

Connections

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A Quarterly Newsletter for Policyholders of Kemper Home Service Companies - Winter 2012

Don't Get SAD During The Winter Season

The skies turn gray, days are shorter, and cold weather sends us indoors - for most people, the winter months are a long slog, but a manageable one.

For some people, though, it's a different story. Seasonal Affective Disorder (SAD), a form of depression that typically begins in the fall and lasts until spring, may affect up to five percent of American Adults.

Though many of us suffer some sort of "winter blues," the symptoms of SAD are deeper and more serious. They include:

- Depression, including feelings of sadness, anxiety or irritability.
- Fatigue and a need to sleep more than usual.
- Weight gain
- Increased appetite, particularly for carbohydrates like pasta and bread.
- Loss of interest in familiar activities.
- Difficulty with concentration and processing information.

Because SAD is associated with diminished sunlight during the fall and winter, therapy can include treatment with a bright light. During this kind of therapy, patients sit in front of a light-emitting box for a half-hour or so, usually in the morning, to help them combat the darkness that they experience for most of the season. Antidepressants and counseling are also used to help sufferers control their symptoms.

For more information, see Dr. Norman Rosenthal's book *Winter Blues*, which is recognized as the definitive work on the subject.

Stay Warm And Safe: Tips For Using Space Heaters

Heating your home in the winter months shouldn't be dangerous. But accidents with space heaters can be dangerous. Avoid a potential disaster with these precautions:

- **Buy a reliable heater.** Look for the label stating that your space heater has been approved by an independent testing laboratory and meets safety standards. Choose models with safety features like an automatic switch that turns off the heater if it tips over.
- **Give it plenty of space.** Place your space heater at least three feet away from anything that might catch fire - furniture, draperies, newspapers, etc. Also keep it clear of sinks, tubs, or any sources of water that might lead to an electric shock.
- **Check your cords.** Don't use equipment with cords that are frayed or damaged in any way, and don't plug your heater into an extension cord. Be sure not to overload your circuits.
- **Maintain your smoke detectors.** Your house or apartment should have working detectors for smoke and carbon monoxide. Test them frequently.
- **Don't leave your heater unattended.** Turn it off when you go out.

Tips To Help You Avoid The Dangers of Extreme Cold

During the winter months, keeping warm is more than just a matter of comfort - when you're outdoors, it can be a matter of life or death. Watch out for these hazards of freezing weather:

- **Frostbite.** Frostbite affects the nose, ears, cheeks, chin, fingers, or toes.
- **Hypothermia.** Loss of body heat due to prolonged exposure to the cold can impair movement and rational thinking.

Always dress in layers by wearing cotton, wool, or waterproof clothing. And remember to keep moving. You'll keep warmer if you're walking or staying active.

Caffeine Withdrawal: What To Expect

Planning on giving up coffee for the health benefits? If you're pregnant, prone to anxiety attacks, or worried about being addicted to caffeine, giving it up may be a good idea. Just watch for the symptoms of withdrawal. They can include headache, fatigue drowsiness, and difficulty concentrating.

The symptoms can arise quickly. Medical experts say they generally begin 12-24 hours after your last cup of coffee (or whatever form you regularly take your caffeine in), and can last up to two weeks. So be prepared (and warn those around you as well!).

Need Help With Your Taxes This Year?

There are now many online services that will help you file your taxes for *free*. Visit www.irs.gov to find out more information.