Managing Stress in Tough Economic Times
As the talk of falling housing prices, rising consumer debt and declining retail sales bring up worries about the nation’s economic health, more Americans feel additional stress and anxiety about their financial future.

The American Psychological Association (APA) offers these tips to help deal with your stress about money and the economy:

**Pause but don’t panic.** Refrain from getting caught up in doom-and-gloom hype, which can lead to high levels of anxiety and bad decision making. Remain calm and stay focused.

**Identify your financial stressors and make a plan.** Write down what causes you stress and the specific ways you and your family can reduce expenses or manage your finances more efficiently.

**Recognize how to deal with stress related to money.** Be alert to turning to behaviors such as smoking, drinking, gambling or emotional eating, and consider seeking help from a psychologist or community mental health clinic before the problem gets worse.

**Turn these challenging times into opportunities for real growth and change.** Think of ways to find healthier ways to deal with stress, such as having dinner at home with your family or learning a new skill.

**Ask for professional support.** Credit counseling services and financial planners are available to help you take control of your money situation. Talk to a psychologist who can help you address the emotions behind your financial worries, manage stress, and change unhealthy behaviors.

Excerpts from a Tip sheet by APA member Nancy Molitor, PhD

---

**Safe Toys & Gifts Month**
Young children are often described as “accidents waiting to happen.” Too often, accidents do occur and may result in eye injuries. Every year, thousands of children age 14 and younger suffered serious eye injuries, even blindness, from toys.

**Three important ways to protect your child’s eyes from injuries while playing with toys:**
1) Only buy toys meant for their age.
2) Show them how to use their toys safely.
3) Keep an eye on them when they play.

**Toy selection guidelines to consider before you purchase a toy:**
1) Read all warnings and instructions on the box.
2) Ask yourself if the toy is right for your child’s ability and age.
3) Avoid purchasing toys with sharp or rigid points, spikes, rods, or dangerous edges.
4) Check the lenses and frames of children’s sunglasses; many can break and cause injuries.
5) Buy toys that will withstand impact and not break into dangerous shards.
6) Look for the letters “ASTM.” This means the product meets the national safety standards set by the American Society for Testing and Materials.
7) Avoid toys that shoot or include parts that fly off.
8) Remember that BB guns are not toys.

[Preventing Children’s Eye Injuries](http://www.preventblindness.org)

---

**Did you know?** If you’re roasting a whole turkey, bake the stuffing in a casserole OUTSIDE the bird. Stuffing baked inside the bird absorbs fat from the turkey. Inside = 600 calories in 1 cup (2 servings)  

**Cheryl Forberg, Nutritionist**

---

**Hot Steam Can Help Clear Sinuses**
Hold your face over a bowl of hot water, place a towel over your head, and breathe deeply though your nose. The steam will help clear up your sinuses.

Try these other tips to help keep your sinuses healthy:
1. Keep your hands clean to avoid the upper respiratory infections that commonly lead to sinus trouble.
2. Keep the air clean of irritants like cigarette, cigar and pipe smoke that can cause your sinus membranes to swell.
3. Use a humidifier to avoid dry indoor air.  

**RealAge**

---

Charon Planning
2600 Kelly Road, Suite 300, Warrington, PA 18976