

FRONTLINE



EMPLOYEE INFORMATION

Health Resources Employee Assistance Program (EAP)

A Confidential Counseling & Referral Service

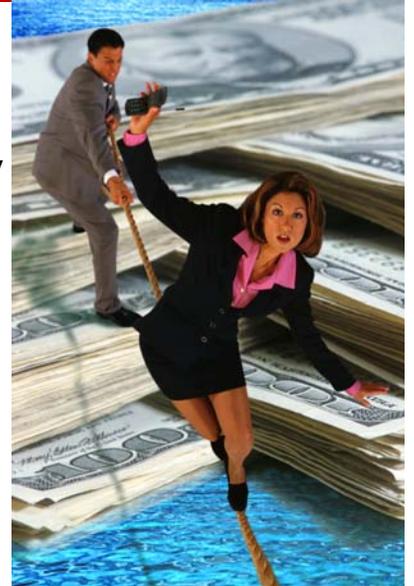
800.451.1834

Give Payday Loans A Pass

Payday lending is a debt trap," says the National Center for Responsible Lending. Payday lending, sometimes called a "cash advance", is the practice of using a check dated in the future as collateral for a short-term loan and is generally marketed as quick cash for a short-term emergency.

To qualify, a borrower needs only an income from a job or government benefits and a bank account. Reportedly, 99% of payday loans go to repeat borrowers, and 91% of those borrowers get loans five or more times per year, many borrowing from one loan provider to pay off an overdue debt from another. The average customer who patronizes a payday loan "store" ends up paying \$800 to pay back a \$325 loan! Payday loans can be a debt trap, and the notorious practice of predatory lending has led 14 states to outlaw payday loan stores.

What to do: If you are in debt, ask your employee assistance professional about helpful resources in your community, or speak to your local consumer credit counseling center. Avoid the attraction of what appears to be quick relief of debt. If you have a plan, you can eventually find relief, but payday and cash-advance lenders are not the way to go.



Source: Center for Responsible Lending

Call 24/7 to speak to an EAP consultant ready to assist you.

NEWSLETTER



Injury Prevention At Home And Work

If you experience any sharp pain, weakness, or light-headedness during exercise or working out at a gym, you know the rule - **stop!** Your body is signaling that something is wrong. Pushing through acute pain is the fastest way to develop a severe or chronic injury - or worse.

Unfortunately, many employees don't follow the same rule when performing heavy manual labor, especially in the summer heat. If you suddenly don't feel well or feel pain

during manual labor, stop and evaluate your condition. Your employer wants you to be productive, not injured and off work.

Fall 2007

Who's Using Drugs?

The U.S. Substance Abuse and Mental Health Services Administration recently released its latest report on workplace substance abuse showing the occupations in which employees are more likely to use illicit drugs. It also reports on many different aspects of workplace substance abuse. The agency reports the following discoveries: Drug use is more likely when employers do not have testing policies. The smaller the employer, the more illicit drug users there are. Only 58% of employees said their employer offered an employee assistance program (EAP). The youngest adult workers (18–25) reported the least access to educational information about drug and alcohol use in the workplace, but this group also uses illicit drugs at twice the rate of the next older group of workers (25–34). Older workers are less likely to use illicit drugs. About 8% of employees who work for small companies use illicit drugs, while about 6% of employees who work for large companies (over 500 employees) use illicit drugs.



Source: www.samhsa.gov/newsroom



Act To Stop Pre-Diabetes

About 41 million people in the United States have a dangerous medical condition called pre-diabetes. You can learn more about it from the American Diabetes Association Web site. A simple blood test, called the fasting plasma glucose test, can determine whether your glucose levels are too high and in the pre-diabetes range. Once you know, you can make health changes that could prevent full-blown type 2 diabetes. Talk to your doctor, and learn more at www.diabetes.org.

Manage Stress - Right NOW!

Manage stress right now - by prioritizing. List your top three priorities for the day - the ones most on your mind - and put the rest aside. If possible, don't answer your phone or e-mail for 30 minutes. Collect yourself and focus. When priorities change, toss out that list and write another one with only three items. Don't think too far ahead. Stay in the moment. Work on what's right in front of you. Try breaking up your day into 10- to 20-minute segments. Assign a task to each one. Allow no interruptions during these periods. Watch your performance soar as a result.

