



Balanced Living – May 2019

In this issue:

Curb Emotional Eating 1

Where to Turn for Mental Health..... 2

Preventing Identity Theft When You Travel 4

Curb Emotional Eating



Like many people, you may seek occasional solace in a bowl of ice cream or slice of pizza after a bad day. When you find yourself seeking out food to comfort you, you are eating in response to your emotions, rather than to hunger.

Occasional emotional eating isn't a problem for most people. After all, that's what makes comfort food so appealing. But turning to food every time you have unpleasant feelings - or even positive ones - can lead to weight gain, says the American Dietetic Association (ADA). Being overweight can increase your risk for obesity-related health problems, such as diabetes and heart disease. And it can take a toll on your self-esteem and emotional health.

Understand your cravings

The first step in dealing with emotional eating is to learn to recognize the difference between emotional and physical hunger, the ADA says. Here are some clues that can help you identify emotional eating:

- Sudden hunger
- Craving one specific type of food, such as pizza, because no other food will satisfy your hunger
- Difficulty stopping eating once you are full
- Feeling guilty after eating
- Eating to reward or nurture yourself

What you can do?

Once you learn to identify emotional eating, it helps to keep track of those things that trigger you to eat when you are not hungry, the ADA says. Many people often eat in response to feeling sad, anxious, depressed or lonely. Come up with substitutions for emotional eating. For example, take a walk, call a friend, engage in a hobby, or do anything else that can distract you from wanting to eat. It also helps to replace unhealthy comfort foods with healthy ones and practice portion control. You don't need to completely give up foods that comfort you, just eat less of them.

If you need extra help

If you've been an emotional eater for a long time, you may find it difficult to stop on your own. In particular, if you are depressed or have low self-esteem, it may be helpful to talk with a therapist or a dietitian who works with eating disorders, the ADA says. Finding a support group for people dealing with similar issues can provide needed guidance for dealing with emotional eating. Talking with your health care provider about your concerns is a good place to start.

The StayWell Company, LLC © 2019

Where to Turn for Mental Health

It's normal to feel stressed or anxious now and then. But it's time to call for help if emotional issues last for a long time and interfere with your life, your job, or your personal relationships.

With all the mental health resources and effective treatments available these days, you do not need to suffer and wonder what's wrong. Education and awareness have done much to erase the stigma once attached to mental illness. Still, many people don't seek help for mental health needs.

Mental conditions are real. They can be life-threatening. But they're also common and very treatable. How do you know you need help? As with many physical health problems, change is the key. If you have a marked and persistent change in personality, mood, or eating or sleeping habits, that's a sign something may be going on.

Symptoms to look for

These are other warning signs:

- Feeling unable to cope with your day-to-day problems, work assignments, or usual household activities
- Being overwhelmed by a deep sense of sadness, hopelessness, or helplessness
- Having extreme mood swings, from high or hyper to down in the dumps
- Withdrawing from people and normal activities
- Believing things that are not true or hearing voices that are not there
- Having thoughts or memories that you can't get out of your head
- Abusing alcohol or drugs
- Getting very angry or acting violently
- Having thoughts about suicide or hurting someone else
- Having a plan of how you would commit suicide

If you have any of these symptoms, it's better to get treatment sooner than later. These are warning signs that you definitely need help.

Make the call

Get help right away any time you think you might hurt yourself or someone else. Call 800-SUICIDE (800-784-2433) or your local crisis center. Or look in the government pages of your local phone book for the numbers of emergency mental health treatment facilities near you. Lastly, if you are in an immediate state of crisis, it is best to go to a hospital emergency room for temporary help. There, healthcare providers will also be able to tell you where and how to get more help.

Other resources:

- Your healthcare provider. Your healthcare provider knows you and likely will notice any changes in your mood or personality. Your healthcare provider can also rule out possible physical reasons for your symptoms.
- Employee assistance programs (EAP). If your company has an EAP, ask for a referral to an appropriate provider or treatment program in your community.
- Community mental health centers. These organizations give counseling and other services on a sliding-fee scale, based on your income.
- Crisis centers. On-site mental health professionals give immediate evaluation and treatment.
- Support and self-help groups. Alcoholics Anonymous and the National Alliance on Mental Illness are examples of peer and family support groups that meet both online and in person.
- Word-of-mouth referrals. These can come from friends or family.
- Psychiatrist or medical healthcare provider. These professionals can give counseling and medicine.
- Psychologists. These professionals have doctorate degrees. They specialize in psychotherapy and human behavior.
- Mental health nurse practitioners. These professionals have advanced degrees. They can give counseling and medicine.

Preventing Identity Theft When You Travel

Getting ready to enjoy some well-deserved vacation time? Or gearing up for an important business trip? If so, the first things on your mind may be remembering to pack comfortable shoes and finding someone to feed the cat. But when you're away from home your vulnerability to identity theft goes up. Thieves might, for example, steal your personal documents and open new credit card accounts in your name, or drain your bank account, all while you're not home to see what's on your latest financial statements. Or they might spot you as an easy-mark tourist and pick your pocket or track your online activities. Use the tips below to protect you and your family before, during, and after your trip.

Planning Your Trip

The travel industry is anything but immune from scammers. Consumers have paid for tours that didn't exist, entered their credit card information onto phony websites, and more. To avoid such troubles, before signing up for an online or telephone travel offer, check the travel companies with the Better Business Bureau (BBB) and the attorney general's office in the state where the company does business.

Securing Your Home

Ordinary burglars aren't the only potential threat to your home. Identity thieves may steal things like checks from your checkbook, important papers, or any credit cards you've left behind. Here's how to frustrate their efforts:

- **Make your home look like it's still lived in.** For example, bring in trash cans off the street (or ask the neighbors to do so after a pickup) and leave on a light or two -- preferably using a timer.
- **Get a housesitter.** This will mean there's someone there to make the house look lived in and deal with unexpected events. Of course, you need to find someone you can trust implicitly -- otherwise the housesitter could turn out to be an identity thief.
- **Lock away valuables.** If you have a safe deposit box, transfer your most precious items (including your checkbook, extra credit cards, and Social Security card) and personal documents there. If not, find a hiding place within your house. A locked drawer is best, but you can improvise, perhaps using your basement or attic.
- **Make provisions for your newspaper and mail.** You can have the post office hold mail until you're back, by calling 800-275-8777 or visiting www.usps.com. Next, ask your newspaper to suspend service. Alternately, ask a trusted friend or neighbor to bring in all your mail and newspapers daily -- but realize that people are busy, and may not get around to this until late in the day or even the next day.
- **Ask a friend or neighbor to remove the pizza fliers or other deliveries.** Even if you've stopped service on your mail and newspapers, things will appear in your front porch -- and unless someone removes them, they'll create an obvious sign that you're away.
- **Freeze your credit.** A credit freeze blocks access to your credit report and score, preventing identity thieves from opening new accounts in your name. You can undo the freeze when you're back, or simply wait until the next time you need to apply for a loan or credit card.

- **Schedule online bill payments while you're gone.** It's fast and easy -- simply call your bank to find out how to set up temporary online payments. Avoiding having paper statements sent to you while you're away can dramatically reduce your chances that one of your bills will be stolen from your mailbox, which could give a thief important account information.

Packing Smart

Sometimes what you leave at home is as important as what you bring on a trip. Your decision making will depend partly on personal choice and the safety of your destination. But here are some general tips for most everyone:

- **Withdraw as much cash as you feel safe carrying.** The safest way to travel is with cash or a combination of cash and traveler's checks. If you don't take enough cash, you may find yourself dependent on an ATM machine that seems shady -- and probably is. The more machines with your information stored in them, the higher your risk is of identity theft.
- **In case your cash isn't enough.** Research the locations of several local bank branches and print out directions from your hotel to each of them. That will help you avoid ATMs that aren't secure (and you can check out ATM fees, while you're at it).
- **Keep your wallet or purse light.** Bring only one credit card for emergency use, hotel incidentals, and car rentals. And leave your checkbook, Social Security card, library card, and other unnecessary items in a safe place at home.
- **Put valuables or personal documents in carry-on luggage.** Bags that you check in are not safe places for your credit cards, traveler's checks, cash, and valuables. In fact, carry these with you to the airplane restroom if you can -- thefts have happened from carry-on bags, too.
- **Make two copies of your passport, driver's license, and credit card.** Take one set with you and leave one with a friend or relative who you can call in an emergency. If your wallet is lost or stolen, these will give you a quick and easy reference for account numbers and emergency phone numbers with which to cancel your accounts or apply for a replacement passport.
- **Decide how you'll pack your laptop.** If you bring one on your trip, make sure it's secure. It should be password-protected (in case of theft), and have the latest Internet security software installed. Also consider disguising it in a nontraditional case, such as a duffel bag.
- **Slip an envelope into your luggage.** This will be handy for collecting credit cards and ATM receipts while you're traveling, so you can dispute any inaccurate charges after you're home and get the bill.
- **Create a list of account numbers, credit limits, and customer service phone numbers for your credit cards.** Bring it with you so you'll know who to contact if your wallet or purse is stolen. The best place to store this list is in your locked hotel safe.

Protecting Yourself While You Travel

To avoid identity theft while you're on your trip, take these precautionary steps.

- **Use the hotel safe.** Never leave valuables or personal documents like your passport in your hotel room.

- **Use credit cards instead of debit cards.** That protects you from having a thief drain your account before you know there's a problem.
- **Avoid using checks.** Checking account fraud is one of the most difficult types of identity theft to recover from, and being far from home will only add to your frustration. Pay for things with cash, traveler's checks, or credit cards.
- **Wear a money pouch close to your body.** Use it to store your money, credit cards, and passport. Keeping these close to your skin (preferably under your clothes), makes it much harder for a thief to steal them. But don't keep all your cash in the pouch -- spread it around, with some in your wallet, a little in your suitcase at the hotel, and some in a hiding place of your devising, such as your shoe.
- **Keep an eye on your laptop.** Never let your laptop out of your sight, especially while in an airport, train, or bus station. And don't leave it lying around your hotel room, especially if it has sensitive information on it. The hotel safe is usually the best place for it.
- **Never access personal information, especially bank accounts, from public computers.** Ask your hotel to recommend reputable Internet cafes or WiFi spots before you do any online connecting. Also learn to erase your online history after using a computer.
- **Use only ATM machines located inside banks.** While traveling, you'll come across ATM machines in gas stations, conveniences stores, and various other places, but they aren't always safe.
- **Beware of pickpockets.** Keep your radar up for suspicious bumps or efforts to distract you, and keep your hands near your purse or wallet (which is best kept in a front pocket). Keep credit cards and identification in a secure place. If you carry a wallet, avoid keeping any personal information in it.
- **Don't tell the online world you're away.** Many travelers keep family and friends up to date on their adventures by posting to a blog, social network, or photo-sharing service. But look into how private these online communications really are. Don't make it too easy for anyone to figure out that you're not home and target your house for burglary.

Think you escaped the thieves? Hopefully you're right. Nevertheless, pay special attention to your credit card bills for a few months after you get home, watching for charges that aren't yours.

Nolo Legal Press ©2019