DEER OAKS EAP PRESENTS:
September On-Demand Seminar
Open Communication: Powerful Ways to Create It
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Five Action Steps for Helping Someone in Emotional Pain

National Suicide Prevention Week (NSPW) is an annual week-long campaign in the United States to inform and engage health professionals and the general public about suicide prevention and warning signs of suicide. By drawing attention to the problem of suicide in the United States, the campaign also strives to reduce the stigma surrounding the topic, as well as encourage the pursuit of mental health assistance and support people who have attempted suicide. National Suicide Prevention Week begins Sunday, September 4th and runs through Saturday, September 10th.

Suicide is a major public health concern and a leading cause of death in the United States.

Suicide is complicated and tragic, but it can be preventable. Knowing the warning signs for suicide and how to get help can help save lives.

Here are five steps you can take to #BeThe1To help someone in emotional pain:

- **Ask.** “Are you thinking about killing yourself?” It’s not an easy question, but studies show that asking at-risk individuals if they are suicidal does not increase suicides or suicidal thoughts.

- **Be there.** Listen carefully, and learn what the individual is thinking and feeling. Research suggests acknowledging and talking about suicide may in fact reduce rather than increase suicidal thoughts.

- **Help them connect.** Save the Suicide & Crisis Lifeline (formerly National Suicide Prevention Lifeline) at 988 (https://988lifeline.org) and the Crisis Text Line (https://www.crisistextline.org) in your phone so they’re there when you need them. You can also help make a connection with a trusted individual like a family member, friend, spiritual adviser, or mental health professional.

- **Stay connected.** Staying in touch after a crisis or after being discharged from care can make a difference. Studies have shown the number of suicide deaths goes down when someone follows up with the at-risk person.

For more information on suicide prevention, visit https://www.bethe1to.com.

My Mental Health: Do I Need Help?

First, determine how much your symptoms interfere with your daily life.

Do I have mild symptoms that have lasted for less than two weeks?

- Feeling a little down
- Feeling down, but still able to do your job, schoolwork, or housework
- Some trouble sleeping
- Feeling down, but still able to take care of yourself or take care of others

If so, here are some self-care activities that can help:

- Exercising (e.g. aerobics, yoga)
- Engaging in social contact (virtual or in person)
- Getting adequate sleep on a regular schedule
- Eating healthy
- Talking to a trusted friend or family member
- Practicing meditation, relaxation, and mindfulness

If the symptoms above do not improve or seem to be worsening despite self-care efforts, talk to your health care provider.

Do I have severe symptoms that have lasted two weeks or more?

- Difficulty sleeping
- Appetite changes that result in unwanted weight changes
- Struggling to get out of bed in the morning because of mood
- Difficulty concentrating
- Loss of interest in things you usually find enjoyable
- Unable to perform usual daily functions and responsibilities
- Thoughts of death or self-harm

Seek professional help:

- Psychotherapy (talk therapy)—virtual or in person; individual, group, or family
- Medications
- Brain stimulation therapies

If you are in crisis, call the Suicide & Crisis Lifeline (formerly National Suicide Prevention Lifeline) at 988 (https://988lifeline.org) or contact the Crisis Text Line (https://www.crisistextline.org) by texting HOME to 741741.

Ten Reasons to Have a Will

A will, officially called a last will and testament, is a legal document that describes how you’d like your assets (what you own) to be distributed after you die. If you have minor children, a will also gives instructions as to who will take care of them and how they will be provided for.

It can be uncomfortable to think about preparing a will, as it involves considering what will happen after you die. Because many people prefer not to think about their own deaths, they may put off creating a will until it is too late. That can be a bad mistake with negative consequences, especially for your spouse or partner and your children.

Here are 10 good reasons to have a will:

1. So that you decide what happens to your estate, not the government.
   When you die without a will (the legal term for which is dying intestate), the law in your state determines how your assets will be divided among your surviving family members. That might mean your property and savings go to a cousin you’ve never met. If you have no family and die without a will, all of your assets might go to the state, although you might prefer to have some go to a close friend, your religious institution, or an organization you support.

2. To choose a guardian for your children.
   If you have minor children, a will lets you specify who will be their guardian after you die. If you’re a single parent, the importance of that decision is obvious. It can mean the difference between your children ending up in a home where people love them and provide them with attentive care and guidance, and their being in a home where they are unwanted or neglected. It matters if you are married, too. What if you and your spouse both died unexpectedly? A will lets you choose who would be your children’s guardian in that event.

3. To provide for your spouse or partner and children.
   A will allows you to decide how much of your property goes to your spouse, your children, and to others. If you die without a will, that division will be made according to your state’s law, and it could leave either your spouse or children with less than you would have wished. Without a will, an unmarried partner or stepchildren might get nothing when your intention is to provide for them. If your children are young, you might also name a financial guardian to take care of the assets on their behalf until they are old enough to manage the money or property themselves. You might set up a trust as part of your estate planning to manage your children’s portion of the estate until they reach a specified age.

4. To decide who does not receive your assets or property.
   A will lets you spell out who will get your assets and property after you die—and who will not. You may have family members who could benefit much more from an inheritance than others. You may have already paid for your oldest child’s college education and want to make sure your second child has the money for college. You may prefer that an ex-spouse not receive anything from you. Without a will, your assets and property will be distributed according to the inheritance formula for your state, with no consideration for people’s needs or your preferences.

5. To save time, money, and stress for the people you love.
   All estates are administered (or settled) in probate court; with a valid will, that process is faster, simpler, and less open to dispute than it is when a person dies without a will. If you die without a will, the court appoints someone to administer your estate. That takes extra time and carries a cost that comes out of your estate. With a will, your loved ones will inherit your assets faster, and they won’t lose the portion that would otherwise go to pay the administrator. Your loved ones will also have the peace of mind that comes from knowing how you wanted your assets and property to be distributed. They won’t have to question your intentions. That questioning, without a will, can lead to stress, tension, and disputes.
6. To provide money to a favorite relative or charity.  
A will allows you to designate money to go to a certain relative—an especially deserving niece or nephew, for example—or a charity doing work that’s important to you. Special gifts like these help you leave a legacy that reflects your values, and they aren’t possible if you die without a will.

7. To minimize estate taxes.  
Some gifts to family members and charities that are specified in a will can reduce the amount of tax on your estate. If this is of interest to you, a lawyer can advise you on the rules around these gifts and how to gain the tax benefit.

8. To provide a home for your pets.  
You can’t leave money to a pet; the law considers pets to be property. However, you can name a caretaker for your pet in your will, and you can leave that person money to provide for your pet’s care.

9. To determine who will handle your estate.  
When you make a will, you have the opportunity to name an executor. This is the person who will be responsible for wrapping up your affairs—paying final bills, closing bank accounts, canceling credit cards, selling assets, and preparing your property for distribution to people you designate. If you have a will, you can choose someone capable and trustworthy as your estate’s executor. That might be a family member, or it might be a lawyer or other professional. If you don’t have a will, the court will choose an executor for you, perhaps not someone you would choose yourself.

10. For peace of mind—your own and your loved ones’.  
A will gives your loved ones and your executor a clear road map to follow after you die. By making decisions and specifying them in your will, you make the process of dealing with your assets and deciding on the care of your children simpler. You remove the opportunities for contention, argument, and hard feelings that can arise if you die without a will. A key reason to have a will is to give yourself and your loved ones peace of mind. While you’re alive, you and your loved ones can rest easy knowing the will is in place. After you die, your loved ones won’t have to worry about the details you’ve taken care of in your will.

Does everyone need a will?  
Most people will benefit from having a will, but not everyone needs one. If you don’t have much property, don’t have children, and you understand and are comfortable with how your state will distribute your property when you die, then you might be fine without one.

How to Make a Will  
It’s not difficult to prepare a will. You can write a will yourself or have a lawyer write one for you. Be sure the format you use for your will is valid in your state, as different states have different rules. Depending on your state’s laws, your signature will need to be witnessed, most often by two people, and there are certain requirements as to who these people should be.

This article was reviewed by Kerry Tucker, Juris Doctor (JD).