

Winter 2010



# BAYSIDE BEACON

### Helping Clients With:

- Individual Therapy Sessions for Children, Adolescents and Adults
- Family Therapy
- Couples Therapy
- Group Therapy
- Community support through Educational Presentations in Local Schools

### Contact Information

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[www.baysidecounseling.net](http://www.baysidecounseling.net)

**Email me directly from my website!!**

**I am currently accepting new clients!**

## Welcoming The New Year

Now that the stress and rush of the holidays are over it is time to reflect, relax and rejuvenate. This includes reflections on events of the past year, relaxation of ones body and mind and rejuvenating your spirit. It is important to make time for yourself, even 10 minutes a day, to prepare for your day, de-stress, and get into a healthy mindset to focus on your tasks and positive interactions with the people who are important in your life.

## Simple Ways To De-Stress Your Life

When we think of feeling less stressed it is often invigorating and the thoughts of how great this would be come to mind. It would be great to feel more in control of our emotions or surroundings, to be more organized, and have time to focus on our children and families. Other feelings that often creep into our minds are self-defeating comments such as "I don't have the time" or "it is not easy". So often we let these negative thoughts win and impact our choices.

It is time to immediately replace those negative thoughts with more empowering and self-assuring statements such as "I can do this" and "I will find a way to fit it into my schedule". The feelings of pride and energy we gain from our accomplishments last much longer and impact our days with more happiness than the disappointment from a lack of progress towards rejuvenating ourselves.

Here are just a few suggestions of ways to de-stress our lives and rejuvenate our mind, body and spirit.

### 1. Find A Positive Attitude:

In whatever you do try to look for something good about the task or event. This will help to make a positive impact on your experience, your interactions with others and your overall enjoyment of the activity.

### 2. Take A Break:

It is important to take time out when needed from a stressful situation, to refocus on your own needs and reconnect with those close to you. There are a variety of ways to unwind. One could engage in exercise or meditation in their day. Sometimes just walking away or listening to music is all one needs. A bath at nighttime to relax can decompress you from the demands of a day. Dates with your significant

other or time with friends are important for maintaining support and provide motivation to handle future stressful events.

### 3. De-Clutter Your Space:

Everyone feels more in control with tasks at hand when the space they are working or living in is clutter-free. Clutter is overwhelming to most and can create a lack of motivation. Spend time to re-organize these spaces.

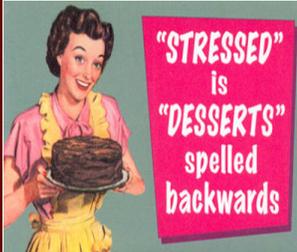
### 4. Minimize Procrastination:

We all feel better when we are checking things off of our to-do lists. There is a sense of accomplishment when tasks are done. There is a surge of excitement when it is time to have fun because work time is over.

**Dena Otrin, LPC, NCC**

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National Certified Counselor

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## STRESS AND YOUR NUTRITIONAL HEALTH

The holiday season can be a recipe for disaster when it comes to stress, weight and overall health. We are now in the new year, and it is a time of renewal, where we set new goals for ourselves. For some, it is the same resolution every year: to improve health and maybe even lose weight. Let this be the last time you make this resolution. Make yourself a priority and take care of you!

Stress is something everyone seems to feel too much of these days. When under stress, one of the first things to be pushed to the side is proper dietary habits. Meals are skipped, food is used for comfort, alcohol is more likely consumed and unhealthy choices are easier to justify. There are physiological things that happen due to stress even when the diet is adequate. Hormones that are secreted under stress

increase nutrient excretion and increase requirements. Magnesium, chromium, iron and zinc are all affected with stress and antioxidants are quickly depleted along with B vitamins. These factors can leave us with a compromised immune system leaving us vulnerable to illness. Multi-vitamin supplementation is beneficial to combat this depletion.

Stress hormones, such as Cortisol increase the release of neuropeptide Y(NPY) leading to cravings for sweet, carbohydrate-rich foods. The cravings experienced when under stress, brought on by this neurotransmitter, can play a role in stress-induced weight gain. Stress hormones can also contribute to fluid retention which shows up as gain on the scale (=more stress!). Insulin levels also rise dramatically as a result of stress causing a drop in blood

sugar levels. The body then reacts to this by craving high sugar, high fat foods to bring the energy levels back up. Bingeing is likely when this occurs and this can start a vicious cycle. Unfortunately, people tend to dismiss healthy nutritional practices when faced with stress. This is when a proper diet is most important. Missing meals and overindulging in "comfort" foods (especially sweets) is common, as well as eating at irregular times and relying on fast food. As pressure builds, exercise is forgotten. Maintaining good dietary and exercise habits is essential to keep you better prepared to fight stress. Exercise during periods of stress is highly recommended as it helps counteract weight gain.

**Amy King, RD, CD-N**



Theme for your journal:

"We must be willing to get rid of the life we've planned, so as to have the life that is waiting for us."

-Joseph Campbell

## QUESTIONS FOR YOUR JOURNAL: Happy 2010

Congratulations on coming forward into the new year...2009 has been tough for many of us, but it is all in how we view it. It has been a year of love, laughter, tears, anger and fear, but if you look at it from a place of love and release the fear, what has the year really been for you? Could you look at it and see the lessons learned, the changes you have made, the fears you confronted and the courage you have shown? It has been all of this. It really is a matter of how we perceive our life. Look at your last year and see your courageous behavior and your accomplishments. View them from the highest perspective that is possible.

Now look at your life and see what it is you are holding onto. What is it that you would like so badly that you are afraid the universe will not bring it to you? Do you see yourself holding onto that vision so tight because it is what you have planned out for you? Do you know that it is okay to let that go, let go of the control that you are trying to have on your life to make it happen? It is okay to let go of the control and the plans and simply allow life to unfold as it is meant to.

**April Ann D'Amato**, Reiki Master, Spiritual Intuitive and Certified Life Coach  
Soul Star Healing 860.985.0211

## NUTRITIONAL GUIDELINES TO HELP COPE WITH STRESS

**Avoid salt and foods high in sodium.** Since your body retains salt and fluids, you will end up bloated and seeing the scale numbers rise.

**Avoid sugar.** The fluctuations in blood sugar levels will lead to irritability and set you off on a binge.

**Eat your protein.** The body's turnover is more rapid when under stress so it is important to meet your needs. Space your proteins throughout the day to keep insulin and blood sugar levels controlled.

**Limit alcohol consumption**

**Take a multi-vitamin to replenish lost nutrients.**

**Take time to relax and enjoy your meals and snacks.** Don't eat on -the- go, in the car or at other times you lose awareness of how much you are eating.

**Do some form of exercise daily** (one of the best ways to beat stress). Take short walks throughout the day to increase your energy level, lift your spirits and take your mind off the stress.

**Learn to deal with stress in a constructive manner without**

**turning to food as the cure!**

Meditation, exercise, reading, journaling and avoiding stressful situations and people are all great ways to cope. A gain in weight from poor eating practices will just lead to more stress!

It is important that each and every day you make an effort to acknowledge one thing you did that made you feel good. Start and finish each day with a great attitude and focus on making positive changes that will make you stronger, healthier and happier.

Amy King, Registered Dietitian



**BEGIN A HEALTHIER YOU TODAY!!**

Contact

Amy King, RD, CD-N at:

860.638.9403

## NEW RULES IN 2010: IS A ROTH IRA CONVERSION IN YOUR FUTURE?

Up until now, retirement investors who wanted to convert monies in a traditional IRA to a Roth IRA could only do so if their modified adjusted gross incomes was \$100,000 or less. Beginning in 2010, this restriction will be removed, permitting retirement investors at any income level to move assets in a traditional IRA over to a Roth IRA.

As an additional incentive, the IRS is allowing those who convert in 2010 to spread the federal income tax owed on the converted sum over two years, a provision designed to lessen the immediate tax bite.

### **To Convert or Not to Convert?**

The answer to this question will differ for every investor, depending on a number of factors including the amount of time you plan to leave the money invested, your estate planning objectives and your willingness to pay the federal income tax bill that a conversion will trigger. Here is a look at the potential benefits and drawbacks of converting.

### **Potential Benefits ...**

**A larger sum to bequeath to heirs.** Since required minimum distributions (RMDs) do not apply for Roth IRAs as they do for traditional IRAs, investors who do not need the money may leave it invested as long as they choose, which may result in a larger balance for heirs. After an account owner's death, beneficiaries are required to take distributions, although different rules apply for spouses as opposed to children and other non-spousal beneficiaries.

**Tax-free withdrawals on qualified distributions.** Withdrawals from a Roth IRA are tax-free for those who have had the money invested for five years or more and have reached the age of 59½ or have attained another *qualifying event*.<sup>1</sup>

### **... and Drawbacks**

**The tax bite.** Investors who convert assets from a traditional IRA to a Roth IRA are required to pay taxes on the amount that is rolled over. The full amount of the conversion is usually taxable at ordinary income tax rates. If you have a nondeductible traditional IRA (i.e., your contributions did not qualify for

a tax deduction because your income was not within the parameters established by the IRS), investment earnings will be taxed but the amount of your contributions will not. The conversion will not trigger the 10% penalty for early withdrawals. **Which Is Right for You?**

If you have a traditional IRA and are considering converting to a Roth IRA, here are a few factors to consider:

A conversion may be more attractive the further you are from retirement. The longer your earnings can grow, the more time you have to compensate for the associated tax bill.

Your current and future tax brackets will affect which IRA is best for you. If you expect to be in a lower tax bracket during retirement, sticking with a traditional IRA could be the best option because your RMDs during retirement will be taxed at a correspondingly lower rate than amounts converted today. On the other hand, if you anticipate being in a higher tax bracket, the ability to take tax-free distributions from a Roth IRA could be an attractive benefit. There is no easy answer to the question: "Should I

convert my traditional IRA to a Roth IRA?" As with any major financial consideration, careful consultation with a professional is a good idea before you make your choice.

**Tracy A. MacKinstry, CFS,** is a financial consultant in Clinton, at 9 Old Post Road (rte 145) 860-669-9900. Tracy is the owner of MacKinstry Financial and Educator's Retirement Consulting, specializing in retirement planning.

<sup>1</sup>IRA account holders (both traditional and Roth) may make qualified withdrawals before age 59½ only if they meet specific criteria established by the IRS (disability, qualified first-time home buyer and others). Consult [www.irs.gov](http://www.irs.gov) for additional information. This article was prepared by Standard & Poor's Financial Communications and is not intended to provide specific investment advice or recommendations for any individual. Consult your financial advisor or me if you have any questions.

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**Visit our Website to:**

- Learn about Dena Otrin, LPC
- Email Dena directly
- Check the Insurance Companies and Employee Assistance Programs that we accept
- See All Group Offerings and Download PDF versions of Flyers
- Get Directions

## **New Year, re-New You: One Day Workshop**

*A Celebration of Women Rediscovering Who They Are*

**Saturday January 16, 2010 9am to 5pm**

This one day workshop celebrates women and their journey of self-discovery. We will use a combination of movement, creativity, guided meditation and interactive discussion. You will leave empowered to be the woman you always dreamed of being. Let this New Year begin with a renewed you!

**Registration is \$100.00 (MC/Visa accepted!)**

***Bring a friend and you both get \$10.00 off the event!!***

**Located at:** Soul Star Healing 484 Main Street, Suite 21B Middletown, CT

**Presented by:** April Ann D'Amato & Dena Otrin, LPC, NCC  
Soul Star Healing Bayside Counseling, LLC

**Space is still available for this workshop on January 16, 2010.**

We are accepting referrals for our next workshop to be held in May....the date to be announced on my website.

Call Dena to register today at 860.399.9500.

## **HIGHLIGHTING OUR CURRENT GROUP:**

### **HEALTHY BODIES, HEALTHY MINDS**

#### **Educational Group for Children**

*This 8 week group for children ages 9 to 12 explores the relationship between how we cope with stress and our feelings, and the resulting unhealthy eating habits we create.*

Using fun activities in an encouraging and supportive environment your child can learn:

**\* A Positive Body Image**

**\* Nutrition and Healthy Eating**

**\* New Coping Skills  
With Feelings**

**\* Weight Management and Exercise**



We are running our first group right now and the children are excited about the activities, learning about nutrition and themselves, and trying new healthier foods.

This group is co-facilitated with Amy King, Registered Dietitian, Certified Dietitian-Nutritionist. Referrals are being accepted for the next group beginning Spring 2010! Dates for the next group session will be posted on my website: [www.baysidecounseling.net](http://www.baysidecounseling.net)

**Call Dena Otrin at (860) 399-9500 to register your child today!! Space is limited!**

Most insurances are accepted and self pay fee is \$30.00 per session.

This group is graciously funded by the Leipold Foundation.