



# EAP News

Volume 10 Issue 1

## Are you Blue? by Deane Cornell, MSW RSW, EAP Counsellor

We all have occasional down days but if you find yourself having a string of them as the cold and dark days of winter drag on, you may have the "winter blues" or what is known as Seasonal Affective Disorder (SAD). Typical symptoms include difficulty waking in the morning and lack of energy through the day, increased snacking and possible weight gain and difficulty focusing at work and at home. Many people say they feel "down in the dumps" at this time of the year and this may even develop into a full blown depression. Recent research suggests that most people in northern North America and Europe experience seasonal changes in mood and behaviour.

This makes sense when you consider our evolution as human animals. Like many other animals our biology responds to the rhythms of the seasons but our responsibilities make it impossible for us to hibernate in a cave all winter! In its most marked form SAD affects about 6% of the North American population while another 14% suffer from a lesser form of SAD which still can cause them to feel less cheerful, energetic, creative and productive than in the summer months.

SAD is more common in women and it usually doesn't start in people younger than 20 years old. The most difficult months for SAD sufferers are November, December, January and February when we have the shortest days and the least amount of sunlight. Symptoms to watch for that may suggest a clinical depression include an ongoing low mood and lack of interest in activities previously enjoyed, social isolation, a sense of hopelessness and thoughts of self harm. Anyone with these serious symptoms should seek help from their family doctor or local hospital emergency room as soon as possible.

In the case of serious SAD, antidepressant medication may be necessary. Phototherapy is another option which consists of sitting a few feet away from a special lamp that is 10 to 20 times brighter than ordinary lights for at least 30 minutes a day. For more mild symptoms, spending time outdoors on a sunny day even during winter can help. Daily exercise and a balanced diet help with stress as well. And a winter vacation in a warm climate can't hurt either!

Sometimes other ongoing issues such as work stress, anxiety, family or couple issues may be intensified by feelings resulting from SAD. If this is the case it may be a good time to set up an appointment with your EAP provider. Addressing these problems within the counselling relationship can often lower the intensity of feelings and can help you focus in a positive way towards achieving some resolution. Counselling can also help the sufferer identify and modify the negative thoughts and behaviours that may be impacting on the symptoms of SAD.

### *Remember...*

It's easy to contact EAP!

Just call **613-549-5561** or toll free **1-888-409-4499**.

Also the *24/7 After Hours Emergency* toll free number  
**1-800-668-9920** gives you direct access to a  
professional counsellor.

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## SAD? A Simple Test

Evaluate yourself on the following categories: (1) Sleep Length (2) Social Activity (3) Mood (overall feeling of well-being) (4) Weight (5) Appetite (6) Energy Level

Give each category a score on the following scale: No Change (0 points) Slight Change (1 point) Moderate Change (2 points) Marked Change (3 points) Extremely Marked Change (4points).

An average overall score ranges from 4 to 7 points. If your score is 8 to 11, you may have a simple case of the "winter blues". If your score is 11 or more, you may well suffer from SAD and it would be helpful to report these results to your family physician.

*From Winter Blues by Norman E. Rosenthal, M.D.*

## More Bang for Your RRSP Buck! By Mary Huntely, Credit Counsellor

Everybody knows it's smart to deposit money to a Registered Retirement Savings Plan (RRSP), right? You reduce personal income tax payable now, deferring it until you retire and can withdraw it at what will hopefully be a lower tax rate.

Then, you do your income tax return for the year and get some money back. Hurray!! Time to go shopping, right? Well, not exactly. How can you make the most of that money? Let's say you get \$1000 back...here are a few suggestions:

Pay down high interest debt, like credit cards. A \$1000 reduction of your credit card at 18% interest means that you will reduce your payment by an average of \$30 per month, with \$15 of that being the interest. If you really want to make an impact, pay the \$1000 off and leave the payment the same as it was before. You'll reduce your debt that much faster.

Remember the constant debate whether you should contribute to your RRSP first or pay down your mortgage? There's no reason why you can't do both at the same time. Take advantage of the tax benefits by depositing to your RRSP and use the \$1000 return to pay down your mortgage. You reduce income tax payable, let your saving grow in the RRSP untaxed and reduce the interest and length of time associated with repaying your mortgage. A very rough calculation means you would save about \$1375 in interest over 25 years at 5.5%.

How do you save for a comfortable retirement when you have children that will need a post-secondary education? The average cost of 4 years in university is \$37,000. That's if your child lives at home. Deposit to your RRSP to work towards your retirement income and deposit the \$1000 income tax return to a Registered Education Savings Plan (RESP). You can contribute up to \$4000 per year to a maximum of \$42,000 per child. The government gives a 20% grant of up to \$400 per year to a maximum of \$7,200 per plan. Where else can you get a guaranteed 20% return on your money? When your child goes to school they withdraw the money at their low income tax rate. If they don't go to school, you cannot keep the 20% government grant. You can withdraw your original contributions with no penalty but the growth (ie; interest earned) is taxable income. You can also transfer up to \$50,000 to your RRSP, provided you have available unused contributions.

