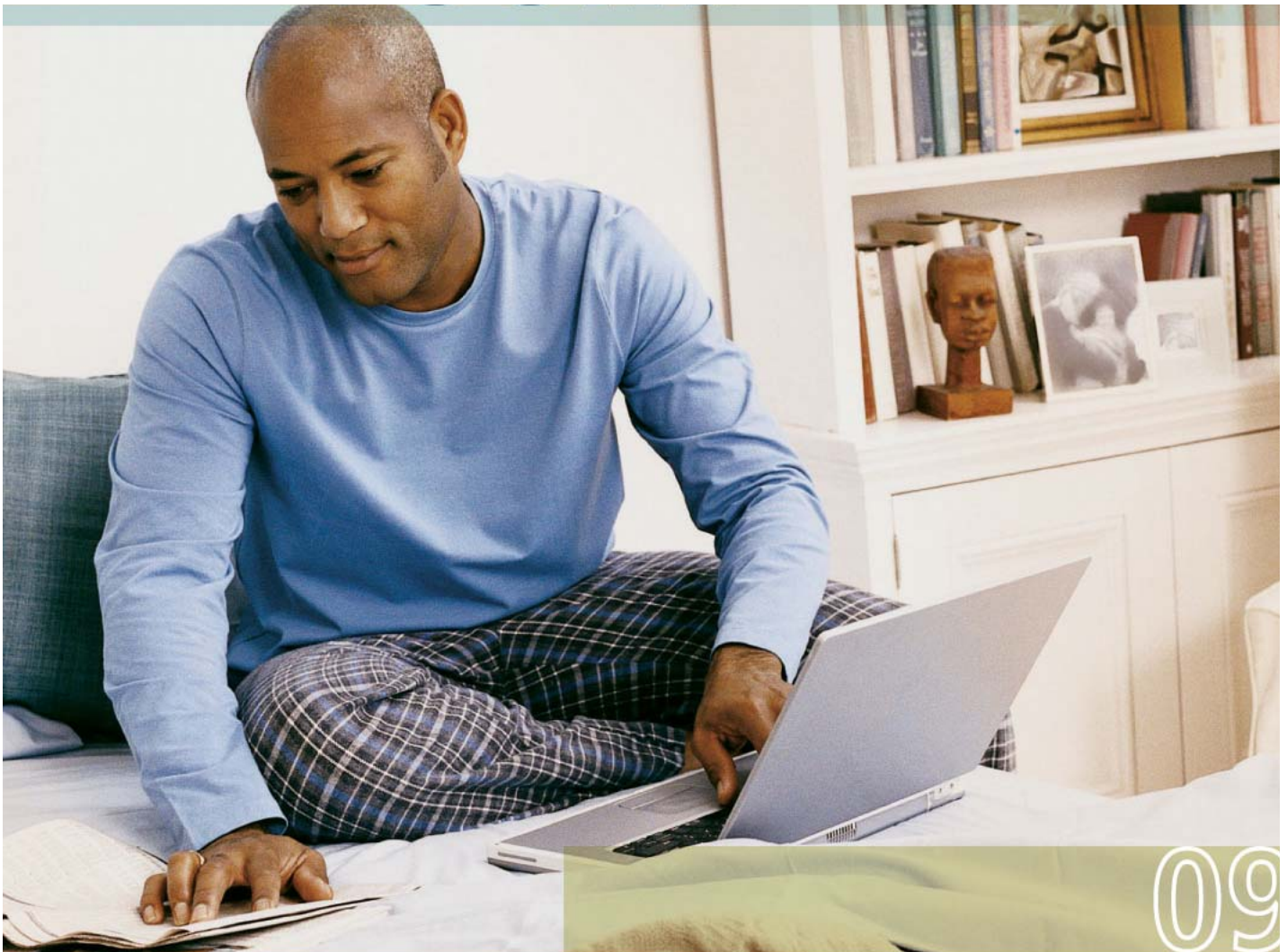


During Tough Economic Times...HMS Can Help!



These days, the news is filled with bad news and speculation about the economy. It's making many people feel stressed and helpless. You'll feel more in control and improve *your* economy if you are in control of your personal finances. The HMS website has many articles, webinars and resources that can help! They are found under the *Living / Financial* section.

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Articles and Webinars on dealing with Stress and Tough Economic Times.

- Thinking Positively in Stressful Times.
- Managing When the Stress Doesn't Go Away.
- Eleven Tips for Dealing With Stress
- Financial Checkup
- Financial Fitness: Living Within a Realistic Budget (Webinar)
- Live On Main Street: Strategies to Ride Out the Economic Downturn (Webinar)

If you would prefer to speak with a counselor
please call
800.343.2186