



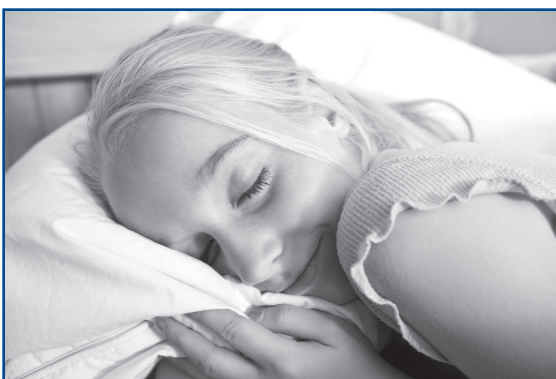
Adequate Sleep: Is It Only a Dream?

Inadequate sleep is linked to a host of problems, ranging from irritability to weight gain. Improving the quality and quantity of sleep can have a profound impact on more than just your health—it can also improve your relationships and job performance. So, what is a good night's sleep, and how do you achieve it?

A good night's sleep

We might think of sleep as a time to shut down. In fact, sleep is a very active period for the brain to reset metabolism and repair memory, concentration, mood and learning capability. A good sleep for adults is one that lasts 7–9 hours and allows the body to move through the 5 stages of sleep:

- stage 1 (drowsiness)
- stage 2 (light sleep)
- stages 3 and 4 (deep sleep)
- REM (rapid eye movement) sleep



While adults, including older adults, need 7–9 hours of sleep, newborns may sleep 16 hours a day or more. By age 3, most children sleep about 12 hours, including 1 daytime nap. Teens may need 9 or more hours of sleep per night.

Are we keeping you up?

If you are having difficulty falling asleep or staying asleep, many factors could be to blame. Taking 1 or more of the following steps may help improve your sleep:

- Avoid consuming alcohol, caffeine, or heavy foods too close to bedtime.
- Establish bedtime routines for your children so your entire family can sleep better.
- Provide a separate bed for your pet, and limit his water intake before bedtime.
- Talk to your doctor about any medications you are taking to determine whether they are interfering with your sleep.
- Avoid using nicotine in the hour before bedtime. Better yet, quit altogether!
- Add 30 minutes of moderate physical activity to your daily routine—if you can't get to the gym, run, walk, or ride your bike whenever possible to complete errands or visit friends.
- Make sure your room is dark enough for sleeping, and keep activities such as reading, watching TV, or checking e-mail out of the bedroom.
- Set limits on your work schedule. If you can't complete your job without frequent overtime, talk to your supervisor.

Some health issues, such as anxiety, depression, and sleep disorders, may require medical treatment. Don't be afraid to talk to your doctor about anything that is keeping you awake.



Contact your MAP for confidential counseling and assistance any time!

Toll free: (800) 332-2191

www.achievesolutions.net/linceo

Help for Mortgage Issues

If you are having trouble making your mortgage payment, here are some key things to keep in mind:

1. **Get a financial consultation through your member assistance program.** A financial expert can help you identify areas in your budget where you can reduce expenses in order to make your mortgage payment. He or she can also help you make an informed decision regarding the options available to avoid foreclosure, if needed.
2. **Contact the lender** as soon as you are having trouble keeping up with your mortgage payment. If you contact them, lenders are often motivated to offer alternatives to foreclosure, such as modified payments or extended contracts.
3. **Contact a Housing and Urban Development (HUD)-approved housing counselor** if needed. Counselors can help you understand the law, organize your finances, and represent you in negotiations with your lender. To find a counselor near you, call (800) 569-4287 or TTY (800) 877-8339, or visit www.hud.gov.

4. **Avoid foreclosure prevention companies.** They will charge you a hefty fee for information and services your lender or a HUD-approved housing counselor will provide for little or no cost.
5. **Be aware of foreclosure recovery scams.** Never sign a legal document without reading and understanding all the terms.
6. **Get advice from a qualified attorney** if you are considering bankruptcy.

If you can no longer afford the home

Discuss these possibilities with your lender:

- **Sell the home:** If you are behind on your mortgage payments and can no longer afford your home, your lender may give you a specific amount of time to find a purchaser and pay off the total amount owed.
- **Pre-foreclosure sale or short payoff:** If you can't sell the property for the full amount of the loan, your lender may accept less than the amount owed.
- **Assumption:** A qualified buyer may be allowed to take over your mortgage.
- **Deed-in-lieu of foreclosure:** As a last resort, you "give back" your property to the lender, and the debt is forgiven. This will not save your house, but it is less damaging to your credit rating.

Lenders want to help borrowers keep their homes; foreclosure is expensive for them. Please call for help, the sooner the better.

RESOURCES

The article on page 1 offers tips for getting a good night's sleep. Find out more about healthy sleep habits and sleep disorders at:

- American Sleep Apnea Association
www.sleepapnea.org
- Centers for Disease Control and Prevention
www.cdc.gov/sleep
- Narcolepsy Network
www.narcolepsynetwork.org
- National Sleep Foundation
www.sleepfoundation.org
- Sleep for Kids
www.sleepforkids.org

Even after the age of 70, people prone to feelings of anxiety, worry, distress and insecurity face a risk for a first lifetime episode of depression. If you have feelings of depression, or know someone who does, seek help through your MAP.

Source: University of Rochester Medical Center