially those kinds used in making red wine, contain compounds with names such as quercetin and resveratrol, which are natural antioxidants — disease-fighting components that may lessen the ravages of LDL (bad) cholesterol and thus protect against heart attacks.

Additional research should clarify the role of red wine in reducing heart attacks. Until then, current research — according to the Harvard study — indicates that it doesn't seem to matter what drinks we prefer, so long as we prefer them in moderation.

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10 Ideas for a New Year's Resolution Worth Keeping

New Year's resolutions, the skeptics say, are made to be broken. How about if you could prove the skeptics wrong by making a resolution you can actually keep, one that if kept, may drastically improve your financial outlook for 2013 and beyond?

Instead of a grand gesture, total abstinence from sweets, for example, or quitting a bad habit cold turkey at the stroke of midnight Jan. 1 try making a resolution that's ambitious yet eminently attainable: a financial resolution.

"The important thing with a resolution is how you define it," said Molly Balunek, CFP®, at Inverness Advisers in Beachwood, Ohio. "That means defining it narrowly enough that it's achievable. You want to avoid being so ambitious that it's self-defeating."

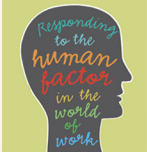
Here are 10 achievable yet impactful financial resolutions worth considering:

- 1 Track household spending.** "This is a real game-changer," said Balunek, and perhaps the most important step a person can take toward gaining control of their financial situation. Track spending the old-fashioned way, with pencil and paper, or use software systems like Quicken, FinanceWorks or Mint.
- 2 Save \$X per week/month/pay period.** Rather than merely resolving to "save more," commit to setting aside a specific amount during a specific time period. If you don't have a savings account, open one that offers a decent interest rate.
- 3 Develop and follow a spending plan.** A resolution to "spend less" is too general, said Balunek. Instead figure out exactly how much you take in and how you need each month to cover expenses. The difference determines how much you can set aside for retirement, education, etc., as well as goodies like vacation.
- 4 Establish a retirement plan** (if you don't already have one) **and commit to funding it.** It's never too early (or too late) to save for retirement. If your employer doesn't offer a 401(k) or other type of plan, open an IRA yourself.
- 5 Meet with a financial planner.** It pays to have an expert objectively examine your entire financial picture, then provide actionable ideas and advice to help you meet your goals and obligations. Call Claremont EAP at 800-834-3773 for a free financial consultation.
- 6 Save for a child's education** by setting up and contributing regularly to a college savings plan. Research plans online and if need be, ask a financial planner for help establishing one.
- 7 Develop and follow a debt management plan.** Assess how much debt you're carrying (on credit cards, etc.), then commit to paying down that debt by a specific amount each month.
- 8 Learn more about finances.** The Internet, the library and the bookstore are full of insight and ideas you can put to work to improve your financial standing. Where to find those ideas? Ask financially savvy friends and relatives (or a financial planner) for suggestions.
- 9 Review your insurance needs.** Ask a financial planner for help analyzing what you have and what you need in terms of life, disability, health and other forms of insurance. Also talk with the HR department at work to find out about insurance benefits offered by your employer.
- 10 Commit to saving just a little more for retirement.** Setting aside even 1 or 2 percent more per month now, said Balunek, can add up to a much bigger nest egg later.

Financial Planning Association (FPA) ©2013

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Caregiving in Four Stages

There are four stages of caregiving that most people experience when taking care of loved one. The stages fall along the continuum of emotional and physical phases that occur over the course of long-term caregiving. Review each stage to determine where you are on continuum and use where you'll be next to prepare yourself for the next stage.



Stage 1: Caregiver Anticipation

The first stage of caregiving begins with the anticipation of becoming a caregiver. This usually begins with the decline of a relative's health and the need for discussions to occur that will result in care being offered. This is an information gathering stage. It is essential for the caregiver to begin preparation early and research what's needed to take on this role – financial needs, equipment, legal documentation, locations, etc.

Stage 2: The New Caregiver

After the first 6 to 18 months, the full scope of what it takes to become a caregiver will become apparent to the caregiver their loved ones. During this stage, the caregiver will begin looking to others for support and requesting additional assistance from family members to assist with their own needs. Will you be able to hire help? Will you need to transfer the relative to a facility? Be sure to involve the care recipient in any discussions about his/her care.

Stage 3: The Seasoned Caregiver

By Stage 3, the caregiver has been providing care for a considerable length of time and might be on the verge of exhaustion. This might result in the care provided being compromised. It might also impact the time the caregiver is able to spend with their immediate family and their own responsibilities. Additionally, there might be some guilt involved when trying to balance everyone's expectations including your family, friends and personal needs.

If you're the primary caregiver, it might be time to look at bringing in additional support. Investigate alternatives that can help you balance your responsibilities and needs. There are many options for support services, each of which can lift a significant amount of worries and stress off the caregivers shoulders. You don't have to take on every aspect of caregiving on yourself. Look into having meals delivered, or have someone to come in a wash the floors. You may also think about having a professional come in for a couple hours a week to give you time to take a break and do something for yourself.

Stage 4: Caregiver Recovery

The final stage comes at the end of the caregiving cycle. This may be the point where the care recipient was transferred to another care facility or passed away. Grief will play a major role in your response to whatever has happened and you'll need additional support from friends and family to cope. Now is the time to really put your energy into caring for yourself. It can be very helpful to see a counselor or join a support group to help you deal with your loss and learn tools to adjust back into your previous lifestyle. If you remain open and willing to investigate some time into this recovery process, you will not only help yourself, but you will help everyone involved recover quickly and return their lives to a sense of normalcy.

Written by Life Advantages - Author Delvina Miremadi ©2013

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