Legal Consultation

If your life, or the life of a family member has been impacted by a legal issue, you may need the expert counsel of an attorney. Your EAP can help with a free consultation with a qualified attorney either on the phone or in person. Online support is also available with legal forms, a library of legal articles, even a simple will. Call or visit us online to get the legal answers you need.

October Online Seminar

*Improve Your Health With Ergonomics and Frequent Movement*

Sedentary behavior is the fourth leading risk factor of death for people all over the world. Learn to incorporate frequent desk exercises and movement into your day. Additionally, learn proper ergonomic tips to help ease job stress and reduce chronic injury.

Available on-demand starting October 17th at www.deeroakseap.com

About Your EAP


Deer Oaks, your EAP, is always available to you and your household members. If you are struggling with children, finances, or just want some practical advice on health or the mind-body connection, contact Deer Oaks by calling the Helpline. Counselors are available 24/7 to provide you with immediate care.
Prevent Cyberbullying

School’s back in session—don’t let your kids be bullied.

Cyberbullying is bullying that takes place using electronic technology. Examples of cyberbullying include mean text messages or e-mails, rumors sent by e-mail or posted on social networking sites, and embarrassing pictures, videos, Web sites, or fake profiles.

Parents and kids can prevent cyber-bullying. Together, they can explore safe ways to use technology.

- Be aware of what your kids are doing online.
- Establish rules about technology use.
- Understand school rules.

Be aware of what your kids are doing online.

- Talk with your kids about cyberbullying and other online issues regularly.
- Know the sites your kids visit and their online activities. Ask where they’re going, what they’re doing, and with whom they’re doing it.
- Have a sense of what your children do online and in texts. Learn about the sites they like. Try out the devices they use.
- Ask for their passwords, but tell them you’ll only use them in case of emergency.
- Ask to friend or follow your kids on social media sites, or ask another trusted adult to do so.
- Encourage your kids to tell you immediately if they are, or if someone they know is, being cyberbullied. Explain that you will not take their computers or cell phones away if they confide in you about a problem they are having.

Establish rules about technology use.

Establish rules about appropriate use of computers, cell phones, and other technology. For example, be clear about what sites your kids can visit and what they are permitted to do when they’re online. Show them how to be safe online.

Help them be smart about what they post or say. Tell them not to share anything that could hurt or embarrass themselves or others. Once something is posted, it is out of their control whether someone else will forward it. Encourage kids to think about whom they want to see the information and pictures they post online. Should complete strangers see it? Real friends only? Friends of friends? Think about how people who aren’t friends could use it.

Tell kids to keep their passwords safe and to not share them with friends. Sharing passwords can compromise their control over their online identities and activities.

Understand school rules.

Some schools have developed policies on uses of technology that may affect the child’s online behavior in and out of the classroom. Ask the school if it has developed a policy.

Beware of Health Scams

You see the ads everywhere these days—“Smart drugs for long life” or “Arthritis aches and pains disappear like magic,” or even statements claiming, “This treatment cured my cancer in 1 week.” It’s easy to understand the appeal of these promises. But there is still plenty of truth to the old saying, “If it sounds too good to be true, it probably is!”

Health scams and the marketing of unproven cures have been around for many years. Today, there are more ways than ever to sell these untested products. In addition to TV, radio, magazines, newspapers, infomercials, mail, telemarketing, and even word of mouth, these products are now offered over the Internet—with Web sites describing miracle cures and e-mails telling stories of overnight magic. Sadly, older people are often the target of such scams.

The problem is serious. Untested remedies may be harmful. They may get in the way of medicines prescribed by your doctor. They may also waste money or keep people from getting the medical treatment they need.

FALSE HOPEs
Why do people fall for these sales pitches? Unproven remedies promise false hope. They offer cures that appear to be painless or quick. At best, these treatments are worthless. At worst, they are dangerous. Health scams prey on people who are frightened or in pain. Living with a chronic health problem is hard. It’s easy to see why people might fall for a false promise of a quick and painless cure. The best way for scientists to find out if a treatment works is through a clinical trial.

These scams usually target diseases that have no cures, like diabetes, arthritis, and Alzheimer’s disease. You may see ads for products such as these:

Anti-aging Medications
Our culture places great value on staying young, but aging is normal. Despite claims about pills or treatments that lead to endless youth, no treatments have been proven to slow or reverse the aging process. Eating a healthy diet, getting regular exercise, and not smoking are proven ways to help prevent some of the diseases that occur with age. In other words, making healthy lifestyle choices offers you the best chance of aging well.

Arthritis Remedies
Unproven arthritis remedies can be easy to fall for, because symptoms of arthritis tend to come and go. You may believe the remedy you are using is making you feel better when, in fact, it is just the normal ebb and flow of your symptoms. You may see claims that so-called treatments with magnets, copper bracelets, chemicals, special diets, radiation, and other products cure arthritis. This is highly unlikely. Ads where people say they have been cured do not prove that a product works. Some of these products could hurt you, aren’t likely to help, and are often costly. There is no cure for most forms of arthritis. Rest, exercise, heat, and some drugs help many people control their symptoms. Don’t trust ads where people say they have been cured. This kind of statement probably doesn’t tell the whole story. If you are thinking about any new treatment, such as diet, a device, or another arthritis product, talk with your doctor first.

Cancer Cures
Scam artists prey on a fear of cancer. They promote treatments with no proven value—for example, a diet dangerously low in protein or drugs such as laetrile. There is no one treatment that cures all types of cancer. By using unproven methods, people with cancer may lose valuable time and the chance to benefit from a proven, effective treatment. This delay may lessen the chance of controlling or curing the disease.
Memory Aids
Many people worry about losing their memory as they age. They may wrongly believe false promises that unproven treatments can help them keep or improve their memory. So-called smart pills, removal of amalgam dental fillings, and certain brain retraining exercises are some examples of untested approaches.

Dietary Supplements
Americans spend billions of dollars each year on dietary supplements. These supplements are sold over the counter and include vitamins and minerals, amino acids, herbs, and enzymes. Most dietary supplements do not undergo government testing or review before they are put on the market. While some vitamins may be helpful, supplements may be bad for people taking certain medicines or with some medical conditions. Be wary of claims that a supplement can shrink tumors, solve impotence, or cure Alzheimer’s disease. Talk with your doctor before starting any supplement.

Health Insurance
Some companies target people who are unable to get health insurance. They offer coverage that promises more than it intends to deliver. When you think about buying health insurance, remember to find out if the company and agent are licensed in your state.

HOW CAN YOU PROTECT YOURSELF FROM HEALTH SCAMS?
Be wary. Question what you see or hear in ads or on the Internet. Newspapers, magazines, radio, and TV stations do not always check to make sure the claims in their ads are true. Find out about a product before you buy it. Don’t let a salesperson talk you into making a snap decision. Check with your health care provider first.

Remember the old stories about the snake oil salesman who traveled from town to town making wild claims for his fabulous product? Well, chances are that today’s scam artists are using the same sales tricks. Look for red flags in ads or promotional material that:

- Promise a quick or painless cure
- Claim the product is made from a special, secret, or ancient formula
- Offer products and services only by mail or from one company
- Use statements or unproven case histories from so-called satisfied patients
- Claim to be a cure for a wide range of ailments
- Claim to cure a disease (such as arthritis or Alzheimer’s disease) that hasn’t been cured by medical science
- Promise a no-risk, money-back guarantee
- Offer an additional free gift or a larger amount of the product as a special promotion
- Require advance payment and claim there is a limited supply of the product

Two federal government agencies work to protect you from health scams. The Federal Trade Commission can help you spot fraud. The Food and Drug Administration protects the public by assuring the safety of prescription drugs, biological products, medical devices, food, cosmetics, and radiation-emitting products. If you have questions about a product, talk with your doctor. Getting the facts about health care products can help protect you from health scams.

How To: Protect Yourself from Identity Theft

Millions of Americans are victims of identity theft each year. As thieves are becoming increasingly sophisticated, consumers must be diligent in protecting their identity. While some identity theft issues can be resolved quickly, other identity theft victims face years of recovery. One of the most important things a consumer can do for their credit is to protect their confidential personal information. Here are some steps a consumer can take:

Shred confidential information
Often, identity theft occurs when a thief goes “dumpster diving,” i.e., rummaging through trash to find confidential information. Consumers can protect themselves by shredding any document that contains Social Security numbers, bank account numbers, or other important confidential information. When in doubt, play it safe and shred it.

Protect your confidential information
Identity thieves use sophisticated methods, such as fraudulent phone calls and text messages, to obtain Social Security and account numbers. Know who is calling you, and don’t provide confidential information over the phone unless you’ve made the phone call.

Don’t click on suspicious emails
Phishing scams have become increasingly popular, and phishing emails often look legitimate. Don’t click on links in emails—instead type the official URL into your browser’s address bar. If something looks suspicious, assume that it probably is. Call your bank or credit card company directly and inquire about the email.

Monitor your credit
Order your free annual credit reports and scrutinize them to ensure that all of the accounts listed are yours. By reviewing your credit report on a regular basis, you may catch an instance of identity theft before it becomes a larger problem.

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.