

# Employee Advisory Service Newsletter

December 2016

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STATE OF NEW JERSEY  
CIVIL SERVICE COMMISSION



## Five Frugal Ways to Save at the Gas Pump

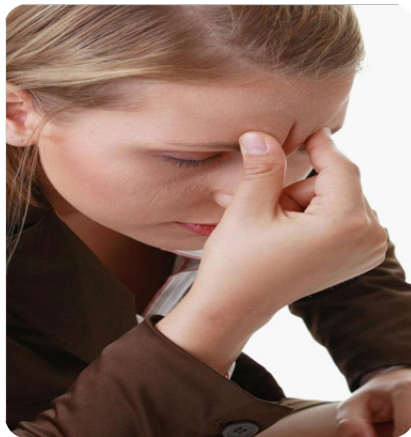
While high gas prices may cause panic for some consumers, remember that there are steps you can take to make sure soaring prices don't send you into a financial tailspin. The following suggestions will help you get the most out of a full tank.

- 1. Search for the best price.** Gas prices usually vary from one area of town to the other. Search for websites that can give you detailed information about the gas prices at stations in your neighborhood.
- 2. Drive sensibly.** Did you know that exceeding the speed limit by just 5 mph can result in an average fuel economy loss of 6 percent? Constant accelerating and braking wastes gas, and according to CNN Money, it can lower your gas mileage by 33 percent when driving at highway speeds and by 5 percent when cruising around town.
- 3. Plan trips in advance.** If you know you have to run multiple errands in a day, make a plan that will help you consolidate the number of trips you have to take. This tactic is also useful for driving down the cost of road trips. Gas prices vary from one city to another. Plan your route so you don't get stuck paying extra because you have no choice.
- 4. Routinely maintain your vehicle.** Get your vehicle checked on a regular basis to make sure all systems are running smoothly. Make sure spark plugs and sensors are replaced on time and the tire pressure is at the right level. If these aren't maintained, your vehicle will have to work harder, which means guzzling more gas.
- 5. Look into alternatives.** Research other methods of transportation. These could include carpooling with coworkers, using public transportation, or even riding a bicycle. With the growing number of affordable hybrid vehicles on the market, you may find that you can save money by investing in a new car. Automotive financial calculators can help you calculate savings.

### About Money Management International

*Money Management International (MMI) is a nonprofit, full-service credit-counseling agency, providing confidential financial guidance, financial education, counseling and debt management assistance to consumers since 1958. MMI helps consumers trim their expenses, develop a spending plan and repay debts. Counseling is available by appointment in branch offices and 24/7 by telephone and Internet. Services are available in English or Spanish. To learn more, call 800.432.7310 or visit [www.MoneyManagement.org](http://www.MoneyManagement.org).*

# More Than a Headache?



Each year, millions of Americans visit their doctor with physical complaints such as headaches or fatigue, even upset stomach. But few realize that these symptoms can be common signs of depression and generalized anxiety disorder, which can result in an improper diagnosis. You might be given pain medicine for headache when the real issue is your depression.

Most people don't recognize the physical symptoms of depression and anxiety, according to a new survey, nor did they associate the symptoms with highly treatable disorders.

"Many patients come to my office with only vague aches and pains, and frequently they respond to pain relievers or anti-inflammatory medication," said Dr. Steven Lamm, clinical assistant professor of medicine at New York University. "However, if the patient also talked about emotional symptoms such as feeling sad, a loss of interest in favorite activities and in spending time with friends and family, or difficulty concentrating, I may recognize these as symptoms of depression."

If you experience any of the physical or mental symptoms for more than 2 weeks, talk with your doctor. Describe what you're feeling.

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## *If weight control is on your menu*

When dining out, order items that are baked, braised, broiled, grilled, poached, roasted, or steamed. Don't order items that are battered, fried, pan-fried, buttered, creamed, or breaded, advise nutrition experts at the University of Alabama-Birmingham.

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## *Shower away the mold*

Rub a sponge saturated with vinegar on your shower curtain to remove soap build-up and kill mold and mildew, suggest the authors of Clean & Green: The Complete Guide to Nontoxic and Environmentally Safe Housekeeping.

**Health-e headlines™**

## *Take a Free Mental Health Screening*

Stressed? Take a free anonymous mental health screening at:

<http://screening.mentalhealthscreening.org/NJEAS>

If you are struggling with stress or just want some practical advice on health or the mind-body connection, contact the EAS.





## Yes, Stretch

Using the wrong technique during stretching can waste your time and increase your risk of injury. Be aware of the fact that when you stretch a muscle, you will also perform at least one action that is directly opposite to what the muscle does as it works (contracts).

To stretch safely, you must follow the 4 main principles: avoiding pain, stretching slowly, stretching the right muscle, and working only the necessary joints and muscles. These guidelines are designed to make your stretching safer and more effective and to increase your awareness of your body, according to Kristian Berg in his book *Prescriptive Stretching*.

**Avoid Pain:** If you stretch carefully, your muscles will react in the desired manner. If you force the stretch, your muscles will not want to cooperate. If you stretch to the point of pain, your body's defense mechanisms will kick in, thinking something dangerous might be going on. When muscles register pain, they try to protect themselves by contracting. This is the opposite of what you want to achieve by stretching. Of course, very slight pain during a stretch can feel good if the discomfort does not spread to the body. However, you must be able to tell what is the burn of stretching and pain that will lead to an injury.

**Stretch Slowly:** If you throw your arms or legs out during the stretch, the muscle will stretch too fast. This makes the body think that the muscle is about to get torn or injured. Once again, it will try to protect the muscle by contracting it, preventing you from reaching your goal.

**Stretch the Correct Muscle:** Although this might sound obvious, you must use the correct technique to follow this rule. Movement that goes a couple of degrees in the wrong direction can mean the difference between stretching the muscle and pulling on the joint capsule or harming the body.

**Avoid Affecting Other Muscles and Joints:** Stretching that is careless or poorly done can negatively affect other muscles and joints, actually worsening your condition. This common mistake is the main reason why some people consider stretching worthless or painful.

**Follow the Golden Rule:** Stretching correctly demands good technique and practice. As in any other discipline, practice makes perfect. Make sure that all your angles are correct as you start the movement. You must move with the right speed and with the right posture. Your focus should be moving the joint as little as possible as you stretch the muscle.

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## Upcoming Webinar Reminder

### **Managing the Stress of the Holidays**

*Although it is a joyous time for many, the busyness of the Holiday season can also create additional stress.*

*This timely webinar will discuss several practical strategies for managing our stress and keeping our lives in balance this Holiday season.*

Monday, December 12th  
10:00-11:00 AM

Register here:  
<https://attendee.gotowebinar.com/register/256895773111072514>

# Hassle-free Screening Tips While Traveling



If you're flying, make sure you familiarize yourself with the TSA screening process. You'll have smooth flying if you do the following when passing through airport security:

- **Clothing:** To maximize efficiency at the security checkpoint, avoid wearing clothing with metal and stow all metal items in carry-on luggage.
- **Zip it:** Make sure any liquids are in 3-ounce bottles in a clear, quart-size, zip top plastic bag.
- **Footwear:** Passengers are required to remove footwear for X-ray screening. Wearing footwear that can be easily removed helps speed the screening process.
- **Boarding pass and ID:** When approaching the security checkpoint, passengers will be asked to present a boarding pass and government-issued identification.
- **Electronics:** Large electronics such as laptops should be removed from their cases for X-ray screening. E-readers and small electronics may stay in luggage.
- **Locking checked bags:** When locking checked baggage, use a TSA recognized lock. A list of these locks can be found at [www.tsa.gov](http://www.tsa.gov).

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## Clinician's Corner..

*Monthly Advice from the EAS Clinical Team*

### Taking Risks for Personal Growth



Have you been feeling as if you were in a personal rut? Can you remember the last time that you challenged yourself or tried something new? For many of us, this time of year is packed with higher levels of stress and increased demands on our time. Our day-to-day activities become even more mundane feeling as we struggle to accommodate the demands of the holidays. Then, as it all winds down, we are faced with making personal resolutions to grow and change. Because we are so worn down, these resolutions can often feel forced or shallow.

While the typical New Years' resolutions are often well intended, the challenge becomes to work on personal growth on a deeper level. What goals have you had for yourself that you have been delaying perhaps out of fear, uncertainty, or for a desire to avoid change? Have you been looking to ask for a promotion, make major changes in your relationships, or take up a new and challenging hobby? Ask yourself why you have not yet embarked on this new journey.

For many of us, fear is what holds us back. We fear not being able to predict outcomes, to know if our decisions will be the right ones. Fear can tell us that we aren't good enough, that we'll fail or sometimes that we'll succeed and not be able to handle the attention that ensues. In the long run, staying in the same routine isn't necessarily a bad thing, but we then risk not feeling the rush of pride and exhilaration when we make a change and overcome our fears.

So this year, instead of (or in addition to) selecting a personal resolution about something you "should" be doing, try taking a different path. Resolve to make steps towards personal change and growth, whatever that means for you. The new path may not be as well lit as the one that has been walked on for so long, but allow your personal strengths and greatness to shed light on the amazing opportunities that lie ahead. Want to learn more about personal growth? Call the EAS.