



THE EMPLOYEE ENHANCEMENT NEWSLETTER



HELPFUL RESOURCES FROM YOUR
EMPLOYEE ASSISTANCE PROGRAM

Feb.
2020

February Online Seminar

Managing Workplace Stressors

Get information and strategies to address and manage professional stressors effectively.

Available on-demand starting
February 18th at
www.deeroakseap.com

About Your EAP

*Life Can Be Hectic. The EAP Can
Help You Find Your Balance.*

Deer Oaks, your EAP, is always available to you and your household members. If you are struggling with children, finances, or just want some practical advice on health or the mind-body connection, contact Deer Oaks by calling the Helpline. Counselors are available 24/7 to provide you with immediate care.

Tele-Health Services

Did you know that the EAP offers structured telephonic and video counseling in addition to traditional in-person counseling?

Call from the privacy of your home or office and one of our helpful counselors will help you address issues that are making it difficult to manage at work or at home.

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Web: www.deeroakseap.com
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Face Stress: Get Mentally Fit!

Lots of people live in 24/7 time—where work and other responsibilities are never-ending. People try their best to keep up and not get swamped. They frequently use every possible trick to manage their time and stress, yet many still end up overwhelmed, behind, and feeling negative and distressed.

Often people see stress as their enemy, and if at all possible they avoid it. However, people may need to take another view—that of seeing stress paradoxically as the way to manage it! Just like athletes train and build their muscle strength by stressing those muscles, the same is true of stress muscles. They need to be used and built upon to grow and to improve their capacity to deal with, manage, and withstand stress.

The key is exposure to stress beyond your normal limits and threshold, followed by rest and adequate recovery. This allows for stress growth and mental strength to occur. This is the way that top professional athletes and business shakers and movers keep up their peak performances—through balancing stress and recovery. Everyone needs time to recover, rest, heal, grow, and renew. The goal is to build stress toughness and tolerance muscles so that you can perform well during the storm.

What is your plan to build your stress muscles and mental toughness? When will you begin facing your stress?

Here are some key points to keep in mind as you develop and build your stress strength and muscles:

- Change is often difficult, and people may resist and fight it.
- View change as a step-by-step and incremental process.
- Build in new routines so they become easy to do!
- Start slowly, and develop a realistic plan.
- Setbacks and failures often occur during change and are part of the steps toward success.
- People often quit before realizing the success and positive outcomes of their stress-toughening program.
- A little success breeds more success!

The objective is to promote mental strength, resilience, and endurance to handle stress—anytime and any place! Are you ready to begin?

Source: U.S. Navy and Marine Corps Public Health Center. (n.d.). Face stress – Get mentally fit! Retrieved October 23, 2018, from <https://www.med.navy.mil/>

Flu Prevention at Work

Workplaces offer many opportunities for people to interact. More interaction between people in close contact increases the risk for respiratory illnesses like the flu to spread. Preventing illness among employees can also support healthy and steady workplace operations.

Getting a flu vaccine every year is the best way to avoid getting seasonal flu. Besides the flu vaccine, there are other important actions you and your community can take to protect yourself and others from getting and spreading the flu. These are called nonpharmaceutical interventions or NPIs. Examples of NPIs include staying home when you are sick and covering your coughs and sneezes. NPIs are especially important during pandemic flu outbreaks, when people have little or no immunity to a new flu virus and a vaccine is not yet available.

What you can do personally (personal NPIs)

- Stay home when you are sick.
- Cover your coughs and sneezes.
- Wash your hands often.

What communities can do (community NPIs)

- Implement social distancing interventions in schools, in workplaces and at events.

What everyone can do to keep the environment germ-free (environmental NPIs)

- Clean frequently touched surfaces and objects like doorknobs.

The actions you take and the plans you make today make a difference. Here are some important steps for protecting yourself and your staff from getting and spreading the flu at work.

Build flu prevention into the operations and planning of your workplace.

- Work with your local health department and other partners to review or develop a pandemic flu plan for your community.
- Develop an emergency communication plan for sharing information with managers, employees, clients and customers during a flu pandemic.
- Share the pandemic flu and emergency communication plans with managers and employees.
- Establish flexible attendance and sick leave policies for managers and employees.
- Develop a system to alert the local health department about large increases in absenteeism due to flu-like symptoms.
- Identify ways for employees to continue working if offices close (e.g., working from home).
- Designate a separate room and transportation for sick employees, if necessary.
- Be prepared and informed.

What to Do

- Stay informed about your local flu situation through communication with your local health department.
- Get a seasonal flu vaccination as soon as it is available in your area. For administrators, consider providing the seasonal flu vaccine at work.
- Know your workplace sick leave policies.

During a Flu Pandemic

- Get a pandemic flu vaccination as soon as it is available in your area. For administrators, consider providing the pandemic flu vaccine at work.
- Make plans for what to do in the event that your local public health department recommends closing schools or canceling events.

Why is this important?

Knowing what precautions to take and where to go to get credible information is essential. It will help you make plans for protecting yourself, your employees and others.

Communicate with employees about flu prevention

Use staff training, routine workplace communications and email announcements to encourage healthy workplace policies and behaviors. Encourage employees to do the following:

- Take everyday preventive actions, such as staying home when sick, staying home if exposed to someone else who is sick, covering coughs and sneezes with a tissue, and washing their hands or using hand sanitizer.
- For managers, promote sick leave policies that encourage sick employees to stay home.

A Simple Guide to Digging Out of Holiday Debt

The colored lights come down. The tinsel and ornaments and army of inflatable penguins go back into storage. The holidays are over. Now it's time to survey the damage. If you went a little overboard this past holiday season and outpaced your budget (and then some), don't panic. First of all, you're far from alone. According to a recent survey from MagnifyMoney, nearly half (44%) of all consumers added debt during this past holiday, and most (57%) really didn't mean to.

Secondly, panic and regret won't do much beyond making you feel bad. The money's been spent, after all. Instead, now's the time to focus on the small, easily achievable things you can do to manage that debt and bring your finances back into shape. Here are some of our favorite tips for whittling down that holiday debt.

TAKE STOCK

The idea of debt can feel a little overwhelming at times, sometimes to the point where we'd really rather not even open up those creditor statements, thank you very much. But debt is always just a number, and even if it's a big number, once you see where you stand you'll have a much easier time formulating a realistic plan. So start by cracking open those statements and taking stock. It can help to consolidate all that information into a spreadsheet or through a money management app. The important point is simply getting the full picture. Some things to pay attention to:

- Total debt
- Interest rates
- Due dates
- Are any accounts past due?
- Are there any promotional rates or benefits to keep in mind (0% APRs that may be expiring soon, etc.)?
- Are all these figures accurate? (Errors do happen, after all.)

FIND YOUR WIGGLE ROOM

Ideally, this is the point where you create a new, impressively detailed budget that spells out the fate of every nickel that passes through your bank account and pinpoints the exact moment you're rid of these new debts forever. That's not exactly how most people actually handle their money, though. A more realistic way to look at things is to search for some much needed budgetary wiggle room.

Because you know full well that simply paying the minimum on these new debts isn't going to get the job done, you need to pay a little extra cash each month to really make some progress. This means cutting back or cutting off regular expenses temporarily until you've paid back your holiday overspending. The word "temporarily" is key here. The idea of permanently ending your weekly "Steak and Imax" night may be too upsetting to consider, but what if it only takes six weeks of "Boxed Mac 'n' Cheese and Blu-rays We Already Own" nights to set things right? A few big cutbacks (or a series of smaller ones) can give you the boost needed to make short work of that new debt.

GET HELP IF YOU NEED IT

Most importantly of all, don't be too hard on yourself. If you're having a hard time making progress, try something new. There are a ton of great apps and services out there designed to help you get your money under control. Debt and budget counseling is free from many nonprofit credit counseling agencies, such as MMI, and can help you get the perspective and tools you need to truly succeed.

Everyone is different and no one path works for every consumer dealing with debt. Just find the tools and solutions that work best for you and get going. Because seriously, you're going to be inflating those penguins again before you know it. Good luck!

Source: Campbell, J. (2020, January 8). A Simple Guide to Digging Out of Holiday Debt. Retrieved January 21, 2020, from the Money Management International (MMI) website blog: <https://www.moneymanagement.org/blog/2020/01/a-simple-guide-to-digging-out-of-holiday-debt>



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Jan.
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January Online Seminar

Your Financial Checkup

Walk through a “financial checkup”, guiding you through the necessary steps to examine your finances.

Available on-demand starting
January 21st at
www.deeroakseap.com

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New Year's Resolutions for Mental Health

President Abraham Lincoln said, "Always bear in mind that your own resolution to succeed is more important than any other." When thinking about a New Year's resolution, it is helpful to choose an objective that can be successfully reached. These goals may be short- or long-term, simple or complex, individual or shared. Some of the most common New Year's resolutions for Americans include

- Focusing on health by losing weight, exercising, and eating healthier foods
- Becoming more financially savvy by lowering debts and saving money
- Quitting a bad habit, like drinking too much alcohol or smoking
- Improving professionally by finding a better job or pursuing higher education
- Traveling more by planning a trip
- Being more environmentally responsible by reducing, reusing, and recycling
- Serving others by volunteering more¹

But what about those who want to make a mental health resolution? Many people choose to focus on stress management or reduction, anxiety control, or just to live happier. Since these resolutions are more difficult to accomplish, how do you make this year different to make sure you set yourself up for success? Change your perspective when approaching New Year's resolutions. Instead of making a vague list of what you want to change, ask yourself three simple questions: What, why, and how?

What?

Start by specifically defining what it is you plan to accomplish this year. Be concise, and keep it simple. For example, if you start with a goal like, "I plan to be happier this year," you may want to redefine that as, "I plan to spend more time doing things I enjoy." If your resolution is to reduce your stress this year, you might guide yourself toward saying, "I will set boundaries about working on the weekends."

Why?

Ask yourself, "Why would I like to accomplish this goal?" Often, changes to your life have an internal representation that you aren't even aware you're striving for. That's why some people vow to lose 15 pounds but once they do, they still feel defeated and depressed. If you really investigate why you want to accomplish your goal, you will find a bit more about what you really wish to accomplish. This is one of the most important things to identify. It helps keep you going when times get hard and you want to quit before reaching your goal.

How?

Have a well-thought-out plan before you embark on your adventure this year. It's important to realize that if you knew all there was to know about this particular life change, you'd have already accomplished it.

- **Do your research.** Make sure you find out the info about what you're taking on.
- **Tell everyone you know.** People who are accountable are more likely to succeed in achieving resolution goals. When you know that you're going to hear about it from people when you continue to engage in the old behaviors, you are less likely to bail out on your resolutions. Also, letting people know about your goals is a great way to have friends and family encourage you along the way.
- **Set up a reward system.** Periodically use rewards for reaching small goals. Accomplishing the goals you set produces dopamine, the pleasure chemical in your brain. Dopamine activates the parts of the brain that make you eager to pursue new challenges. By setting and achieving goals today, you're heightening your ability to be the person you want to be.²

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Bapties, S. (2014, December 31). Making New Year's resolution stick. Retrieved January 2, 2015, from <http://www.robins.af.mil/>
Source: Moyer, A. (Reviewed 2017). New Year's resolutions for mental health. Raleigh, NC: Workplace Options.

Exercise: What Kind Should You Do and When Will You Do It?

Scheduling Your Exercise Time

Look at your daily schedule. At first glance it probably looks as though not another thing could be added. But are you sure? Could you exercise while you watch TV, or while you're on the phone? How about cutting your friendly chats with relatives and friends a little bit shorter, or spending a little less time with the sports page? Surely there's something you do that's less important than your health and fitness?

Maybe you're one of those rare people who plan so well they have zero slack time. How about waking up 30 minutes earlier? You'll feel so much better from exercising that you'll probably never notice the difference.

Choosing the Right Amount of Exercise

The amount of exercise that is right for you depends on what you want to accomplish; every little bit helps. If you're very new at this, you may want to start slowly, exercising for 5 or 10 minutes each time. Gradually increase the amount of time so that you're eventually exercising four or five times a week, for 30 minutes or more each time.

If that's not possible, try to exercise as often as you can. And if you find that regular exercise routines just don't work for you, look for other ways to increase your activity. Walk, don't drive. Take the stairs instead of the elevator. Keep your arms and legs moving when you're sitting at your desk—you get the idea. If you get strange stares from your coworkers, tell them what you're doing—maybe you can even get them to join in.

Don't forget to breathe.

Don't forget to breathe sounds silly, doesn't it? But breathing steadily is an important part of your exercise, even if all you're doing is stretching. So breathe in deeply and exhale slowly, and keep going. By breathing correctly, you help your lungs do a better job supplying your muscles with the oxygen they need.

Aerobic and Anaerobic Exercise

There are two basic forms of exercise. They are aerobic and anaerobic, and they differ in many particulars. However, both forms of exercise can offer substantial benefits.

When you exercise aerobically, you raise your heart rate to 60% to 80% of its maximum rate for at least 20 minutes. You can calculate your maximum rate by subtracting your age from 220—and remember, your goal is to reach at most 80% of maximum. The benefits of aerobic exercise include

- Improved cardiovascular strength
- Increased stamina
- Burning of body fat after 20 minutes

Aerobic exercises include walking, rowing, aerobic classes, swimming, cross-country skiing, stair stepping, biking, skating, and tennis.

Anaerobic exercise involves short bursts of exertion followed by periods of rest. Unlike aerobics, anaerobic exercises enable you to change the actual shape of your body (aerobic exercise will result in a smaller version of the body you already have). Other benefits of anaerobic exercise include

- Increased calorie burning 24 hours a day
- A more muscular body
- Ideal exercise for those who dislike aerobics

Anaerobic exercises include strength training, push-ups, crunches or sit-ups, pull-ups, and leg raises.

Source: Workplace Options. (Reviewed 2018). Exercise: What kind should you do and when will you do it? Raleigh, NC: Author.

Four Elements Define Personal Financial Wellbeing

You probably have a few goals in mind when it comes to thinking about your financial life. You might think about taking more control over bills, getting to a specific point like paying off a credit card, or making an important purchase. The Consumer Financial Protection Bureau (CFPB) wants to help people improve their financial lives by helping them set goals that can make a real difference, and working toward them. That's why the CFPB surveyed consumers across the country to hear what they had to say about financial wellbeing and what it means to them. Below is a summary of the findings.

Savings and income are part of financial wellbeing, but the survey showed that they're not always the most important part. Instead, when people talked about their own financial wellbeing, four main elements came to light.

Feeling in Control

People who have high levels of financial wellbeing feel in control of their day-to-day and month-to-month finances. They cover their expenses and pay their bills on time, and generally, they do not worry about having enough money to get by. This is not just about having money, it's about managing it. Think of this as having financial security in the present.

Capacity to Absorb a Financial Shock

Whether they get in a car accident or are temporarily laid off from a job, these consumers have a safety net such as savings, insurance, or family to help stop a shock from turning into a longer-lasting setback. One way to describe this is feeling financial security for the future.

On Track to Meet Goals

Consumers with a higher sense of financial wellbeing say that they are on track to meet their financial goals. Whether or not they have a formal financial plan, they are setting goals that are important to them and working toward those goals. Think of this as moving toward financial freedom for the future.

Flexibility to Make Choices

These consumers have the financial freedom to make the choices that allow them to enjoy life, whatever that means to them. Whether that is taking a family vacation, going out to eat, or working less to spend more time with family, these consumers have the financial flexibility to do what they value and what makes them happy. This can be described as having financial freedom in the present.

Applying this framework to your own financial life might help you feel more satisfied with the decisions you make too. When you face a financial choice or task, consider how your actions might affect financial security and financial freedom, today and in the future. To learn more about how consumers described financial wellbeing in their own words, check out the full report here: <https://www.consumerfinance.gov/data-research/research-reports/financial-well-being>.

Take the CFPB financial wellbeing questionnaire to see your score and how you compare to others like you: <https://www.consumerfinance.gov/consumer-tools/financial-well-being>.

Source: Ratcliffe, J. (2015, January 27). 4 elements define personal financial wellbeing. Retrieved July 1, 2019, from the Consumer Financial Protection Bureau (CFPB) website blog: <https://www.consumerfinance.gov>



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Dec.
19

December Online Seminar

*Examining Relationships:
Healthy vs. Unhealthy*

Examine different types of relationships – from family and friendship, to romantic and professional – while learning to recognize healthy and unhealthy relationships.

Available on-demand starting
December 17th at
www.deeroakseap.com

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Building Social Bonds

Connections That Promote Well-Being

Strong, healthy relationships are important throughout your life. Your social ties with family members, friends, neighbors, coworkers, and others impact your mental, emotional, and even physical well-being.

“We can’t underestimate the power of a relationship in helping to promote well-being,” says National Institutes of Health (NIH) psychologist and relationship expert Dr. Valerie Maholmes. Studies have found that having a variety of social relationships may help reduce stress and heart-related risks. Strong social ties are even linked to a longer life. On the other hand, loneliness and social isolation are linked to poorer health, depression, and increased risk of early death.¹

As a child you learn the social skills you need to form and maintain relationships with others, but you can learn ways to improve your relationships at any age.

NIH funds research to find out what causes unhealthy relationship behavior. Researchers have created community, family, and school-based programs to help people learn to have healthier relationships. These programs also help prevent abuse and violence toward others.

What is healthy?

Every relationship exists on a spectrum from healthy to unhealthy to abusive. One sign of a healthy relationship is feeling good about yourself around your partner, family member, or friend. You feel safe talking about how you feel. You listen to each other. You feel valued, and you trust each other.

“It’s important for people to recognize and be aware of any time where there is a situation in their relationship that doesn’t feel right to them or that makes them feel less than who they are,” Maholmes advises.

It’s normal for people to disagree with each other, but conflicts shouldn’t turn into personal attacks. In a healthy relationship, you can disagree without hurting each other and make decisions together.

“No relationship should be based on that power dynamic where someone is constantly putting the other partner down,” Maholmes says.

If you grew up in a family with abuse, it may be hard as an adult to know what healthy is. Abuse may feel normal to you. There are several kinds of abuse, including physical, sexual, and verbal or emotional. Hurting with words, neglect, and withholding affection are examples of verbal or emotional abuse.

In an unhealthy or abusive relationship, your partner may blame you for feeling bad about something they did or said. They may tell you that you’re too sensitive. Putting you down diminishes you and keeps them in control.

In a healthy relationship, however, if you tell your partner that something they said hurt your feelings, they feel bad for hurting you. They try not to do it again.

Abuse in an intimate relationship is called domestic or intimate partner violence. This type of violence involves a pattern of behaviors used by one person to maintain power and control over someone that they are married to, living with, or dating now or in the past. A pattern means it happens over and over.

In an unhealthy or abusive relationship, you may not be allowed to spend time with family, friends, and others in your social network. “One of the signs that’s really important in relationships where there is intimate partner violence is that the partner that is being abused is slowly being isolated from family, friends, and social networks,” Maholmes says. “Those social networks are protective factors.”

Social ties protect.

Studies have shown that certain factors seem to protect people from forming unhealthy relationships over their lifetime. The protection starts early in life. NIH-supported research has shown that the quality of an infant’s emotional bond with a parent can have long-lasting positive or negative effects on the ability to develop healthy relationships.

“The early bond has implications that go well beyond the first years of life,” says Dr. Grazyna Kochanska, an NIH-funded family relationships researcher at the University of Iowa. The goal of Kochanska’s research projects is to understand the long-term effects of that early bond and to help children develop along positive pathways and avoid paths toward antisocial behaviors.²

A family that functions well is central to a child’s development. Parents can help children learn how to listen, set appropriate boundaries, and resolve conflicts. Parents teach children by example how to consider other people’s feelings and act in ways to benefit others.

Secure emotional bonds help children and teens develop trust and self-esteem. They can then venture out of the family to form other social connections, like healthy friendships. In turn, healthy friendships reduce the risk of a child becoming emotionally distressed or engaging in antisocial behaviors.

On the other hand, having an unhealthy relationship in the family, including neglect and abuse, puts a child at risk for future unhealthy relationships.

“One caring adult can make a huge difference in the life of kids whose family structures may not be ideal or whose early life is characterized by abuse and neglect,” says Dr. Jennie Noll of the Center for Healthy Children at Pennsylvania State University. “That caring adult could be an older sibling, or a parent, or someone else in the family, a teacher—the kind of people who have a large influence in communicating to the child that they matter and that they’re safe, and that they have a place to go when they are needing extra support.”^{3,4}

Healthy friendships and activities outside of the home or classroom can play protective roles during childhood, too. In fact, everyone in a community can help support the development of healthy connections. Adults can serve as good role models for children, whether the children are their own or those they choose to mentor.

Helping and Getting Help

At any age, your relationships matter. Having healthy relationships with others starts with liking yourself. Learn what makes you happy. Treat yourself well. Know that you deserve to be treated well by others.

Having an unhealthy or abusive relationship can really hurt. The connection may be good some of the time. You may love and need the person who hurts you. After being abused, you may feel you don’t deserve to be in a healthy, loving relationship.

With help, you can work on your relationship. Sometimes in an abusive relationship, you may be advised to get out. Either way, others can help.

If you or a friend needs help with an unhealthy relationship, contact the National Domestic Violence Hotline at <https://www.thehotline.org/> or 1-800-799-SAFE. If you know a child who may need help, find resources at the Child Welfare Information Gateway at <https://www.childwelfare.gov/>.



Wise Choices: How to Help Someone in an Unhealthy Relationship

- Let them know that you're worried about them.
- Listen without judging or blaming.
- Tell them that it's not their fault.
- Offer to go with them to talk to someone who can help.
- Visit <https://www.thehotline.org/> for more tips on how to help.

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Source: Wein, H. (Ed.). (2018, April). *Building social bonds*. NIH News in Health. U.S. National Institutes of Health (NIH). Retrieved November 22, 2018, from <https://newsinhealth.nih.gov/>

Losing the Holiday Blues

The holiday season can be a time of joy, happiness, and family get-togethers. But for some, it is a time of loneliness and anxiety about the future.

Why do I have the holiday blues?

Many things can cause the holiday blues. It could be stress, fatigue, unrealistic expectations, money problems, or being unable to be with one's family and friends. For many, the holidays bring back old memories of friends and loved ones who are no longer present. The demands of shopping and family reunions can also lead to feelings of tension.

Some people develop stress symptoms such as headaches, excessive drinking, overeating, and problems sleeping. There is also the postholiday let down after January 1st. This is common after such intense activity for so many weeks. It may also result from disappointments during the holidays, added to the excess fatigue and stress.

Here's one way to see if you are depressed.

You may be wondering if you have symptoms of depression. One way of determining that is to take a brief screening online or with your doctor. Only you will see the results of an online screening. You can then choose to print a copy of the results for your own records or to give to your physician or a mental health professional. If you choose to do a screening with your physician, he or she can assist you in determining a treatment plan.

Source: U.S. Department of Veterans Affairs. (n.d.). *Losing the holiday blues*. Retrieved April 7, 2017, from <https://www.va.gov/>

Ten Holiday Tips

Each year, December brings a month filled with holidays and celebrations complete with a variety of gift giving traditions. Check out this list of holiday tips to keep you and your family safe and healthy this holiday season.

- 1. Buy safe toys.** If you plan to buy toys for the kids in your life, choose age-appropriate toys and look for labels with safety advice. For young children, avoid toys with small parts, sharp edges, and electric toys that can heat up. Always purchase safety gear in addition to sports-related gifts or ride-on toys, such as bicycles or skateboards.
- 2. Celebrate on a budget.** The holidays can be expensive, but you don't have to break the bank to celebrate. Take a few minutes to decide how much you can afford to spend on gifts, travel, parties, decorations, and other holiday expenses. Once you've created a spending plan, keep track of your purchases. Shopping online can help you stick to a budget, as you'll avoid the temptation of store displays and may be able to use coupons and promotion codes. Before you buy, look for free shipping offers, check ordering deadlines to ensure that your gifts will arrive on time, and read the return policy.
- 3. Give the gift of service.** Sometimes the greatest gift you can give to others is service. Reading to a child just 3 hours a week significantly improves his or her reading skills, or if you help out at a local soup kitchen or food bank, you are directly providing meals to hungry individuals.
- 4. Find seasonal employment.** Even in a tough economy, businesses need extra help around the holidays. Seasonal employment can help supplement your income and potentially lead to a permanent position.
- 5. Get through the holiday blues.** The holidays aren't joyous for everyone. This time of year can bring stress and feelings of loneliness. Exercise, focusing on positive relationships, and doing things that you find rewarding can help with depression. Keep in mind that winter depression could be a sign of seasonal affective disorder (SAD), which is caused by the lack of sunlight. Treatment for SAD is much like treatment for other forms of depression, but may also involve light therapy.
- 6. Be safe and save money with LED lights.** Electricity bills can grow during the holidays if you decorate with strings of lights. Consider switching to LED (light-emitting diode) holiday lights to save energy and money. In addition to the energy and cost savings, LED lights are much cooler than incandescent bulbs, reducing the risk of fires. Every holiday season, fires claim lives and cost millions in damage. To prevent holiday fires in your home, use nonflammable decorations, do not overload electrical sockets, and avoid the use of lit candles. As you should do year-round, ensure that your smoke alarms are working. If you celebrate Christmas, be sure to regularly water Christmas trees.
- 7. Pay attention to food portions and physical activity.** The holidays are a wonderful time to celebrate with family and friends, but celebrations sometimes involve over-indulging in sweet treats and heavy foods. Even if you only gain only 1 or 2 pounds during the holidays, these gains can add up over the years. The holidays are probably not the ideal time to try to lose weight, but you can take steps to maintain your weight.
- 8. Pack for hassle-free air travel.** You can get through the airport security line faster by traveling with unwrapped gifts and following the "3-1-1 rule" when carrying on liquids. You may have favorite liquid food items (like cranberry sauce or special dips) that you want to share during the holidays, but it's best to put such items in your checked bag or ship them ahead of time. If you need last-minute information about what you can and can't bring through security, visit the TSA Web site at <http://www.tsa.gov/>.
- 9. Reduce holiday waste.** The holiday season includes many opportunities to reduce waste, recycle, and reuse items. Consider buying rechargeable batteries (and a charger) for electronic gifts to help reduce the amount of harmful materials thrown away. After the holidays, look for ways to recycle your tree instead of sending it to a landfill. If you plan to send greeting cards, consider purchasing ones that are made of recycled paper or sending electronic greetings.
- 10. Keep food safe.** Holiday buffets are convenient ways to entertain a crowd, but leaving food out for long periods of time can invite bacteria that cause food-borne illness. To keep your holiday foods safe, cook them thoroughly; use shallow containers; never leave them sitting out for more than two hours, and keep them at the appropriate temperature.

Source: USA.gov. (Updated 2014, September 3). 10 holiday tips. Retrieved September 8, 2016, from <http://www.usa.gov/>



THE EMPLOYEE ENHANCEMENT NEWSLETTER



HELPFUL RESOURCES FROM YOUR
EMPLOYEE ASSISTANCE PROGRAM

Nov.
19

November Online Seminar

*The Sandwich Generation:
Meeting the Challenges of
Multigenerational Caregiving*

Identify common family dynamics, gain insight on knowing when it's time for additional caregiving support resources, and explore self-care techniques.

Available on-demand starting
November 19th at
www.deeroakseap.com

About Your EAP

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Caregiving: Adjusting to Your New Role

For most people, change is not easy. This may be especially apparent in the changing roles experienced by caregivers and those for whom they provide care. The role of caregiver can bring with it a variety of tasks and responsibilities that require both you and your aging family member to make adjustments. You may be a full- or part-time caregiver providing hands-on care, a long-distance caregiver, or one who is watching over the care of a loved one in a nursing home or assisted living facility. The caregiver or care-receiver relationship will continue to change as your loved one's care needs increase and more demands are placed on you.

Your aging family member is also adjusting to many changes. The loss of freedom, the transition from an active life to one of confinement, and the relinquishment of decision making power can lead to feelings of worthlessness, anger, and sadness. Aging persons are forced to accept help as their abilities begin to decline. Becoming dependent on others can be a frustrating.

The new roles you and your family member will be taking on will likely offer a new set of challenges and a variety of emotions. From the caregiver perspective, more will be expected from you and that can cause stress, guilt, depression, anger, and resentment. Your loved one may offer some resistance and may be feeling personal shame, worthlessness, and resentment toward you as the caregiver.

Don't despair! Caregiving can also bring with it feelings of accomplishment and the knowledge that you are helping your loved one. Care-receivers may feel gratitude toward their caregivers and are often relieved that they are no longer burdened with many of the chores required in daily living.

Most caregivers enter into the caregiving experience unprepared to deal with the feelings associated with these responsibilities. Watching the decline of your once active parent can be difficult. Perhaps you and your parent never had a good relationship, and now he or she must rely on you to provide daily assistance. There may also be competing demands between these new caregiving responsibilities and the needs of your own family and work.

Adjusting to Changes

- Keep a positive attitude.
- Get family members involved so responsibilities can be shared.
- Try to anticipate and prepare for changes that may be coming.
- Maintain open communication with the care-receiver and if possible, keep him or her involved in decision-making processes.
- Remember, your loved one is probably experiencing the same intense emotions as you are.
- Seek professional help from your Employee Assistance Program (EAP), financial advisors, counselors, or an elder care specialist.
- Attend a support group and encourage your loved one to do the same.
- Make yourself knowledgeable about the aging process and any disease-related information.
- Concentrate on the strengths of the care-receiver and help him or her remain as independent as possible.

Source: Workplace Options. (Reviewed 2019). Caregiving: Adjusting to your new role. Raleigh, NC: Author.

Being Happy

It's great to feel good! Did you know there are lots of ways you can help yourself feel happy? Check out some tips for feeling good about yourself and your life:

- **Get moving.** When you exercise, your body makes chemicals called endorphins that help you feel good.
- **Sleep tight.** Being tired can wreck your mood. In fact, studies show that people who don't sleep enough could be at higher risk for depression.
- **Eat right.** If your body isn't getting the fuel it needs, you can feel sluggish or grouchy. Read all about nutrition to ensure you get all the right vitamins and minerals.
- **Build positive relationships.** Connecting with people who care about you can really boost your mood. It is important to make friends and create healthy relationships.
- **Help others.** Helping other people can give you a sense of purpose and pride. It's great to do good in the world! Connect to your community, and find ways to volunteer.
- **Stay true to you.** You are someone special! Try ways to keep track of your best traits and to boost your self-esteem. Don't let anyone drag you down. How you feel about yourself affects how you feel about life overall.
- **Try something new.** Another way to feel good about yourself is to take on a new activity.

Source: U.S. Department of Health and Human Services, Office on Women's Health (OWH), *GirlsHealth*. (Updated 2015, February 11). *Your feelings: Being happy*. Retrieved July 31, 2019, from <https://www.girlshealth.gov>

Helpful Hints for Healthy Holiday Eating

It's that time of year again. Holiday parties and family gatherings can present a special challenge when it comes to eating healthily—especially for people who are trying to prevent or control diabetes. The key to a diabetes friendly gathering is having a variety of healthy food selections, and this doesn't mean that you'll have to completely sacrifice all of your favorites!

The National Diabetes Education Program (NDEP) has a few tips to help you stay healthy and enjoy the holidays:

- **Eat a healthy snack before leaving home.** This will reduce the risk of overeating at the party.
- **Go to the party with a plan.** Check out the buffet first, and then decide what and how much you will eat. The foods you select should fit into your meal plan.
- **Bring a dish.** Contribute your favorite healthy dish to the holiday buffet.
- **Savor every bite.** Eating slowly reduces your chances of eating too much.
- **Drink water.** Water is a healthy, no-calorie beverage (compared to 1 cup of eggnog that has 342 calories!).
- **Trim the fat from the meat.** Each tablespoon of fat you trim off contains 100 calories.
- **Be the life of the party.** Stay active by focusing on party activities instead of the buffet table.

If you're throwing the party, here are a few additional ways to be a healthy holiday host:

- **Offer a variety of low-fat, high-fiber foods.** There are lots of healthier options; consider fresh fruits and vegetables, nuts, grilled or broiled lean meats, fish, turkey, and chicken without the skin. Reduce the use of mayonnaise, oil, and butter. Increase fiber with whole-grain breads, peas, and beans.
- **Serve healthy alternatives to traditional holiday dishes.** Transform traditionally high-fat and high-calorie foods into low-fat, healthier versions. You can use nonfat or 1% milk instead of whole milk or cream. Try to bake or broil foods when possible instead of frying. Skip cream cheese and try low-fat cottage cheese or plain yogurt.
- **Be a support system for your family members and friends.** If you see them slipping, keep encouraging them to eat healthily during the holiday season, and throughout the year.

Source: National Diabetes Education Program. (Revised 2016, June 7 [Ed.]). *Helpful hints for healthy holiday eating* (B. Schuette, Ed.). Retrieved June 7, 2016, from http://www.ndep.nih.gov/media/Healthy_Holiday_Eating.pdf



Healthy Winter Travel

Whether traveling to warmer weather or a snow-filled adventure, make sure the flu is not your travel companion. Get your flu vaccine before you go to reduce your risk of catching and spreading the flu.

Wherever you may be going this winter, protecting yourself and others from the flu is important. Here are some useful tips for staying healthy during the winter months.

Before Your Trip

Get vaccinated. Vaccines are the most important tool we have for preventing the flu. If you have not gotten your vaccine already, it's important to get it before you travel. Flu vaccine is available in many places, including doctors' offices, health departments, and pharmacies. Getting vaccinated now is a great way to protect yourself against the flu.

Are you traveling outside of the United States this winter?

- Learn about health information for your destination.
- Before you travel, see a doctor familiar with travel medicine to get any vaccines, medicines, and information you need to stay healthy.
- Talk to your doctor if you are at high risk for flu complications. Depending on your situation, your doctor may advise you to take antiviral medications with you when you travel, especially if appropriate medical care is not available at your destination.
- Know what to do if you become sick or injured on your trip.
- Are you visiting an area where there is a risk of malaria? If so, then seek medical care right away if you have a fever. The first symptoms of malaria usually include fever and chills, similar to the symptoms of the flu. However, if malaria is left untreated, the disease can quickly become serious and even life threatening.

Prepare a travel health kit. Remember that prevention can be travel-sized! Include items in your kit that might be helpful if you get sick, such as tissues, pain or fever medicine, soap, and an alcohol-based hand rub to use in case soap and water are not available.

Travel only when you feel well. Watch out for symptoms of flu before your trip. If you think you have the flu or otherwise feel ill, delay your travel plans until your fever has been gone for at least 24 hours, without the use of fever-reducing medicines. Even if it means missing out on your plans, staying away from others when you're sick can help protect everyone's health. If you have worrisome signs or symptoms, seek medical care.

During Your Trip

Take these everyday steps to protect your health and the health of others:

- Remember to travel only when you feel well.
- Cover your coughs or sneezes with a tissue. No tissue? Then cough or sneeze into your sleeve, not your hands.
- Wash your hands often with soap and water. If soap and water are not available, use an alcohol-based hand rub.
- Avoid touching your eyes, nose, and mouth.
- Avoid close contact with sick people.

Source: Centers for Disease Control and Prevention. (Updated 2011, December 19). Flu-free, healthy travel this winter. Retrieved September 8, 2016, from <http://www.cdc.gov/>



THE EMPLOYEE ENHANCEMENT NEWSLETTER



HELPFUL RESOURCES FROM YOUR
EMPLOYEE ASSISTANCE PROGRAM

Oct.
19

October Online Seminar

*Emotional Wellness: Building Better
Mental Health*

Gain coping strategies for dealing with adversity in a constructive way, and develop structured mechanisms for building better mental health.

Available on-demand starting
October 15th at
www.deeroakseap.com

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Be Good to Yourself: Tips for Adults

Many people feel stress in their daily lives. Stress can cause you to overeat, feel tired, and not want to do anything. Healthy eating and regular physical activity may help offset the effects of stress. Try some of these other ideas to help relieve stress and stay on track with improving your health:

- Get plenty of sleep.
- Practice deep breathing while relaxing your muscles one at a time.
- Take a break and go for a walk.
- Add short stretch breaks to your day.
- Try a new hobby or any activity that sparks your interest.
- Surround yourself with people whose company you enjoy.
- Eat breakfast every day. People who eat breakfast are less likely to overeat later in the day.
- Choose whole grains more often. Try whole-wheat breads and pastas, oatmeal, or brown rice.
- Select a mix of colorful vegetables each day. Vegetables of different colors provide different nutrients. Try collards, kale, spinach, squash, sweet potatoes, and tomatoes.
- Have low-fat, low-sugar snacks on hand at home, at work, or on the go to combat hunger and prevent overeating.
- At restaurants, eat only half your meal, and take the rest home.
- Visit museums, the zoo, or an aquarium. You and your family can walk for hours and not realize it.
- Take a walk after dinner instead of watching TV.

A balanced eating plan, regular physical activity, and stress relief can help you stay healthy for life.

Source: U.S. National Institutes of Health (NIH), National Institute of Diabetes and Digestive and Kidney Diseases (NIDDKD). (Updated 2018). Being good to yourself & Lifespan tip sheet for adults. In Health tips for adults. Retrieved March 27, 2018, from <https://www.niddk.nih.gov/>

Aging Successfully

Successful aging depends on many factors, some of which are within your control and some of which are not. As your knowledge of the aging process grows, so does your ability to slow its effects.



PHYSICAL CHANGES

Your muscular coordination and strength begin to decline as you age. However, even individuals in their 90s can benefit from exercise and strength training with weights. Biking, walking, and swimming can all improve balance, circulation, and overall fitness in people of all ages.

MENTAL CHANGES

Normal changes in the aging brain account for some decline in the speed with which you learn new information, but healthy elders continue to learn and process new information throughout life. Minor forgetfulness (forgetting a name or where you put the car keys) is common. Remember that stress can also have a negative effect on your ability to process information.

Since older brains contain more data, it is logical to assume that gaps sometimes occur in information retrieval. To assist the process, make a mental note of when and where you put down an item, establish a routine, and keep a calendar of important dates.

SIX STEPS TO HELP YOU STAY FIT AND HEALTHY

Stay active. With your doctor's help, establish an exercise routine.

Do activities that stimulate the mind. Volunteer, travel, read, learn a new language, study an instrument, do puzzles, play games, or sing songs.

Eat a well-balanced diet. Good nutrition is a key factor for good health.

Be social. Spend time with family and friends, join peer groups, or sign up for a class.

Have a positive mental outlook. A positive outlook will support a good attitude.

Maintain a strong support system. Keeping a formal and informal support system will help you be prepared for whatever situations you may face.

Source: Workplace Options. (Reviewed 2017). Aging successfully. Raleigh, NC: Author.

Investing 101

Every day, more people are investing their money. Some make millions, but many lose their life savings by making bad decisions. In today's volatile market, stock trading is especially risky.

Terms to Know

Certificate of Deposit—A low-risk investment you make at a bank for a fixed period of time. Interest is much higher than a passbook savings account, but you will be penalized if you withdraw your money before the term of the deposit is completed.

Stock—A share of ownership in a corporation.

Dividend—A share of a company's profits paid to those who hold stock in that company.

Bond—A loan made by an investor to the government or to a corporation, which is paid back with interest at a fixed time. Bonds are generally lower risk investments than stocks.

Mutual funds—A portfolio of stocks, bonds, cash, and other investments. These investments are bought and sold by a professional manager, so the risk is generally lower than that of an individual stock. In addition, mutual funds are categorized according to how risky they are and how quickly they grow.

Broker—A professional who buys and sells stocks for you.

Commission—The amount of money you pay to a broker to carry out a transaction.

Day-trading—The risky and difficult practice of buying and selling stock constantly on the basis of small, short-term gains and losses.

Here are some suggestions from the Investing Online Resource Center on how to be a smart consumer:

- **Start small.** There is no sense in throwing all your money in one stock early in life. Rather than looking for fast money, try to make small gains. When you get a little more experience, move up to higher profile stocks or mutual funds.
- **Diversify.** That is, spread your money out. Try not to put all your money in one market. If, for example, the technology sector takes big losses, you will be protected by having some money in another sector, such as retail or manufacturing.
- **Don't bail out on mutual funds.** Most mutual funds are supposed to generate growth over time and thus are geared toward long-term investors, not day traders.
- **Information is power.** You can never have too much information about a company that you are interested in. If you invest in a company but don't know what they're doing, you could lose a major part of your investment. Some Internet sites and online brokers have research available for you; you can also check out the company's Web site.
- **Don't forget about commissions.** The fees that you pay to your broker can eat up a significant portion of your returns.

Source: Washington State Attorney General's Office, *Teen Consumer Scrapbook*. (n.d.). *Investing 101*. Retrieved November 30, 2016, from <http://www.atg.wa.gov>



THE EMPLOYEE ENHANCEMENT NEWSLETTER



HELPFUL RESOURCES FROM YOUR
EMPLOYEE ASSISTANCE PROGRAM

Sept
19

September Online Seminar

*Maximizing Your Day: Effective
Time Management*

Better understand basic time management principles and what characteristics make effective time managers.

Available on-demand starting
September 17th at
www.deeroakseap.com

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Time: Do First Things First

Finding the time to do the things you need and want to do is often a big challenge. Effective time management means deciding what you want out of life and moving toward your goals. Long-term goals are based on the people, activities, and things that give meaning to your life. Short-term goals help you to measure your progress toward long-term goals. Priorities provide a ranking of the activities that help you to achieve your goals. You may think of goals in several different categories, such as goals dealing with physical, mental, emotional, and spiritual health; or financial, job, education, family relationship, and social goals.

Examples of Goal Setting

Mental—Develop an optimistic attitude.

Physical—Eat balanced meals each day.

Spiritual—Grow in courage, kindness, and unselfishness.

Family—Make home life happy and enjoyable.

Job—Improve skills and accuracy.

Financial—Start a savings account.

Social—Get involved in community service activities.

Consider the goals of your family when you set individual goals. To be most successful, families need to agree on the goals to be achieved.

What is important to you?

People have many different goals. Goals are the specific things you want to do within a certain period of time. They should be challenging, but realistic. You may also need to think about the goals of family members and others so you can fit them all together. You need to set priorities, because you cannot do everything at the same time. Having clear priorities helps you do “first things first,” instead of spending time on less important things and then wishing you had done things differently.

Busy parents and people facing change in their lives often have an especially difficult time managing the actions that help them achieve their goals. If you are feeling overwhelmed by everything you feel you need to do, it is often helpful to stop and think about what is really important.

Think about your goals in terms of balancing your life—making time for family, friends, work, community, and yourself. Focus on what you think is important, coordinate this with your family’s goals, and identify actions that will help you reach your goals. These should be your highest priorities. If you are new at management, it may help to work on one goal and set of priorities at first. Ask yourself, “What really needs to be done?”

Set your priorities carefully.

You can set your priorities in two ways:

According to Urgency—Some things must be done immediately. If you wait too long, it may be too late to do some of these tasks. Examples of urgent tasks are calling the doctor when you or family members are sick, or filling out your income tax forms when the calendar says April 14. Helping your children find their shoes and homework in the morning may also seem to fit in this category. Try to gradually reduce the number of urgent, crisis-response actions.

According to Importance—Some tasks must be done before others, while some can wait until a better time comes along. Important tasks could be such things as replacing a tire that has no tread left, taking medicine that the doctor ordered, or planning your budget and grocery list before going shopping. For long-term, important projects, try to do one part at a time.

After you have worked on goals and priorities, think about making a plan for using your time. Make a list of everything you might do. Then make a to-do list, with tasks ranked in order of importance. This serves as a guide for your daily activities.

Remember that urgent matters are usually easy to see. They are right in front of you and are hard to ignore. Frequently they are pleasant, exciting, or fun to do. They are popular with others—you feel good when you have done them. All too often, however, these things to do are not very important, and they do not help you move toward your long-term goals. Think carefully when planning your time use. Don't waste your time on unimportant things—even when they seem urgent.

Importance has to do with results. Some examples of important matters that are not urgent might be relationship building, personal care and recreation, problem prevention, recognizing new opportunities, and doing educational activities. Take some time on a regular basis to plan ways to work on important things.

Source: Walker, D., Mark, E., & Kiss, E. (Ed.). (Updated 2016, February). Time: Do first things first (pp. 26–27). In Essential living skills: Time management skills (Pub. No. S-134F). Manhattan, KS: Kansas State University Agricultural Experiment Station and Cooperative Extension Service. Retrieved October 5, 2017, from <https://www.bookstore.ksre.ksu.edu>

Eight Back-to-School Tips for Parents

Whether your child is attending school for the first time or this is your teenager's senior year, the end of summer marks the start of a new school year. These tips can help guide you as you get your family ready for the upcoming academic year.

Stress—Is your child transitioning from one school to another? Navigating new people, changing bodies, and homeroom locations can cause anxiety. One suggestion for reducing the stress is to help your child with time management skills to get homework done. It may ease one worry for both of you.

Mobile devices—Teenagers can't get enough of their phones when it comes to communicating with their friends. Help your teen learn online safety tips and how to recognize online stalkers.

Bullying—Parents play a vital role in helping their children deal with bullying. Learn the warning signs and ways to address the situation at school or online.

Safety—Riding the bus for the first time or walking to school is a big step for some children. Communicate with your children about safety rules on the bus. Another safety concern is teenagers driving to school for the first time. Consider setting ground rules for your new driver, such as no texting while driving and wearing seat belts even for passengers.

Healthy eating—For some girls, moving from "tween" to "teen" may add pressure on appearances. Learn the signs of possible eating disorders among teenagers.

Sleep—Adults know sleep is critical for success, but children—especially teens—will fight you to stay awake during the school week, then want to sleep all weekend. Preschool-aged children need 11-12 hours of sleep; school-aged children need at least 10 hours a night; and teens need about 9-10 hours, according to the National Heart, Lung, and Blood Institute.

School emergencies—Check with your child's school administrator and learn what type of security plan and emergency alert system it uses. Make sure your information is up-to-date for getting messages.

Vaccines—Your state board of education or local school district may have a list of required shots before your child can attend school. To ease any concerns about getting vaccinated, talk to your child before going to the doctor's office.

Source: USA.gov. (2016, August 16). Back-to-school tips. Retrieved November 28, 2017, from <https://www.usa.gov/>



Long-Distance Caregiving

Getting Started

What does a long-distance caregiver do? How many other people are trying to help out from a distance?

If you live an hour or more away from a person who needs care, you can think of yourself as a long-distance caregiver. This kind of care can take many forms—from helping with finances or money management to arranging for in-home care; from providing respite care for a primary caregiver to creating a plan in case of emergencies. Many long-distance caregivers act as information coordinators, helping aging parents understand the confusing maze of new needs, including home health aides, insurance benefits and claims, and durable medical equipment.

Caregiving, no matter where the caregiver lives, is often long lasting and ever expanding. For the long-distance caregiver, what may start out as an occasional social phone call to share family news can eventually turn into regular phone calls about managing household bills, getting medical information, and arranging for grocery deliveries. What begins as a monthly trip to check on Mom may become a larger project to move her to a new home or nursing facility closer to where you live.

If you are a long-distance caregiver, you are definitely not alone. There may be as many as 7 million people in your same situation in the United States, according to the National Institute on Aging. In the past, caregivers have primarily been working women in midlife with other family responsibilities. That's changing. More and more men are getting involved; in fact, surveys show that men now represent almost 40% of caregivers. Anyone, anywhere can be a long-distance caregiver. Gender, income, age, social status, or employment should not prevent you from taking on at least some caregiving responsibilities and possibly feeling some of the satisfaction.

How will I know if help is needed? Uncle Simon sounds fine on the phone. How can I know that he really is?

Sometimes, your relative will ask for help. Or, the sudden start of a severe illness will make it clear that assistance is needed. But when you live far away, some detective work might be in order to uncover possible signs that support or help is needed.

A phone call is not always the best way to tell whether an older person needs help handling daily activities. Uncle Simon might not want to worry his nephew, Brad, who lives a few hours away, or he might not want to admit that he's often too tired to cook an entire meal. But how can Brad know this? If he calls at dinner and asks, "What's cooking?" Brad might get a sense that dinner is a bowl of cereal. If so, he might want to talk with his uncle and offer some help. With Simon's OK, Brad might contact people who see his uncle regularly—neighbors, friends, doctors, or local relatives, for example—and ask them to call Brad if they have concerns about Simon. Brad might also ask if he could check in with them periodically. When Brad spends a weekend with his uncle, he should look around for possible trouble areas; it's easier to disguise problems during a short phone call than during a longer visit.

Brad can make the most of his visit if he takes some time in advance to develop a list of possible problem areas he wants to check out while visiting his uncle. That's a good idea for anyone in this type of situation. Of course, it may not be possible to do everything in one trip, but make sure that any potentially dangerous situations are taken care of as soon as possible. If you can't correct everything on your list, see if you can arrange for someone else to finish up.

In addition to safety issues and the overall condition of the house, try to determine the older person's mood and general health status. Sometimes people confuse depression in older people with normal aging. A depressed older person might brighten up for a phone call or short visit, but it's harder to hide serious mood problems during an extended visit.

What can I really do from far away? My sister lives pretty close to our parents and has gradually been doing more and more for them. I'm halfway across the country. I'd like to help them and my sister, but I don't feel comfortable just jumping in.

Many long-distance caregivers provide emotional support and occasional respite to a primary caregiver. Staying in contact with your parents by phone or e-mail might also take some pressure off your sister. Long-distance caregivers can play a part in arranging for professional caregivers, hiring home health and nursing aides, or locating care in an assisted living facility or nursing home (also known as a skilled nursing facility). Some long-distance caregivers find they can be helpful by handling things online—for example, researching health problems or medicines, paying bills, or keeping family and friends updated. Some long-distance caregivers help a parent pay for care, while others step in to manage finances.

Caregiving is not easy for anyone, not for the caregiver and not for the care recipient. There are sacrifices and adjustments for everyone. When you don't live where the care is needed, it may be especially hard to feel that what you are doing is enough and that what you are doing is important. It often is.

How can my family decide who does what? My brother lives closest to our grandmother, but he's uncomfortable coordinating her medical care.

This is a question that many families have to work out. You could start by setting up a family meeting and, if your grandmother is capable, including her in the discussion. This is best done when there is not an emergency. A calm conversation about what kind of care is needed in the present and might be called for in the future can avoid a lot of confusion. Ask your grandmother what she wants. Use her wishes as the basis for a plan. Decide who will be responsible for which tasks. Many families find the best first step is to name a primary caregiver, even if one is not needed immediately. That way the primary caregiver can step in if there is a crisis.

Think about your schedules and how to adapt them to give respite to a primary caregiver or to coordinate holiday and vacation times. One family found that it worked to have the long-distance caregiver come to town while the primary caregiver was on a family vacation. Many families report that offering appreciation, reassurance, and positive feedback to the primary caregiver is an important but sometimes forgotten contribution.

What is a geriatric care manager, and how can I find one? A friend of mine thought that having a professional "on the scene" to help my dad would take some of the pressure off me.

Professional geriatric care managers are usually licensed nurses or social workers who specialize in geriatrics. Some families hire a geriatric care manager to evaluate and assess a parent's needs and to coordinate care through community resources. The cost of an initial evaluation varies and may be expensive, but depending on your family circumstances, geriatric care managers might offer a useful service. They are a sort of professional relative to help you and your family identify needs and how to meet them. These professionals can also help by leading family discussions about sensitive subjects. For example, Alice's father might be more willing to take advice from someone outside the family.

The National Association of Professional Geriatric Care Managers, www.caremanager.org, can help you find a care manager near your family member's community. In some cases, support groups for diseases related to aging may be able to recommend geriatric care managers who have assisted other families.

Source: National Institutes of Health, National Institute on Aging. (Updated 2014, March 24). So far away: Twenty questions and answers about long-distance caregiving. Retrieved November 21, 2014, from <http://www.nia.nih.gov/>.



THE EMPLOYEE ENHANCEMENT NEWSLETTER



HELPFUL RESOURCES FROM YOUR
EMPLOYEE ASSISTANCE PROGRAM

Aug.
19

August Online Seminar

Effective Budgeting

Develop better skills for tracking spending, reducing debt, and developing a personal plan for financial success.

Available on-demand starting August 20th at www.deeroakseap.com

About Your EAP

Life Can Be Hectic. The EAP Can Help You Find Your Balance.

Deer Oaks, your EAP, is always available to you and your household members. If you are struggling with children, finances, or just want some practical advice on health or the mind-body connection, contact Deer Oaks by calling the Helpline. Counselors are available 24/7 to provide you with immediate care.

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Budgeting Basics

Money is a part of life every day. What you wear, what you eat, where you live, and the fun things you do are only a few of the money related decisions you make.

For some people, having a million dollars wouldn't be enough to satisfy their wants. Millions of other people manage to pay their bills, save for the future, and enjoy life while still living within their income. Managing money takes time and effort.

The way you spend or save money today will help determine what you have and whether you can pay your bills in 6 months, a year, or many years from now. For example, if you spend your money as fast as it comes in, you may find yourself in debt when unplanned expenses occur.

Do you have control over how you spend money? Can you live within your income—meeting expenses and putting some money into savings?

Budgeting is a way to get the most out of your dollars. It is not just about saving money, being a tightwad, or doing without. Budgeting is about deciding where your money will go and making a spending and savings plan.

Money Management Skills

No one is born with natural money management skills. You may have learned some money management skills from your family, but you may want to manage your money differently than your parents managed theirs. You also may have learned some of these skills at school or through life experiences. Developing good money management skills takes time, practice, and patience.

Budgeting

If you run out of money before all the expenses are paid, you are not alone. While people work hard to earn an income, they often do not work at planning how that income will be spent. There are steps you can take to make a budget work for you. The basic steps in successful budgeting include

- Track how your money is spent for 1 month.
- List all income for the month.
- Compare expenses to income.
- Determine what changes need to be made.
- Make a spending and savings plan.
- Try to follow the spending and savings plan, adjusting it as necessary.
- As money is spent, record all expenses on an expense work sheet.

Budgeting Basics: Getting Started

1. Get organized.

Get your bills and financial records together. Have a designated box, basket, or file where bills are placed when they arrive. Open the bill and mark on the outside of the envelope the date the bill should be paid. If you are going to mail the payment (rather than pay it in person), the date noted should be 4 or 5 days before the due date (to allow the payment to arrive before the due date and avoid a late fee).

After paying a bill, mark it "paid" and put it in a large envelope, box, or file marked "paid bills." Keep receipts for cash payment of bills in the same place.

2. Track spending.

Keep a folded sheet of paper or small notebook with you at all times to track all of the money you spend for 1 month.

3. Record spending.

Record your spending on a budget expense work sheet, adding categories if necessary to fit your spending pattern.

4. Record all income on the income work sheet.

5. Compare expenses to income.

- If your expenses are more than your income, look for what you can cut.
- Determine what expenses are absolutely necessary, such as housing, utilities, and food.
- Decide which other expenses can be cut to meet the necessary expenses.
- Look for ways you can increase your income.

6. Make a budget (spending and savings plan) for next month.

- Fill in planned expenses and expected income on a budget sheet.
- As it is received, record income on an income sheet and monthly calendar.
- As bills arrive, list them on the monthly calendar on the date they should be paid. Also record other monthly expenses if no bill is received (such as rent).
- Plan what bills and expenses will be paid out of each paycheck or other source(s) of income, as well as how much of the income must be saved to pay expenses later in the month.

7. At the end of the month, subtract expenses from income and determine if you have stayed within your budget.

8. Review expenses and income to determine what needs to be changed.

Do you need to cut some expenses or increase income?

Don't be discouraged. The first few months that you try to follow your budget will be a learning experience. You may need to make changes in your budget. Remember, a budget is a guideline for spending and saving money. It helps you identify where your money goes and helps you plan how to use your money to get the things you need and want.

Source: Odle, M.L. (Revised 2006, April). Budgeting basics. In Basic money management (Pub. No. S-134g, pp. 25-27). Retrieved October 20, 2016, from the Kansas State University Agricultural Experiment Station and Cooperative Extension Service Web site: <http://www.ksre.ksu.edu>

Forgiveness: The Positive Effects

What is forgiveness?

Forgiveness is the process of letting go of hurt, resentment, sadness, anger, hate, a desire for retaliation, and a whole host of negative feelings that are associated with hurtful behavior that has been directed at you, someone you care about, or humanity as a whole. Forgiveness is releasing the burden of past pain. The key point to remember about forgiveness is that it is something you do for yourself and for your own wellbeing.

What Forgiveness Is Not

Forgiveness is not forgetting or denial of wrong action. As a matter of fact, the first step in forgiveness is to acknowledge the fact that you or someone you care about has been hurt by another person.

- Forgiveness is not rationalizing or excusing misbehavior.
- Forgiveness does not give permission for future misbehavior.
- Forgiveness does not require that you continue to be involved with the person who hurt you. You can forgive and still understand that the pain of the other person may be so great that it will continue to leak onto those in the vicinity in the form of hurtful behavior. Self-protection or keeping a distance may be required.

The Value of Forgiveness

Nelson Mandela said, "Hating someone is drinking poison and expecting the other person to die from it." This quote introduces you to the importance of forgiveness in living a resilient and happy life. Forgiveness keeps you from poisoning yourself with anger, hate, and resentment. There is substantial scientific research supporting the positive health effects of forgiveness. The process of forgiveness has been shown to result in reduced blood pressure and heart rate, lower anxiety, and a reduction in depression.

Beliefs Interfering With Forgiveness

Which of these statements describe your beliefs about forgiving someone who has hurt you?

- The hurt was so great, how can I possibly forgive?
- There are some things that can never be forgiven.
- She doesn't deserve to be forgiven.
- Why should I forgive? What he did was wrong.
- She has to pay for what she did.
- He'll suffer if I withhold forgiveness.
- If I don't retaliate, she'll (I'll) think I'm weak.
- Continuing to judge him makes me feel like I'm a better person than he is.
- Why should I show compassion for her? She certainly didn't care about how I felt.

The Key to Forgiveness: Compassion

Philo of Alexandria said, "Be kind, for everyone you meet is fighting a great battle." This quote provides you with the key to forgiveness, which is compassion. Forgiveness is possible when you understand that when a person behaves badly, that behavior is the person's own suffering leaking into the world, onto you, and onto other people in the form of negative behavior. When people behave badly toward you, you can be certain that the behavior is not about you, but a reflection of their overall approach to life and the degree of their pain and unhappiness, no matter what they would like you to believe about their behavior.

Forgiveness takes effort.

Mignon McLaughlin said, “What we forgive too freely doesn’t stay forgiven.” You must start slowly. Don’t make a list of all of the hurt, anger, and resentment you carry that is currently poisoning you. The most difficult step in practicing forgiveness is learning to see the pain behind another’s misbehavior. This takes practice, as with any effort at developing new skills and habits. You will want to start slowly. The first step in learning forgiveness is to start with the practice of compassion, which, as said above, is the key to forgiveness. Part of compassion is to learn to see that everyone is swimming in the same soup.

Practice forgiveness.

Philo of Alexandria said that “everyone we meet is fighting a great battle.” That means that you will have ample opportunity to practice forgiveness: There is lots of pain leaking into the world, whether it be in the form of rudeness or thoughtlessness, or in the form of more significant misbehavior such as abuse and violence.

Here are some tips to begin practicing forgiveness:

- Identify feelings you have toward other people that are poisoning you with hatred, resentment, hurt, and the rest of the negative emotions that keep you stuck in the past and from which you need to heal. Forgiveness is about creating a new future free of this pain.
- Pick one person and identify the hurtful behavior you’d like to forgive. Start small, with a minor misbehavior that you’d like to stop carrying around with you.
- Remind yourself that other people’s hurtful behavior is their pain (their “great battle”) in disguise. If you can, try to understand what that pain is.
- Determine whether the goal is simply forgiveness, or forgiveness and reconciliation (restoring the relationship). Remember that reconciliation requires more than forgiveness. It requires three things of the other person. Consider reconciliation to be your goal only if the following are true:
 1. The individual acknowledges the misbehavior and apologizes. It’s important to understand that an apology is not about past behavior; it’s really a promise about future behavior. It’s a promise not to do it again. Repeated apologies about the same behavior are nothing more than broken promises and don’t need to be taken seriously.
 2. The individual asks for forgiveness.
 3. The individual does not repeat the behavior.

Source: Defense Centers of Excellence, National Center for Telehealth & Technology, Afterdeployment. (2010).

Forgiveness. Retrieved January 12, 2018, from <http://afterdeployment.dcoe.mil/>

Learn to Disconnect

Sage advice when it comes to technology, screen time and multitasking. Continuously being connected without a break can cause anxiety and may inhibit deep thought.

A study from the University of Michigan found that multitasking heavily can fatigue the brain, which causes it to lose the ability to focus. Your brain needs a rest from the multitasking.¹ Some recent imaging studies have found that major cross sections of the brain become surprisingly active during downtime.² Just as plugging in and logging on is a habit, so should be taking a break from it. If you are not accustomed to breaking the plugged-in habit, it may take some diligent practice and rewiring on your part. Here are some suggestions for making the break.

- Challenge yourself to the 20-20-20 rule. After 20 minutes of computer use, look at something 20 feet away for 20 seconds.³
- Say no to multitasking, and allow yourself to do one thing at a time. Read a magazine, talk on the phone, walk to a co-worker's cube to ask a question instead of instant messaging or emailing.
- Change your environment by going on vacation and making it technology free. It may result in a level of relaxation and free-flowing ideas that you never imagined possible.²
- Be a part of nature. Go where mobile phones don't work, where there is no Internet or where it is forbidden. For example, visit the ocean or a cave in the mountains, or take a class.
- Start slowly. Create time each day, say 30 to 60 minutes, for no interruptions. For example, turn off technology an hour before bed or right before working out; try driving to work with no radio and no mobile phone.
- Include the whole family. Limit children's time on technology. Declare a TV Turnoff Week, with small prizes for contestants at the end of each day and the week.
- Practice mapping a destination, instead of using the GPS.
- Go for a walk or jog without headphones; engage another person to go with you.
- Turn off notifications so you are not tempted to plug in.⁴
- Set aside time for social networking.⁴
- Move apps away from your home screen to avoid constant interruptions.⁴

Feel the freedom of single tasking. This means being comfortable working on one thing at a time, which helps sharpen focus and produce a higher quality, uninterrupted output. Balance is the key. While it is vitally important to be plugged in sometimes, it is equally important to recognize that there is a world beyond the screens surrounding you.

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July
19

July Online Seminar

Making a Life While Making a Living: Work-Life Balance

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Get Back to the Basics to Find Balance in Life

These are exciting times. Consider how different life is now than it was in the past. Until the industrial revolution in the 1800s, life was structured by the rhythms of day and night and the changing seasons. Excitement, stimulation, and change were all dangerous, to be avoided. Then imbalance was a sign of danger.

Now contrast this with modern life. All of the wondrous inventions—electricity, the automobile, the airplane, the telephone, the internet—have stripped away the natural, external limits, boundaries, and structure that had dictated life in the past. Nowadays, you can do anything, anywhere, with anyone at any time. Life is filled with possibilities.

But this exciting, limitless life can leave you out of balance. Without the soothing structure that guided mankind over the ages, you can become driven by instinctive mental energy. When your nervous system senses that your life is out of balance, it cries out in alarm, as it was programmed to do by millions of years of evolution. You feel more and more stressed, uneasy, and worried.

The answer to this problem is creating a framework to achieve balance in your life. Think of these seven rules of balance as operating rules for your brain—a guide to a healthy pattern of living.

1. Balance your time alone and time spent with people.

Too much of our contact with other people is superficial and virtual—through television, the internet, over cell phones, on crowded city streets, in shopping malls. Even though you may come into contact with dozens of people every day, in reality, you may be alone. Living without the calming structure of a relationship with a person you know and care about leads to depression, loneliness, and frustration.

Balance the overstimulated loneliness of modern life by maintaining at least five close, supportive relationships. Use your natural style to build relationships. If you like music, use it to find people. If you're an athlete, build relationships through sports and activities. If you're an avid reader, build close relationships through a book club. The antidote to today's superficial contact with people is to take time to build relationships based on who you are, and your unique interests and abilities.

2. Balance movement and rest.

If you spend your day sitting— in a car, at a desk, in front of a computer, sitting on a couch watching TV or talking on the phone—you can't feel rested and relaxed. Instead, you'll feel a gradually rising sense of tension and restlessness. You need healthy movement to truly relax.

The human body was designed to move. The purpose of resting is to let one gather strength and energy to move again. If you think of the lives of our prehistoric ancestors, it makes sense: You either moved—to find food, water and shelter, or to escape danger—or you died. In prehistoric times, movement was life.

A regular program of movement—walking, working out at a gym, yoga, dance, tennis, gardening, and so forth—will dissolve the restless tension that comes from a mentally stimulated but physically inactive state.

3. Balance living in the moment with thinking about the past.

The time-saving tools available to us—automobiles, mobile phones, the internet—are seductively efficient. They can draw you into a moment-to-moment, overstimulated, and overwhelmed kind of existence. Before you know it, you can lose focus.

Keep your balance by staying focused on who you are—what you've been good at and why you chose to do what you do. Are you doing things in ways that make sense for you? Are you sticking to your plans? Are you maximizing your skills and minimizing your risks and liabilities?

Get a sense of who you are. Then keep a reminder of your skills to orient you to the power of your own experience. Write down three to five activities that you're good at, that you rely on, and that help you to stay on track. Then, when the action starts to get fast and furious, review your skills to make sure you're doing what's right for you.

4. Balance your appetites with energetic abstinence, creative problem solving, and planning.

The natural human reaction to abundance is to consume. For prehistoric people, this was adaptive since times of abundance were rare. Appetites such as hunger, thirst, and sex were signals from the brain that it was time to plan and take actions to satisfy those appetites.

Now many people live in a world of abundance. There are few periods of abstinence between periods of consumption. One's intuition sometimes says that the right thing to do when feeling a strong appetite is to consume. But intuition is wrong in this case. Physiologically, when feeling the stimulation of an appetite, the right thing to do is to plan an activity, carry out the activity, and then to consume.

You maintain balance in the face of the abundance of modern life by using your mind to think, to plan, and to take action instead of to simply consume. The next time you're hungry, give it a try. Go outside and weed your garden instead of eating. Or visit a friend. Or simply take a walk around your neighborhood. Plan an activity and substitute it for eating or drinking when you know that your appetite is greater than your body's need. That's the path to balance.

5. Balance thinking and feeling.

Your brain works best through a dynamic balance of thinking and feeling. Feeling, or emotion, is the energy of the mind. It powers action, memory, and thought. When thinking is powered by feeling, your life has an elegant balance—it's meaningful and motivating and you know why you live the way you do.

Contrast this with the modern dilemma. Life has become mechanized, routine, and repetitive. Too little emotion and you can become flattened, demoralized, and apathetic. If you're feeling bothered and harassed by the inhumanity of it all, you can lose your patience.

Restore your balance by learning to soothe the inevitable frustrations of living in a mechanized world. Take baths, get massages, or sing in a choir. Anything that calms you will do. Then find out what matters to you. The key is to look back at times in your life when you felt powerful, positive emotions. Remember what you were doing, what mattered to you then, and try to recreate those feelings in your everyday life.



6. Balance sleep and waking hours.

Balancing sleep and wakefulness is critical. You need the right amount of sleep to refresh the energy and vitality of your body and mind.

It happened naturally in the past. Without electricity, people slept when it grew dark—in balance with the cycle of day and night, in cycle with the seasons. Now it is a 24/7 world and people are losing touch with the basic biologic need for sleep.

Balance sleep and wakefulness by finding out just how much sleep you need. Keep a chart to discover what amount of sleep feels best. Then get that amount of sleep. Train your sleep cycle by sticking to a regular time for waking, getting lots of bright sunlight in the morning, and planning your activities so that you're most stimulated early in the day and gradually calming yourself in the hours before sleep.

7. Balance belief and doubt.

Every day you're flooded with information, images, and ideas that demand your attention. In our electronic, media-driven culture, every moment of life is dissected, analyzed, and questioned. It becomes difficult to know what to do next. The result is worry.

Belief quiets this worried state of mind. Mankind has long used religious belief as an antidote to worry. Researchers have shown that belief in a positive outcome can help rid you of social anxiety, depression, and panic attacks. And research shows that those who have firm beliefs generally have healthier, happier, and more successful lives.

Balance the cynical worrying of modern life by following some practices that strengthen your ability to believe. Learn to talk positively to yourself and reflect on images of success. Pray if you are religious. Accept guidance. Learn to follow the wisdom of leaders. And follow reassuring ritual—whether it's going to church or reading stories to your children at bedtime. Ritual strengthens your belief by reminding you of the simple but powerful truths of life.

Follow the seven rules of balance and you'll find natural pathways within yourself to live a healthy and meaningful life. Apply these principles to truly enjoy the excitement, possibilities and passion of life.

Source: Sorgi, P. J. (Revised 2019). Get back to the basics to find balance in life (L. Zereski & B. Schuette, Eds.). Raleigh, NC: Workplace Options.

Get Past Your Exercise Roadblocks

You most likely will face roadblocks that keep you from meeting your physical activity goals. Think about what keeps you from being active, then try to come up with creative ways to address those roadblocks. Here are a few examples to help you get started.

Barrier	Solution
I don't have enough time.	Instead of doing one long workout session, build in three 10-minute bursts of activity during your day, such as a brisk walk. Even standing up instead of sitting at your desk has benefits.
I just don't like exercise.	Good news! You don't have to run a marathon or go to the gym all the time to benefit from being active. To make physical activity more fun, try something you enjoy doing, such as dancing to the radio or taking a yoga class with friends. Many people find they start to like exercise better the more they do it.
I'm worried about my health or getting hurt.	If you have a hard time being active because of your health, talk with a health care professional first. A certified fitness professional can also guide you on how to be active safely.
I feel self-conscious working out in front of others.	Start being active at home until you feel more confident. Be active with friends who will support and encourage you.

How can I stick with my physical activity plan?

Sticking with a plan to be physically active can be a challenge. Online tools such as meal trackers and the NIH Body Weight Planner (<https://www.niddk.nih.gov/health-information/weight-management/body-weight-planner>) can help. The NIH Body Weight Planner lets you make personalized calorie and physical activity plans to reach specific goals within a specific time period.

Devices you can wear, such as pedometers and fitness trackers, may help you count steps, calories, and minutes of physical activity. Trackers can help you set goals and monitor progress. You wear most of these devices on your wrist like a watch, or clipped to your clothing.

You also can download fitness apps that let you enter information to track your progress using a computer or smartphone or other mobile device. Keeping an activity journal is another good way to help you stay motivated and on track to reach your fitness goals.

Set goals

As you track your activity, try to set specific short- and long-term goals. For example, instead of "I will be more active," set a goal such as "I will take a walk after lunch at least two days a week." Getting started with a doable goal is a good way to form a new habit. A short-term goal may be to walk 5 to 10 minutes, 5 days a week. A long-term goal may be to do at least 30 minutes of moderate-intensity physical activity on most days of the week.

Get support

Ask a family member or friend to be active with you. Your workout buddy can help make your activities more fun and can cheer you on and help you meet your goals.

Track progress

You may not feel as though you are making progress, but when you look back at where you started, you may be pleasantly surprised. Making regular activity part of your life is a big step. Start slowly, and praise yourself for every goal you set and achieve.

Review your goals

Did you meet your goals? If not, why? Are they doable? Did you hit a roadblock trying to meet your goal? What will you do differently next week? Brainstorm some options to overcome future roadblocks. Ask a friend or family member to help support your goals.

Pick nonfood rewards

Whether your goal is to be active 15 minutes a day, to walk farther than you did last week, or simply to stay positive, recognizing your efforts is an important part of staying on track. Decide how you will reward yourself. Some ideas for rewards include getting new music to charge you up or buying new workout gear.

Be patient with yourself

Don't get discouraged if you have setbacks from time to time. If you can't achieve your goal the first time or can only stick to your goals for part of the week, remind yourself that this is all part of establishing new habits.

Look ahead

Try to focus on what you will do differently moving forward, rather than on what went wrong. Pat yourself on the back for trying.

Most importantly, don't give up. Any movement, even for a short time, is a good thing. Each activity you add to your life is another step toward a healthier you.

Source: U.S. National Institutes of Health, National Institute of Diabetes and Digestive and Kidney Diseases (NIDDK). (2016, July). How can I get past my roadblocks? In Staying active at any size. Retrieved July 3, 2018, from <https://www.niddk.nih.gov/>

Music Makes the Load Lighter

Listening to music makes physical exertion (from raking leaves to lifting weights in the gym) less exhausting, probably because of improved muscle coordination.

Scientists from the Max Planck Institute for Human Cognitive and Brain Sciences and other re-search facilities have tried to explain the power of music.

Contrary to what was previously suspected, music does not simply distract us when physically working hard by making the work seem a lot easier, but actually the music reduces the effort.

Health-e headlines ™

Respect: A Code of Ethics

This is the code of ethics for the Direct Support Professionals (DSPs) in New York State's Office for People With Developmental Disabilities (OPWDD). However, these ethics are far-reaching and can be applied in any situation or work environment.

I will respect the human dignity and uniqueness of the people I support. I will recognize each person I support as valuable and promote their value within communities.

Furthermore, I will do the following:

- Seek to understand the people I support today in the context of their personal history, their social and family networks, and their hopes and dreams for the future.
- Recognize and respect the cultural context (such as gender, disability, religion, sexual orientation, ethnicity, socio-economic class) of the person supported and his/her social network.
- Honor the choices, preferences, abilities, and opinions of the people I support.
- Protect the privacy of the people I support.
- Interact with the people I support in a manner that is respectful to them.
- Provide opportunities for the people I support to be viewed and treated with respect and embraced as integral, contributing members of their communities.
- Promote the use of language that is respectful, sensitive, and contemporary.
- Practice positive intention and transparency in my interactions.

Source: New York State's Office for People With Developmental Disabilities (OPWDD). (n.d.). Code of ethics for direct support professionals. Retrieved January 31, 2019, from <https://www.dol.gov/>



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Mindfulness Matters

Can living in the moment improve your health?

At some point in your life, someone probably told you: “Enjoy every moment. Life is short.” Maybe you’ve smiled and rolled your eyes at this well-intentioned relative or coworker—but the fact is, there’s something to it. Trying to enjoy each moment may actually be good for your health.

The idea is called mindfulness. This ancient practice is about being completely aware of what’s happening in the present—of all that’s going on inside and all that’s happening around you. It means not living your life on “autopilot.” Instead, you experience life as it unfolds moment to moment, good and bad, and without judgment or preconceived notions.

“Many of us go through our lives without really being present in the moment,” says Dr. Margaret Chesney of the University of California, San Francisco. She’s studying how mindfulness affects health. “What is valuable about mindfulness is that it is accessible and can be helpful to so many people.”

Studies suggest that mindfulness practices may help people manage stress, cope better with serious illness, and reduce anxiety and depression. Many people who practice mindfulness report an increased ability to relax, a greater enthusiasm for life, and improved self-esteem.

One study found a link between mindfulness meditation and measurable changes in the brain regions involved in memory, learning, and emotion.¹ Another researcher reported that mindfulness practices may reduce anxiety and hostility among urban youth and lead to reduced stress, fewer fights, and better relationships.²

A major benefit of mindfulness is that it encourages you to pay attention to your thoughts, your actions, and your body. For example, studies have shown that mindfulness can help people achieve and maintain a healthy weight. “It is so common for people to watch TV and eat snack food out of the box without really attending to how much they are eating,” says Chesney. “With mindful eating, you eat when you’re hungry, focus on each bite, enjoy your food more, and stop when you’re full.”

Finding time for mindfulness in today’s culture, however, can be a challenge. People tend to place great value on how much they can do at once and how fast. Still, being more mindful is within anyone’s reach.

You can practice mindfulness throughout the day, even while answering emails, sitting in traffic or waiting in line. All you have to do is become more aware—of your breath, of your feet on the ground, of your fingers typing, of the people and voices around you.

Chesney notes that as people start to learn how to be more mindful, it's common and normal to realize how much your mind races and focuses on the past and future. You can just notice those thoughts and then return to the present moment. It is these little, regular steps that add up and start to create a more mindful, healthy life.

Being Mindful

The concept of mindfulness is simple, but becoming a more mindful person requires commitment and practice. Take a moment and consider mindfulness. Here are some tips to help you get started:

- Take some deep breaths. Breathe in through your nose to a count of 4, hold for 1 second, and then exhale through the mouth to a count of 5. Repeat often.
- Enjoy a stroll. As you walk, notice your breath and the sights and sounds around you. As thoughts and worries enter your mind, note them but then return to the present.
- Practice mindful eating. Be aware of taste, textures, and flavors in each bite, and listen to your body when you are hungry and full.
- Find mindfulness resources in your local community, including yoga and meditation classes, and mindfulness-based stress-reduction programs and books.

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Source: Wein, H., & Contie, V. (Eds.). (2012, January). Mindfulness matters: Can living in the moment improve your health? News in Health, 33. Bethesda, MD: U.S. National Institutes of Health (NIH). Retrieved December 19, 2018, from <https://newsinhealth.nih.gov/>



Tips for Parents: Be Active and Have Fun

Be active with your family each day. Here are some tips to fit physical activity into a busy week and make it fun!

Find the best times to be active.

- Keep track of how your family members spend their time for one week.
- Find two 30-minute time slots when your family could fit in physical activity. Choose times when your family is usually together to try an activity and when you usually have the most energy.

Start small.

- Take a walk or play tag with your children.
- Walk to work, school, or a friend's house.
- Use chores to move more. You can burn calories while you vacuum, rake leaves, or scrub floors.
- Ask your family to start a new routine or activity.

Start with what you know.

- Do things you know how to do, such as riding a bike or dancing.
- Pick activities that don't need any costly sports gear, like jogging, doing push-ups, or tossing a ball.
- Get active at home, in your neighborhood, or in the park. Remember, you don't need to go to a gym. You can try active video games where you and your kids can dance or run in place.

Be active together.

- Play with your kids, or let them join you for an exercise video or fitness game.
- Set up a birthday party or other social event that gets people moving, like dancing or having a jump-rope contest.
- Exercise with friends.

Try new things.

- Ask a friend to teach you a sport or active game.
- Take a dance or sports class, and sign your kids up for a class too.

Get support.

- Find free or low-cost programs to help you and your family move more, such as parks and recreation or YMCA programs, after-school programs, and exercise classes at work.
- Tell friends and family that you are trying to move more. Ask them to support your efforts.
- If your family does not want to be active, try these ideas:
 - Tell them physical activity will help make their bodies strong and healthy.
 - Lead by example. When they see you having fun, they will want to join in.
 - Tell them being active will give them more energy. Ask them to try it for two or three weeks and see how they feel.
 - Have children choose fun ways to get moving.

Source: U.S. National Heart, Lung, and Blood Institute. (n.d.). Parent tips: Be active and have fun. Retrieved January 29, 2018, from <https://www.nhlbi.nih.gov>

Eight Ways to Measure (and Improve) Your Financial Health

The basic tenets of financial wellness are simple — spend less than you earn, save what you can, invest the rest, and protect your assets. However, applying these principles to our everyday lives is an entirely different story.

The reality is that many of us are struggling to make ends meet — 40 percent of Americans can't cover a \$400 emergency, we're drowning in student loan and credit card debt. Plus, the wealth gap in our country is ever-increasing.

While there are systemic issues that come into play with one's finances, the onus falls on us to do what we can to manage our money. So how exactly can financial health be measured? For starters, the Center for Financial Services Innovation (CFSI) has come up with eight indicators. Here's what they are, and how you can begin making improvements in each area:

1. SPEND LESS THAN YOUR INCOME

Why is it that there usually seems to be more month than money? To stay within your means, you'll need a budget. Sure, budgeting is something many people avoid, points out Wilson Muscadin, CFEI, and financial coach and founder of The Money Speakeasy. "It can be time-consuming and it's hard to stay consistent, but it can be different if we change our perspective."

Instead of thinking of budgeting as a chore, Muscadin recommends thinking of it as a to-do list for our money. "We use to-do lists so we can allocate our most important tasks over a finite period of time, whether it's a day, week, month," says Muscadin. "When we don't budget, we can easily overspend and not fund our priorities."

2. PAY BILLS ON TIME AND IN FULL

You've probably heard this one many times, but automate your bills if you can. Sync up your bill payments to your paychecks. For instance, if you get paid twice a month, one paycheck can go toward rent and your utilities, and the second paycheck can go toward insurance, groceries, and personal items.

It's important to be aware of the advantages and disadvantages of setting up automatic payments, says Muscadin. "We know those bills will be paid and as long as there are sufficient funds in the account, and we don't have to worry about missing payments," he says. "The disadvantage is that once we automate, we tend to disengage with our bills, so if there is an error or if the bill was higher than expected, we're less likely to question it or catch it."

If automating all bills isn't something you're comfortable with — or you aren't able to pull it off just yet — Muscadin recommends automating fixed expenses, or recurring expenses that are the same each month — and set several calendar reminders to pay variable expenses.

3. HAVE SUFFICIENT LIVING EXPENSES IN LIQUID SAVINGS

The general rule of thumb is to save anywhere from three to six months of your living expenses. You might be nodding your head, while asking, "Umm..how"? Start with a \$500 cushion, then build from there.

One tactic to try is to divvy your paycheck to multiple accounts, suggests Muscadin. You can do this by either percentage or dollar amount. "Having multiple checking and savings accounts may seem like more of a hassle, but it can actually streamline our spending and saving," says Muscadin.

For example, Muscadin's family figured they could save \$200 per paycheck. But instead of transferring the money from a checking account, they had it taken out of their paycheck and put directly into their savings account.

You can also split your paycheck so part of it goes toward an account just for paying bills, and another account solely for personal spending. "This requires budgeting in advance and knowing your numbers, but if our goal is to reduce overspending, having a separate checking account that is strictly for personal spending can help," says Muscadin.

4. HAVE SUFFICIENT LONG-TERM SAVINGS OR ASSETS

Once you have enough savings to cover living expenses for a few months, you'll want to focus on the holy grail, marathon-equivalent of savings: investing for retirement, or acquiring valuable assets like a business or home.

So how do you even get to the point where you have \$1 million in your nest egg? Start by getting into the habit of saving, suggests Jackie Cummings Koski, a CEPPF®, personal finance educator, and author of *Money Letters 2 My Daughter*. "No matter how small, just start," she says. "As your salary begins to increase, so will your savings. The \$20 a week you used to save will turn into \$50 a week, then \$80 a week and so on."

For long-term goals such as retirement, let the magic of compound growth do the rest of the work by investing in a low-cost index fund, says Cummings Koski. If you're an investing newbie, get started by using an investing app or discount stock brokerage.

5. HAVE A SUSTAINABLE DEBT LOAD

No matter how much debt you owe, you'll want to make sure you can afford the payments. If you're having trouble staying on top of your payments, you'll want to come up with a debt repayment plan that's feasible with your budget. When paying off debt, there are several different popular debt repayment strategies, such as the debt avalanche, debt snowball, and the debt blizzard.

Other options include consolidation, or a debt management plan. You shouldn't live the life of an ascetic and eat only ramen to pay off your debt. The key is to balance happiness in the present with paying for your past (aka debt) and planning for the future.

6. HAVE A PRIME CREDIT SCORE

Credit scores for consumers range from 300 to 850. A prime credit score is considered a score ranging from 740 to 799. When trying to boost your credit score, the first step is understanding how your credit score is calculated, explains Cummings Koski. The lion's share, or 65 percent, of your score is made up of two parts: your payment history (whether or not you've been making your payments on time), and how much credit you're using (your debt) versus your available credit (this is called your debt ratio).

The other factors that impact your score are new accounts, credit mix, and length of credit history. "To really make an impact on your score, make sure you're in good shape with your repayment history and your amounts owed," says Cummings Koski.

You can order a credit report for free — one from each of the three major credit bureaus — by going to annualcreditreport.com. As for scores, a handful of free credit monitoring services and credit card companies now offer your score for free. "Dispute any errors, because those mistakes could be causing you points on your credit score," says Cummings Koski. "And keep track of your credit score so that you can quickly address any issues that pop up."

7. HAVE APPROPRIATE INSURANCE

In a nutshell, insurance is designed to protect your assets and family in case something terrible happens. And the type of insurance and coverage depends on your unique needs and situation. If you're single and don't own a home, you probably don't need life insurance. But if you are a homeowner with a family and pets, you might want to look into life insurance, setting up a pet trust, and homeowners insurance.

8. PLAN AHEAD FOR EXPENSES

Planning ahead for expenses ties in to having a budget. Besides your ongoing monthly living expenses, such as your rent, groceries, and gas for your car, you'll want to plan for times during the year that are more expensive — summertime, back to school, and the holidays.

And of course, plan on only using money you already have. One of the biggest mistakes people make is spending money they thought they were going to get, explains Cummings Koski. For instance, the supposed tax refund that ended up being a tax bill, or the bonus check that wasn't quite as much as expected. "This could derail even the best planning, so the first tip is don't spend money unless you have actually received it," says Cummings Koski.

It is important to plan for the expected and unexpected, she adds. Besides automating your savings through direct deposit or banking transfer, Cummings Koski suggests naming your bank accounts for specific savings objectives, like "The Hawaiian Vacation Fund 2020" or "Baby Fund".

While it's a lot to mull over, taking small steps toward financial wellness will help you from enduring stress and anxiety with your money.

Source: Jackie Lam is an L.A.-based personal finance writer who is passionate about helping creatives with their finances. Her work has appeared in Forbes, Mental Floss, Business Insider, and GOOD. She blogs at heyfreelancer.com. Article retrieved from <https://www.moneymangement.org/blog/2019/05/eight-ways-to-improve-your-financial-health>.



THE EMPLOYEE ENHANCEMENT NEWSLETTER



HELPFUL RESOURCES FROM YOUR
EMPLOYEE ASSISTANCE PROGRAM

MAY
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May Online Seminar

Healthy Mind Toolkit

Learn practices for restful sleep, balanced nutrition, healthy relationships, regular mindfulness practice, and more, as practical tools in your “healthy mind toolkit.”

Available on-demand
starting May 21st at
www.deeroakseap.com

About Your EAP

Life Can Be Hectic. The EAP Can Help You Find Your Balance.

Deer Oaks, your EAP, is always available to you and your household members. If you are struggling with children, finances, or just want some practical advice on health or the mind-body connection, contact Deer Oaks by calling the Helpline. Counselors are available 24/7 to provide you with immediate care.

Tele-Health Services

Did you know that the EAP offers structured telephonic and video counseling in addition to traditional in-person counseling?

Call from the privacy of your home or office and one of our helpful counselors will help you address issues that are making it difficult to manage at work or at home.

Helpline: 866-327-2400
Web: www.deeroakseap.com
Email: eam@deeroaks.com

May is Mental Health Month. Finding balance between work and play, the ups and downs of life, physical health and mental health, can help you achieve overall wellness. If you are struggling with a mental health issue or in balancing work and life, call your EAP for around-the-clock assistance.

Do You Focus on #4Mind4Body?

Mental health is essential to everyone's overall health and well-being, and mental illnesses are common and treatable. So much of what we do physically impacts us mentally – it's important to pay attention to both your physical health and your mental health, which can help you achieve overall wellness and set you on a path to recovery.

This May, we are expanding our focus from 2018 and raising awareness about the connection between physical health and mental health, through the theme #4Mind4Body. We are exploring the topics of animal companionship, spirituality and religion, humor, work-life balance, and recreation and social connections as ways to boost mental health and general wellness.

A healthy lifestyle can help to prevent the onset or worsening of mental health conditions, as well as chronic conditions like heart disease, diabetes, and obesity. It can also help people recover from these conditions. For those dealing with a chronic health condition and the people who care for them, it can be especially important to focus on mental health. When dealing with dueling diagnoses, focusing on both physical and mental health concerns can be daunting – but critically important in achieving overall wellness.

There are things you can do that may help. Finding a reason to laugh, going for a walk with a friend, meditating, playing with a pet, or working from home once a week can go a long way in making you both physically and mentally healthy. The company of animals – whether as pets or service animals— can have a profound impact on a person's quality of life and ability to recover from illnesses. A pet can be a source of comfort and can help us to live mentally healthier lives. And whether you go to church, meditate daily, or simply find time to enjoy that cup of tea each morning while checking in with yourself – it can be important to connect with your spiritual side in order to find that mind-body connection.

Deer Oaks wants everyone to know that mental illnesses are real, and recovery is always the goal. Living a healthy lifestyle may not be easy but can be achieved by gradually making small changes and building on those successes. Finding the balance between work and play, the ups and downs of life, physical health and mental health, can help you on the path towards focusing both #4Mind4Body.

If you find yourself unsure of how to handle daily stressors, depression, anxiety, work and life balance, and other issues, call Deer Oaks EAP for assistance. We are here to help!

For more information, visit www.mentalhealthamerica.net/may.

Frequently Asked Questions About Counseling

Q: What exactly is counseling?

A: Very simply put, counseling is talking with a trained mental health professional to collaboratively work through a problem. Counseling is commonly referred to as talk therapy, because it involves an open dialogue between you and the counselor.

Q: Why should I go see a counselor? I'm not mentally ill or crazy.

A: People choose to visit a counselor for many reasons. These include getting assistance with achieving work-life balance, stress management, feeling depressed, conflict at work, parenting support, relationship issues, and grief. Talking to friends and family about a problem can be helpful. However, a counselor is going to be neutral and provide a different perspective on the issue.

Q: I think I have depression and want medication. Can't the counselor write me a prescription?

A: This is a very common misconception! A counselor is a trained mental health professional who is qualified to provide counseling. Counselors cannot prescribe medication. However, the counselor might recommend that you be evaluated for medication by a psychiatrist. A psychiatrist is a medical doctor with specialized training in the medical treatment of people with mental health disorders. A psychiatrist can prescribe medication.

Q: What qualifications does a counselor have?

A: A counselor is a mental health professional who has, at a minimum, a master's degree in social work, psychology, counseling, or another related field. Additionally, the counselor has undergone a rigorous process to obtain licensure or registration in order to independently deliver counseling services. The counselor is also required to take a certain number of continuing education classes to remain updated on the most current counseling modalities and techniques.

Q: I can tell the counselor anything, and he or she cannot tell anyone else, right?

A: The short answer is yes. More specifically, everything you discuss with the counselor is confidential, unless you state that you're having suicidal or homicidal thoughts, or if you disclose that a child or adult is being abused.

Q: Is counseling covered by my insurance?

A: Health insurance benefits vary, so contact your health insurance company directly to discuss your mental health benefits. Your Employee Assistance Program (EAP) also offers free counseling and resources for you and your dependents/household members. Simply call for assistance.

Source: Perry, L. (Reviewed 2018). Frequently asked questions about counseling. Raleigh, NC: Workplace Options.



Sharing Family Caregiver Responsibilities With Other Family Members

When your elderly parent needs care at home, lessen the load by dividing responsibilities.

Providing ongoing care for your aging parents is incredibly rewarding. It is an opportunity to spend additional time with your loved ones and give back for all of the time, energy, and love that they gave you as you were growing up. Depending on the cognitive and physical challenges they have, and the amount of care they require, however, it can also be time consuming and difficult. Sharing these responsibilities with other family members is a great way to ensure they get all of the care that they need while taking some of the pressure off of you.

Whether you have been caring for your parents for years, are just getting started, or divide the care with a nonmedical in-home caregiver, if you feel that other family members should get involved in the care of your senior parents, it is important to be honest with everyone involved. Let your parents know how you are feeling, and plan a way to discuss your needs with your family so you all know what to expect.

Sharing caregiving responsibilities with your siblings is a natural choice, and working together to provide this care is a wonderful way to maintain family connections and create lasting memories. When it is time to discuss the need to divide up the care needs, go into the conversation prepared to offer your recommendations and make agreements so everyone is on the same page.

If you do not think that it will be too stressful for your parents, involve them in the conversation so they can let you know how they feel about the different care tasks and who may be able to handle them best. If not, make the decisions privately, and then share them with your parents so they always feel that they are kept in the family loop.

When making decisions, keep these things in mind:

- Who determines which responsibilities should be left to the caregiver if there is one?
- What happens if one person has a conflict and cannot provide scheduled care?
- Do each of you have the right to bring in additional care or add an extra day to the referred caregiver's duties if needed, or do you all need to agree?
- What will you do if you notice that one person is not fulfilling his or her responsibilities properly?

When it comes to sharing family caregiving responsibilities with your siblings or other family members, communication and dependability are essential. Consider setting up monthly meetings with the others in your family caregiving team to discuss your parents, their care, and anything that needs to change so you all feel involved and can express your thoughts. This ensures you work together to give your elderly parents the highest quality of life while enjoying your time together as a family.

Source: Rabinovitz, J. Sharing family caregiver responsibilities with other family members. Newton, MA: Griswold Home Care. Retrieved from <http://www.griswoldhomecare.com/>

Best Mobile Payment Apps

Asking for money owed to you can be annoying and frustrating — not to mention downright awkward. Thanks to money apps, long gone are the days when you'd have to nudge a friend for that \$20 they owe you for dinner the other night, or hold your breath, waiting for the rent check from your roommate to drop into your bank account.

Apps and online money platforms make it easier than ever to transfer money to friends and family. All you need to do is link a bank account, credit card, or debit card to the app, and you can transfer money to instantly split that bar tab or Netflix bill.

Whether it's a more formal transaction, such as paying someone for goods or services or receiving payments for your own business, or reimbursing a friend back for a meal, what's the best money-transfer app for you? We'll go over some of the easiest and fastest, and low-cost ways to send and spend money:

PAYPAL

The godfather of money transfer apps, PayPal was founded in 1998 and offers a one-stop shop for all things personal and business. Through the online payment system you can pay for and request money for goods and services, create invoices, and transfer money from different accounts. PayPal's capabilities and features are more robust than many existing money transfer platforms.

Average Transaction Time: If you're transferring money to and from a bank or making a withdrawal, it typically takes anywhere from one to three days. If you opt for an instant transfer, it takes up to 30 minutes. Merchant transfers, and transfers to friends and family are instant.

Fees: PayPal's fees vary. Buying on the platform is always free. However, if you're a seller and making a transaction with another account in the U.S., expect to pay \$0.30 plus 2.9 percent of each sale. As for transferring money to and from different bank accounts, it's free unless you opt for an instant transfer. In that case, it's 1 percent of the amount transferred, with a max fee of \$10.

Sending money to friends and family? If you're transferring money from a linked bank account or from your PayPal balance, it's free. Otherwise, it's 2.9 percent of the amount, plus a fixed fee.

VENMO

One of the most popular money-transfer apps out there, Venmo not only makes paying back friends, family, co-workers, roomies, and what-have-you easy, but entertaining. You can transfer money with ease, and use emojis in your notes, which ups the fun factor.

There are an estimated 10 million active users on the app, which is owned by PayPal and has been around since 2009. Venmo has expanded its features to enable you to send money and make purchases through its roster of over 2 million approved merchants.

Average Transaction Time: User transactions are instant. Bank transfers typically take one day.

Fees: Free. Instant bank transfers are 1 percent of the transaction, and are a minimum of \$0.25 to \$10.00.

CASH APP

One of the newer mobile payment apps on the block, Cash lets you send and spend money. A nifty feature is that you can add what Cash calls a Cash Boost, in which you can receive instant discounts to one of your favorite retailers or restaurant chains. Cash Boost is also a rewards program where you receive cash back when you make a purchase from a list of participating merchants.

What's sets Cash apart from other payment apps is that it enables you to buy Bitcoin. Plus, you can also obtain a debit card, and pay for purchases with your card and take money out of ATMs.

Average Transaction Time: Sending and spending money are Instant. If you're cashing out and depositing money to a bank account, it usually takes anywhere from one to three days. There is an option for instant transfers, but these come with a cost.

Fees: Free. There's a 1.5 percent fee for instant deposits.

FACEBOOK PAY

If you want to pay a friend or family member, you can do so through Facebook Pay. You just need to connect a debit card (it has to be a Visa or Mastercard), and send money. Launched in 2015, Facebook Pay allows you to send money on iOS, Android, or through your desktop. Besides sending and receiving money from your Facebook friends, you can send money for transactions on the Facebook Marketplace.

Average Transaction Time: The majority of payments will be processed immediately. Any pending payments will most likely be reviewed within 24 hours. It generally takes up to five days for the money to be transferred into your bank account.

Fees: There's a 3 percent fee on credit card transactions.

A NOTE ABOUT SAFETY

While these online payment platforms and apps have built-in security measures and encryption to protect your data and personal information, you need to do your part, too. Make sure you know and trust those you send money to. And make sure your phone or computer is protected when it's not in use.

If you'd like some advice on how to boost your financial wellness, reach out to Money Management International (MMI). Our counselors can help you sort through your personal financial challenges, set meaningful goals, and craft a plan to reach those goals.

Author: Jackie Lam is an L.A.-based personal finance writer who is passionate about helping creatives with their finances. Her work has appeared in Forbes, Mental Floss, Business Insider, and GOOD. She blogs at heyfreelancer.com.

Source: Retrieved from <https://www.moneymanagement.org/blog/2019/04/best-mobile-payment-apps>



THE EMPLOYEE ENHANCEMENT NEWSLETTER



HELPFUL RESOURCES FROM YOUR
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April Online Seminar

Understanding Resilience

Delve into techniques for becoming more resilient, and understand that the first step is acknowledging one's own feelings.

Available on-demand
starting April 16th at
www.deeroakseap.com

About Your EAP

Life Can Be Hectic. The EAP Can Help You Find Your Balance.

Deer Oaks, your EAP, is always available to you and your household members. If you are struggling with children, finances, or just want some practical advice on health or the mind-body connection, contact Deer Oaks by calling the Helpline. Counselors are available 24/7 to provide you with immediate care.

Work-life Services

Need to delegate items on your "to-do" list?" Your EAP can help. Our work-life consultants are available day and night to assist you with locating nearly endless resources such as finding care for your pets, personal care, travel, home improvement contractors, education, and managing your day-to-day responsibilities at home, and work.

Helpline: 866-327-2400
Web: www.deeroakseap.com
Email: eap@deeroaks.com

April 7-13 is National Volunteer Week. National Volunteer Week was established by Presidential Proclamation in 1974 to highlight the various opportunities available for those interested in volunteering. Below are tips on how to become a volunteer.

10 Tips on Becoming a Volunteer

- 1. Research the causes or issues that are important to you.** Look for a group that deals with issues about which you feel strongly.
- 2. Consider what you have to offer.** If you enjoy outdoor work or have a knack for teaching, you may want to look for a volunteer opportunity in which your special skills can be utilized. Similarly, you may want to think about your specific personality and how your organization skills or communication style might fit with different organizations or activities.
- 3. Think outside the box!** Many community groups that are looking for volunteers, like neighborhood watch programs, prisons, disaster relief organizations, youth organizations, inter-generational programs and park services, may not have occurred to you but just could be the perfect fit.
- 4. There's no need to wait to be asked.** There are many ways to find organizations that are looking for volunteers. Ask your friends or colleagues about their own volunteering activities. The Internet has great online volunteer referral services, including <https://www.volunteer.gov>. Or, try visiting your local volunteer center. These services can help you to find the right volunteer opportunity for you.
- 5. When you find an organization that is in line with your interests, request an interview and plan for it in much the same way that you would plan for a job interview.** Be ready to describe your interests, qualifications and background, and also be prepared to ask your interviewers about their organization and the benefits they offer to their volunteers. An interview will allow you and the organization to find the right match for your skills and interests.
- 6. Would you like to learn something new?** Consider whether the organization offers training or professional development opportunities for their volunteers. Volunteering can provide you with the chance to learn about something you're interested in and can help you develop skills in a new area.
- 7. Find the volunteer activity that fits your schedule.** Organizations need different levels of commitment for different types of volunteer activities. Serving as a mentor, for example, will require a regular, intensive commitment, while volunteering for a walkathon is a seasonal commitment.
- 8. Volunteer with friends or as a family.** Think about looking for a volunteer opportunity that would be suitable for parents and children to do together, or for a husband and wife or a group of friends to take on as a team. Volunteering with others can be a great way to get to know people better and can help keep you excited about volunteering.
- 9. Virtual Volunteering — yes, there is such a thing.** If you have computer access and the necessary skills, some organizations now offer the opportunity to do volunteer work over the computer. This can be a great way to get started in volunteering, and can also provide a way to volunteer at home on a flexible schedule.
- 10. Don't give up!** If you find that your volunteering experience is not all that you expected, talk to your volunteer supervisor or coordinator about it. Think of what could make it better, and check with them to see if your ideas are possibilities.

Source: U.S. Corporation for National and Community Service. (n.d.). Tips for volunteering: 10 tips on becoming a volunteer. Retrieved May 25, 2017, from <https://www.nationalservice.gov/>

Developing Your Career

Self-Assessment

The first step in developing a career goal is to assess your own personal characteristics—your skills and interests, your likes and dislikes, and your strengths and weaknesses. You may then match your “profile” to a specific job or career goal. You may also want to identify aspects of your present and past jobs that will help you determine your career goals, such as

- Traits or skills that are required
- Aspects of the previous jobs you liked and disliked
- Skills you have developed through education, jobs, hobbies, volunteer work, clubs, employee organizations, etc.
- Training you’ve had that can be applied to future jobs
- Specific areas of your performance appraisals that have been rated above or below satisfactory
- Your willingness to relocate or work other than a normal work shift
- Personal time and effort you are willing to commit to preparing for career advancement

Outside Resources

Most community colleges offer free counseling services. College career centers will work with you individually or in a group setting to aid in self-evaluation, career choice, job search, and interview techniques. An interest inventory is a typical tool used by career counselors to help you understand your work interests in general, and to show you various kinds of work in which you may be successful.

Career Exploration

Once you have determined your skills, strengths, and interests, you can use various tools to explore and identify the career areas that “fit” your profile. Tools like career ladders, classification specifications, and those already in the field can provide you with additional information not supplied in a career counseling session.

Career Ladders—Identify opportunities for possible career change or promotion from one job classification to another

Classification Specifications—Provide specific information on the scope of duties, typical tasks, and minimum qualifications for state civil service classifications

People in Fields That Interest You—An excellent way to research a career field is to talk with individuals who are working in that field. Most people are happy to talk about the kind of work they do, and people who are performing the job can often provide you with a more realistic description of what the job is really like. Explain that you are exploring your career options and are considering their field as a possible career. Ask them for an honest assessment of their job, such as the pros and cons of the work, the most rewarding features, and the most frustrating aspects.

Other Resources—The Bureau of Labor Statistics O*NET Online website at <http://www.onetonline.org/> is a database with information on the knowledge, abilities, work activities, and interests associated with more than 950 occupations. You can find which jobs fit with your skills and experience, and explore career profiles using the latest available labor market data.



Your Career Growth Plan

It is important that you construct your own career growth plan, since only you can decide what career or job environment interests you. Although developing this plan is your responsibility, enlist the guidance and assistance of other resource people.

Setting Your Career Goal

Your goal should represent what you ultimately hope to accomplish. This goal may be to obtain a specific position or to work in a specific career field. When you set your career goal, set a reasonable time frame indicating when you would like to reach your career goal. Your career goal may include a job that you're now qualified for, as well as a job you want to qualify for in the future. However, keep in mind that your career goal should be realistic and attainable—one that is reachable through your ongoing developmental efforts.

Developing a Plan of Action

Develop a plan of activities to reach your goal. Think of this plan as a step-by-step statement of the specific activities needed to reach your goal—in the order in which they should be completed. These activities or objectives should focus on enhancing your education, skills, knowledge, or experience, and should be measurable and tailored to achieve your specific career goal. You must be able to recognize when you are working toward your goal and when your goal has been accomplished. Be specific and set dates. You may also consider scheduling a meeting with someone who you believe can provide you constructive feedback on your plan.

Pursuing Your Plan

The personal development aspects of a career development plan can be successful only if you are committed to the plan. You should be prepared to commit a portion of your own time and effort to accomplish this plan. Completing your planned work experience and training activities is your responsibility. You'll need to seek help when necessary, be flexible, and periodically reassess your career development plan.

5 Ways to Feel Fuller, Longer

Want to feel full without overeating? Certain nutrients and foods may help curb your appetite and make you feel fuller longer, according to the Institute of Food Technologists.

Protein: Add protein (such as bacon) to breakfast. And a high-protein afternoon snack containing soy can lead to appetite control and less evening snacking.

Whole grains and fiber: Oats increased appetite-control hormones up to 4 hours after a meal, but rice-based foods did not.

Eggs: Eggs are one of the densest proteins in the non-meat category. Eating one egg with breakfast will help to reduce hunger between meal times.

Almonds: The healthy fats in almonds decrease hunger and improve dietary vitamin E intake. People who ate 1.5 oz. of dry-roasted, lightly salted almonds every day helped curb their hunger without increasing body weight.

Pulses: Part of the legume family, pulses include dried peas, edible beans, lentils, and chickpeas. They are very high in protein and low in fat, and are proven to contribute to a feeling of fullness.

Health-e headlines™

Saving for Retirement Just Got a Little Easier

The new retirement contribution limits have been released for 2019 by the IRS and the news is good. These are cost-of-living adjustments that affect workplace retirement plans and allow you to save more.

KEY RETIREMENT CONTRIBUTION CHANGES

If you contribute to a retirement plan like a 401(k) or IRA here's what you need to know:

- For workers who contribute to an employer sponsored 401(k), 403 (b), most 457 plans, and the government's Thrift Savings Plan, your savings limits increase from \$18,500 to \$19,000 per year. This means you can save up to \$1,583 per month with these plans.
- For those employees over the age of 50 who contribute to any of the above plans, your catch-up contribution limit stays the same, \$6,000 per year or \$500 per month. However, that's in addition to the above limits, not instead of.
- The annual IRA contribution increases for both Traditional IRAs and Roth IRAs from \$5,500 to \$6,000 and the catch-up contribution for those over the age of 50 remains at \$1,000. So that's \$500 a month if you're under 50 and \$583 if you're over 50.

That means if you're over 50 and have a 401(k) in addition to an IRA or a Roth IRA, you are allowed to save up to \$32,000 per year.

DEDUCTION CHANGES

The income limits to be able to deduct contributions has also changed:

- If you're single and have a workplace retirement plan, your income limits are raised from \$63,000-\$73,000 to \$64,000-\$74,000.
- Married couples filing jointly with a spouse making an IRA contribution covered by their workplace retirement plan, the income limits are raised from \$101,000-\$121,000 to \$103,000-\$123,000.

CHANGES FOR SELF-EMPLOYED TAXPAYERS

There are also changes that will help the self-employed. If you are a small business owner or a self-employed taxpayer, the amount you can save in a Solo 401(k) or SEP IRA has increased. It's gone up from \$55,000 to \$56,000, or up to \$4,666 per month. Actual allowable contributions will be based on the amount you can contribute as an employee or employer with an income limit of \$280,000.

If you are a business owner over the age of 50, you are also allowed catch-up contributions to a Solo 401(k). Unfortunately, there are no catch-up contributions allowed on a SEP IRA.

CHANGES TO HEALTHCARE SAVINGS ACCOUNTS

Healthcare savings account limits for retirement are also up. These accounts allow for both tax-deductible and tax-free withdrawals when used to pay qualified medical expenses. For singles, the limit is now \$3,500, up \$50 from 2018. And for families, the limit is \$7,000, up \$100 from 2018. For those 55 and older, you can set aside an additional \$1,000 per year.

All in all, these increases can give your retirement savings a significant boost. Combined, these limits can allow you to save anywhere from \$65,000 to \$76,000 per year depending on your age, your income, and your retirement plans. That means you are allowed to save between \$5,416 and \$6,333 per month.

If you're in a financial position to be able to contribute the maximum allowances to your retirement plans, this can make a huge difference to your long-term financial security. Even if you aren't able to contribute the maximum, these new limits allow you the freedom to contribute what you can to build your financial security.

Source: Article written by Emilie Burke. Emilie writes about overcoming debt, while balancing trying to eat healthy, stay fit, and have a little fun along the way. You can find more of her work at BurkeDoes.com.





THE EMPLOYEE ENHANCEMENT NEWSLETTER



HELPFUL RESOURCES FROM YOUR
EMPLOYEE ASSISTANCE PROGRAM

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March Online Seminar

*Interpersonal Communication -
Social Skills for Success*

Explore verbal and nonverbal communication to better understand how interpersonal communication may be interpreted by others.

Available on-demand starting March 19th at www.deeroakseap.com

About Your EAP

Life Can Be Hectic. The EAP Can Help You Find Your Balance.

Deer Oaks, your EAP, is always available to you and your household members. If you are struggling with children, finances, or just want some practical advice on health or the mind-body connection, contact Deer Oaks by calling the Helpline. Counselors are available 24/7 to provide you with immediate care.

Work-life Services

Need to delegate items on your “to-do” list? Your EAP can help. Our work-life consultants are available day and night to assist you with locating nearly endless resources such as finding care for your pets, personal care, travel, home improvement contractors, education, and managing your day-to-day responsibilities at home, and work.

Helpline: 866-327-2400
Web: www.deeroakseap.com
Email: eam@deeroaks.com

March 15th is World Sleep Day and March 3-10 is National Sleep Awareness Week. According to the National Sleep Foundation, adults (ages 26-64) need between 7-9 hours of sleep each night. How do you stack up? If you are falling short, talk to your EAP. They can help you to develop healthier habits and reduce stress in order to get a better night's sleep.

Getting a Good Night's Sleep

Being older doesn't mean you have to feel tired all the time. There are many things you can do to help you get a good night's sleep. Here are some ideas:

- Follow a regular sleep schedule. Go to sleep and get up at the same time each day, even on weekends. Try to avoid napping in the late afternoon or evening, as it may keep you awake at night.
- Develop a bedtime routine. Take time to relax before bedtime each night. Some people watch television, read a book, listen to soothing music, or soak in a warm bath.
- Keep your bedroom dark, not too hot or too cold, and as quiet as possible.
- Have a comfortable mattress, a pillow you like, and enough blankets for the season.
- Exercise at regular times each day, but not within 3 hours of your bedtime.
- Make an effort to get outside in the sunlight each day.
- Be careful about when and how much you eat. Large meals close to bedtime may keep you awake, but a light snack in the evening can help you get a good night's sleep.
- Stay away from caffeine late in the day. Caffeine found in coffee, tea, soda, and hot chocolate can keep you awake.
- Drink fewer beverages in the evening. Waking up to go to the bathroom and turning on a bright light break up your sleep.
- Remember that alcohol won't help you sleep. Even small amounts make it harder to stay asleep.
- Use your bedroom only for sleeping. After turning off the light, give yourself about 20 minutes to fall asleep. If you're still awake and not drowsy, get out of bed. When you feel sleepy, go back to bed.

Safe Sleeping

Try to set up a safe and restful place to sleep. Make sure you have smoke alarms on each floor of your house or apartment and lock the outside doors before going to bed. Other ideas for a safe night's sleep are

- Keep a telephone with emergency phone numbers by your bed.
- Have a good lamp within reach that turns on easily.
- Put a glass of water next to the bed in case you wake up thirsty.
- Use night lights in the bathroom and hall.
- Don't smoke, especially in bed.
- Remove area rugs so you won't trip if you get out of bed in the middle of the night.
- Don't fall asleep with a heating pad on, as it may burn you.

Sweet Dreams

There are some tricks to help you fall asleep. You don't really have to count sheep, but you could try counting slowly to 100. Some people find that playing mental games makes them sleepy. For example, tell yourself its 5 minutes before you have to get up, and you're just trying to get a few extra winks. Other people find that relaxing their body puts them to sleep. You might start by telling yourself that your toes feel light as feathers and then work your way up the rest of the body saying the same words. You may drift off to sleep before getting to the top of your head.

If you feel tired and unable to do your activities for more than 2 or 3 weeks, you may have a sleep problem. Talk to your doctor about changes you can make to get a better night's sleep.

Source: U.S. National Institutes of Health National Institute on Aging. (Updated 2015, December 22). A good night's sleep. Retrieved February 22, 2016, from <http://www.nia.nih.gov>

Where's the Sodium?

Over 75% of dietary sodium (salt) comes from eating packaged and restaurant foods. But only a small portion (11%) comes from salt added at the table or in cooking. Too much sodium can raise blood pressure and lead to heart disease.

These 10 types of food are the greatest sources of sodium in the American diet:

1. Breads and rolls
2. Cold cuts and cured meats
3. Pizza
4. Fresh and processed poultry
5. Soups
6. Sandwiches (hot dogs, hamburgers, subs)
7. Cheese
8. Mixed pasta dishes (spaghetti with meat sauce, for example)
9. Mixed meat dishes (such as beef stew)
10. Savory snacks (the ever-popular chips, pretzels, popcorn)

Because so much of our sodium is already added to food, it can be challenging to significantly reduce your sodium intake. The FDA offers some advice on how you can reduce sodium when making daily dietary choices.

- Buy fresh or frozen meat and poultry instead of canned, smoked, or processed meats.
- Choose fresh, frozen, or low sodium or no-salt-added canned vegetables.
- Flavor food with herbs and spices instead of salt.
- Choose unsalted snacks.
- Consider sodium when dining out. Request nutrition information or check the restaurant's website in advance, and choose lower sodium options. Also, ask for your meal to be prepared without salt and order sauces and salad dressings on the side and use less.

Health-e headlines™



Understanding Stress and Building Resilience

What is stress?

People experience stress as they adjust to a continually changing environment. Stress has physical and emotional effects; it can create both positive and negative feelings. Positive stress can energize you and help you reach your peak performance. However, too much pressure turns into negative stress. Prolonged exposure to stress can be harmful to your physical and mental well-being. One of the first steps to managing stress is to understand what causes it.

Sources of Stress

There is a wide range of sources of stress. These include daily hassles, major life events, home, and work. What are the things in your life that cause you stress?

Home

Stress factors can include

- Relationships
- Money problems
- Children
- Sickness
- Housework

Work

Work stress factors include

- Overload
- Relationships
- Pace of change
- Deadlines
- Unrealistic workloads or demands

Did you know?

- Over 80% of the world's technological advances have occurred since 1900.
- A newspaper today contains more information than a person would see in his or her lifetime in the 18th century.

Stress Management and Prevention

In addition to managing your response to stress, it is helpful to identify ways to prevent harmful levels of stress and build stress resilience.

Prevention

- Look at root causes of stress.
- Focus on building resilience to stress.

Prevention Ideas

- Keep a stress log—identify the sources of stress in your life.
- Identify your signs of stress—be aware of your stress level before it is unmanageable.

Building Stress Resilience

- Exercise three to four times a week to reduce muscle tension.
- Minimize intake of sugar, caffeine, and other artificial stimulants.
- Get enough rest.
- Practice at least one relaxation exercise.

Stress Signs

Know your stress signs. A second step to managing stress is to understand how you react to it. Which of the following signs of stress do you experience?

Common stress signs include

Muscle tension	Tearfulness
Headaches	Depression
Indigestion	Boredom
Dry mouth	Apathy
Diarrhea or constipation	Changes in sleep patterns
Anxiety or excessive worry	Withdrawal
Difficulty concentrating	Accident proneness
Forgetfulness	Reduced sex drive
Irritability	Increase in use of drugs, smoking, or alcohol

Some of these signs may have causes other than stress. Check with your doctor if symptoms persist.

Stress Relievers

- Get up 15 minutes earlier in the morning (making morning mishaps less stressful).
- Listen to music.
- Make time for fun.
- Unplug your phone.

Stress Strategies

Step 1: Awareness

In order to manage stress, it is helpful to understand what causes your stress and how you react to stress. Ask yourself these questions:

- What are the sources of stress in my life?
- What are my emotional and physical reactions to them?
- What are my strengths in dealing with stress? (e.g., "I delegate well.")
- What are my limitations in dealing with stress? (e.g., "I sometimes have difficulty saying no to work requests.")

Step 2: Plan

Develop a plan of action by asking yourself these questions:

- What sources of stress can I eliminate or avoid?
- What sources of stress are changeable?
- What one change could I start with that would make the most difference in my life?
- Who can I enlist in helping or supporting me with this change?
- How can I include taking care of myself in my plan?

Step 3: Action

Put your plan into action:

- Choose one new strategy to add to or change about your current strategies for dealing with stress.
- Practice a relaxation technique (breathing is one of the most effective ways of reducing tension).
- Identify what you do well at in managing your stress (use your past experience as a resource).
- Deal with the sources of stress that you can change (create a plan to eliminate, reduce, or avoid these sources).

Stress Tips

- Share your concerns—talk to someone.
- Do something you enjoy.
- Take a brisk walk.
- Exercise.
- Take a break.
- Get a change of scenery.
- Set aside time for yourself.

Relaxation Technique

- Find a comfortable place to sit, close your eyes, and begin to pay attention to your breathing.
- Take a deep breath in, and exhale slowly.
- Continue breathing deeply, and imagine a relaxing holiday spot.
- As you continue to breathe slowly, look around at the sights, imagine the sounds, the smells, and the like.
- See yourself relaxed in this place.
- As you bring your attention back to the room you are in, remember that you can visit this place again anytime.

Other Ideas

Additional ideas to reduce or combat stress include

- Counseling
- Yoga
- Meditation
- Hypnosis
- Biofeedback
- Relaxation CDs
- Massage
- Complementary medicine

Action Planning

- Set short and long-term goals.
- Plan to make one change at a time.
- Check that your goal is specific and measurable.

Source: Workplace Options. (Revised 2018). Understanding stress and building resilience. Raleigh, NC: Author.



THE EMPLOYEE ENHANCEMENT NEWSLETTER



HELPFUL RESOURCES FROM YOUR
EMPLOYEE ASSISTANCE PROGRAM

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February Online Seminar

Mental Health First Aid

Recognize the signs of someone who might be facing emotional concerns, and learn best practices for offering support.

Available on-demand starting February 19th at www.deeroakseap.com

About Your EAP

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Helpline: 866-327-2400
Web: www.deeroakseap.com
Email: eap@deeroaks.com

February is American Heart Month. Heart disease is the leading cause of death for men and women in the United States. In order to better your heart health, it is important to not only exercise regularly and follow a healthy diet, but also to reduce stress and anxiety. The EAP can help you address stressors in your life and to develop a better work-life balance.

Stress and Your Body

Today, it's common knowledge that what happens mentally and emotionally has a significant effect on the physical, and vice versa—so what about stress? Physically, stress isn't always a bad thing. Stress hormones are what help people out in emergency situations, allowing their bodies to move into lifesaving action. Also, it's actually good for people to deal with some stress in order to build up a tolerance for stressful situations. The problem comes when people are on overload or have to handle too much stress too often. It's then that stress affects people in ways they might not always be aware of.

Physical Impact of Stress

Everyone is familiar with signs of stress such as nervousness, anxiety, and depression, as well as the other ways stressors can upset a person's state of mind. Here's a look at what stress can do to people's bodies:

Heart Disease—Added up, daily stress can lead to heart attacks. Type A personalities have an extremely high risk of developing abnormal heart rhythms, and the normal stress of everyday life negatively affects people already prone to heart disease.

Strokes—People who are highly stressed, and even moderately stressed on a regular basis, have a significantly increased risk of a fatal stroke.

High Blood Pressure—Stress hormones cause an immediate rise in blood pressure. While this may not create problems for everyone, chronic stress and hypertension is a deadly combination.

Lowered Immunity—Stress hormones compromise a body's immune system so that it is more susceptible to the flu, colds, and other infectious diseases.

Digestive Problems—Stress has been proven to reduce the amount of beneficial bacteria in the digestive system, which can lead to indigestion, diarrhea, constipation, and other problems.

Headaches and Muscle Aches—What is the most common cause of most headaches and muscle aches? The answer is tension and stress.

Changes in Sleep Patterns—Overstressed people often suffer from insomnia, or feel the need or desire to sleep too much, which can be a sign of depression.

Sexual Dysfunction—Any type of psychological or emotional stress can be the cause of temporary sexual dysfunction in both men and women.

Hormonal Imbalances—During stressful times, the mind sends emergency messages that upset the body's natural hormonal balance.

In addition, there are many stress-induced behaviors that can cause physical harm, such as overeating or eating the wrong foods, alcohol and substance abuse, and smoking.

Help your body beat stress: Exercise.

Whether you like it or not, the best weapon against stress is exercise. Regular exercise—it doesn't matter what it is as long as it's consistent—helps your body deal with stress for a number of reasons:

- Exercise releases hormones that are natural antidepressants and increase your tolerance to pain.
- Exercise stimulates nerves that help the brain's ability to accurately sense emotions. A clear mind can steer clear of misinterpretation and miscommunication, which are high-level stressors.
- Exercise connects to hormones that control the stress response and improves a body's ability to tolerate stress and changes.
- Exercise gets your mind in shape by giving you a positive place to release frustrations and take a break from your worries; it also leaves you with more energy.
- Exercise can reduce negative thinking and improve your self-image—it changes the way you look and feel.
- Exercise improves cardiovascular health—your heart is a muscle and can be strengthened like any other.
- Exercising is a direct hit on stress-induced muscle aches and headaches and helps to normalize sleep patterns and hormonal imbalances.

Eat right to fight stress.

Under stress, people physically need more vitamins and minerals, but the foods that have them aren't the ones they grab. Foods rich in fat and calories are what people crave when they're stressed or depressed, and these comfort foods actually work—they do make people feel and function better in the short term. However, they're killers in the long run. These are the kind of foods that, especially when eaten under stress, turn into fat around the middle.

In stressful situations, try to eat foods high in vitamins and fiber: poultry, fish, beans and legumes, low-fat dairy products, whole grains and cereals, and fruits and vegetables. Foods in complex carbohydrates—pasta and potatoes—can help reduce stress because they're more slowly absorbed by the body. Don't skip meals. Getting too hungry will only make you reach for the wrong foods when your blood sugar's low. Avoid caffeine, alcohol, and stimulants in medicines and beverages.

Calm your body and mind.

Other ways to physically take control of stress include these:

- **Breathing Techniques**—Breathing slowly and deeply automatically relaxes the body.
- **Yoga**—Slow exercising such as yoga connects breath, movement, and body control.
- **Meditation**—Find a quiet place to be alone, wherever you are, and try to clear your mind.
- **Relaxation Techniques**—Learn how to really relax, physically and mentally.
- **Stretching**—Take time to stretch whenever you find yourself in a tense position.
- **Walking**—Walk around the building instead of taking a coffee break, or get up 15 minutes early and walk around the block before you leave for work.
- **Sleeping**—Make sure you get just a little more sleep than you think you need during times of high stress.

Source: Workplace Options. (Revised 2018). Stress and your body. Raleigh, NC: Author.

Effective Communication: Basic Skills

As speakers, we sometimes focus exclusively on the information that we want to relay. But your listener or reader may understand your message, understand only a portion of your message, or miss your point entirely—even though you transmitted the information accurately by your standard. It is not enough merely to deliver a message. The message must be received for communication to be successful. The steps involved in the send-receive model of communication are shown below.

- The sender sends a message.
- The receiver gets the message and personalizes it.
- The receiver, in turn, sends feedback and thus becomes a sender.
- The original sender now becomes a receiver and reacts to the feedback.
- Generally, a new communication sequence is then initiated.

In the send-receive model of communication, receiving or listening is as critical as sending the message because, without listening, it is impossible to personalize and respond to the message.

Listening Behaviors

When you focus only on yourself, you often forget to listen, and as a result, the chances for successful communication are poor. Listening is the basis of effective communication and entails much more than just hearing sound.

Think about the last time you noticed someone obviously not paying attention when you were trying to communicate. What specific behaviors did the person exhibit that led you to believe that he or she was not attending to you? What impact did the person's behavior have on you? Perhaps you felt alarm that your important message was not getting through properly, or frustrated that your audience was not getting it. You may have been offended by your listener's inattention or felt an urge to repeat your message.

Hearing Versus Listening

Hearing is the special sense by which noises and tones are received as stimuli. Hearing is a sensory experience that gathers sound waves indiscriminately. You can hear something without choosing to listen.

Listening is a voluntary activity. Listening includes more than just sound being received by the ear and transmitted to the brain. Listening includes interpreting or processing that sound. Active listening involves listening with empathy.

Active Listening

When you listen empathically, you don't just hear words. You hear thoughts, beliefs, and feelings. Empathic listening is highly active and requires hard work. Following the steps below will help you to improve your listening skills.

1. The first step is to decide to listen and concentrate on the speaker.
2. Then, use your imagination and enter the speaker's situation. Concentrate and try to imagine his or her frame of reference and point of view.
3. Observe the speaker's vocal inflection, enthusiasm or lack of it, and style of delivery. These are essential components of the message. If you are speaking face-to-face, pay attention to the speaker's facial expressions and other nonverbal cues for more insight into the message.
4. Listen without interruption. Note key phrases or use word associations to remember the speaker's content.
5. Use paraphrasing or clarifying questions to confirm that you received the intended message. Check your perceptions of how the speaker is feeling to put the text of the message in emotional context.
6. Finally, provide feedback to the speaker.

Practice Active Listening

Like other skills, listening skills improve with practice. Ask a trusted friend to rate you honestly on your listening skills; then, the next time someone comes to you with a problem, work on the listening skills that need improvement. Practice empathic listening by attending, paraphrasing, and asking questions.

Tips for Active Listening

- **Make eye contact.** Eye contact increases the chances of getting the message and demonstrates interest and attention. When listening to someone on the phone, try not to look at things that will take attention away from the speaker.
- **Adjust your body posture.** Posture—facing the speaker and slightly leaning in—suggests that you are paying attention and helps you to stay tuned in. When on the phone, position yourself so that you're comfortable but not so relaxed that you lose the ability to attend to the speaker.
- **Give verbal or nonverbal acknowledgment.** Acknowledging the speaker helps involve you in the communication process and shows you are paying attention.
- **Clear your mind.** Clear your mind of your own thoughts to avoid wandering mentally.
- **Avoid distracting behaviors.** Distracting behaviors such as playing with a pencil, drumming your fingers, grimacing, jingling change in your pocket, or others may take away from your ability to listen and may distract the speaker.

Source: U.S. Federal Emergency Management Agency. (2005, December). Effective communication: Independent study. Retrieved November 28, 2017, from <https://training.fema.gov/>

Prepare for 2019 with this Post-Christmas Financial Checklist

If you didn't put money aside for Christmas spending this year, or you overspent your budget, you may be feeling a pinch right now. The holiday season is the time of year when most people spend more than they planned. And not just on their gift list. With so many great deals, many shoppers like to find some great gifts for themselves, too.

But now that the damage is done, how do you keep it from having a long-lasting effect on your finances? After all, maxing out your credit cards isn't good for your bottom line (or your credit report). Here are some things to consider in order to get your finances back on track as you head into 2019:

Review Your Credit Cards

How much did you put on your credit cards? What is your debt ratio? (This is also known as your credit utilization ratio - it's the amount of debt you have compared to the amount of available credit.)

Missing a payment, keeping your balances too high, and maxing out your available credit can hurt your credit score. And fast! Paying down your credit cards quickly and putting your debt ratio back in balance can keep you from having any long-lasting effects to your credit score.

Review Your Savings and Emergency Fund

Did you use money from savings or your emergency fund to pay for gifts? If so, you may find yourself in some financial trouble if you need this money for unexpected, but necessary expenses like car or home repairs. You'll want to rebuild these funds as quickly as possible to reduce your financial stress.

Review Your Budget

You'll need to find extra money to pay down your credit cards, and then rebuild your savings. But if your income hasn't increased, that money has to come from somewhere else. That means it's time to get serious about slashing unnecessary items from your budget. Even if it's only temporarily while you get back on track. Cancel gym memberships, cable services, and slash your entertainment fund to re-purpose that money to debt and savings. Start packing your lunches, making coffee at home, and fix budget-friendly dinners until your credit cards are paid off and your savings are replenished. Yes, it will be hard, but it's only for a short time and in the end, you'll be glad you did it.

Earn Extra Income

You can get your finances back on track much faster if you start bringing in extra income and directing that money to paying off debt and building savings. Consider some part-time opportunities that you can do in your free time to earn extra cash. Get a part-time weekend job, drive for Uber or Lyft, start a dog-walking service, offer to rake leaves, shovel snow, or babysit. If you're crafty, open an Etsy shop. The opportunities for earning extra income are endless. As an added bonus, you may decide that you like the work and the income that goes with it even after you've paid off your debt.

Getting your finances in order as quickly as possible will ensure that there are no long-lasting effects to your overspending. Once you've reviewed your finances and made a plan for how to get them back in order, review your holiday spending. It's time to start planning for next year so that you don't find yourself in the same place again.

Article written by Emilie Burke. Emilie writes about overcoming debt, while balancing trying to eat healthy, stay fit, and have a little fun along the way. You can find more of her work at BurkeDoes.com.



THE EMPLOYEE ENHANCEMENT NEWSLETTER



HELPFUL RESOURCES FROM YOUR
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January Online Seminar

*Building Positive
Relationships at Work*

Examine patterns in our workplace relationships and how we can alter our approach to make them positive.

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Deer Oaks, your EAP, is always available to you and your household members. If you are struggling with children, finances, or just want some practical advice on health or the mind-body connection, contact Deer Oaks by calling the Helpline. Counselors are available 24/7 to provide you with immediate care.

Work-life Services

Need to delegate items on your “to-do” list? Your EAP can help. Our work-life consultants are available day and night to assist you with locating nearly endless resources such as finding care for your pets, personal care, travel, home improvement contractors, education, and managing your day-to-day responsibilities at home, and work.

Helpline: 866-327-2400
Web: www.deeroakseap.com
Email: ead@deeroaks.com

January is Healthy Weight Awareness Month. Let the EAP help you reach your wellness goals by assisting you with personal issues such as depression, anxiety, and stress that may be contributing to an unhealthy lifestyle or impeding progress to meeting your desired goals.

Aim for a Healthy Weight

Choose a lifestyle that combines sensible eating with regular physical activity. To be at their best, adults need to avoid gaining weight, and many need to lose weight. Being overweight or obese increases your risk for high blood pressure, high blood cholesterol, heart disease, stroke, diabetes, certain types of cancer, arthritis, and breathing problems. A healthy weight is key to a long, healthy life.

Evaluate your body weight.

For adults and children, different methods are used to find out if weight is about right for height. If you have concerns about your child's body size, talk with your health care provider.

If you are an adult, follow the directions below to evaluate your weight in relation to your height, or Body Mass Index (BMI). A BMI above the healthy range is less healthy for most people; but it may be fine if you have lots of muscle and little fat. The further your BMI is above the healthy range, the higher your weight-related risk. If your BMI is above the healthy range, you may benefit from weight loss, especially if you have other health risk factors.

BMI's slightly below the healthy range may still be healthy unless they result from illness. If your BMI is below the healthy range, you may have increased risk of menstrual irregularity, infertility, and osteoporosis. If you lose weight suddenly or for unknown reasons, see a health care provider. Unexplained weight loss may be an early clue to a health problem.

How to Evaluate Your Weight (Adults)

- Weigh yourself and have your height measured to find your BMI category. The higher your BMI category, the greater the risk for health problems.
- Measure around your waist, just above your hip bones, while standing. Health risks increase as waist measurement increases, particularly if the waist is greater than 35 inches for women or 40 inches for men. Excess abdominal fat may place you at greater risk of health problems, even if your BMI is average.

Manage your weight.

Your genes affect your tendency to gain weight. A tendency to gain weight is increased when food is plentiful and when you use equipment and vehicles to save time and energy. However, it is possible to manage your weight through balancing the calories you eat with your physical activity choices.

To make it easier to manage your weight, make long-term changes in your eating behavior and physical activity. To do this, build a healthy base and make sensible choices. Choose a healthful assortment of foods that includes vegetables, fruits, grains (especially whole grains), skim milk, fish, lean meat, poultry, and beans. Choose foods that are low in fat and added sugars as much as you can. Whatever the food, eat a sensible portion size.

Try to be more active throughout the day. It is recommended that all adults get at least 30 minutes of moderate physical activity most or preferably all days of the week. To maintain a healthy weight after weight loss, adults will likely need to do more than 30 minutes of moderate physical activity daily. Over time, even a small decrease in calories eaten and a small increase in physical activity can keep you from gaining weight or help you lose weight.

Control portion size.

- If you're eating out, choose small portion sizes, share an entree with a friend, or take part of the food home.
- Check product labels to learn how much food is considered to be a serving, and how many calories, grams of fat, and so forth are in the food. Many items sold as single portions actually provide 2 servings or more. Examples include a 20-ounce container of soft drink, a 12-ounce steak, a 3-ounce bag of chips, and a large bagel.
- Be especially careful to limit portion size of foods high in calories, such as cookies, cakes, other sweets, French fries, fats, oils, and spreads.

The carbohydrates, fats, and proteins in food supply energy, which is measured in calories. High-fat foods contain more calories than the same amount of other foods, so they can make it difficult for you to avoid excess calories. However, low-fat doesn't always mean low calorie. Sometimes extra sugars are added to low-fat muffins or desserts, making them just as high in calories.

Your pattern of eating may be important as well. Snacks and meals eaten away from home provide a large part of daily calories for many people. Choose them wisely. Try fruits, vegetables, whole grain foods, or a cup of low-fat milk or yogurt for a snack. When eating out, choose small portions of foods. If you choose fish, poultry, or lean meat, ask that it be grilled rather than fried.

Like younger adults, overweight and obese older adults may improve their health by losing weight. The guidance of a health care provider is recommended, especially for obese children and older adults. Since older people tend to lose muscle mass, regular physical activity is a valuable part of a weight-loss plan. Building or maintaining muscle helps keep older adults active and reduces their risk of falls and fractures. Staying active throughout your adult years helps maintain muscle mass and bone strength for your later years.

Source: U.S. Department of Health and Human Services (HHS). (n.d.). Be physically active each day. In Aim for fitness. Retrieved September 29, 2016, from <http://health.gov/>



New Year's Resolutions for Mental Health

President Abraham Lincoln said, "Always bear in mind that your own resolution to succeed is more important than any other." When thinking about a New Year's resolution, it is helpful to choose an objective that can be successfully reached. These goals may be short- or long-term, simple or complex, individual or shared. Some of the most common New Year's resolutions for Americans include

- Focusing on health by losing weight, exercising, and eating healthier foods
- Becoming more financially savvy by lowering debts and saving money
- Quitting a bad habit, like drinking too much alcohol or smoking
- Improving professionally by finding a better job or pursuing higher education
- Traveling more by planning a trip
- Being more environmentally responsible by reducing, reusing, and recycling
- Serving others by volunteering more¹

But what about those who want to make a mental health resolution? Many people choose to focus on stress management or reduction, anxiety control, or just to live happier. Since these resolutions are more difficult to accomplish, how do you make this year different to make sure you set yourself up for success? Change your perspective when approaching New Year's resolutions. Instead of making a vague list of what you want to change, ask yourself three simple questions: What, why, and how?

What?

Start by specifically defining what it is you plan to accomplish this year. Be concise, and keep it simple. For example, if you start with a goal like, "I plan to be happier this year," you may want to redefine that as, "I plan to spend more time doing things I enjoy." If your resolution is to reduce your stress this year, you might guide yourself toward saying, "I will set boundaries about working on the weekends."

Why?

Ask yourself, "Why would I like to accomplish this goal?" Often, changes to your life have an internal representation that you aren't even aware you're striving for. That's why some people vow to lose 15 pounds but once they do, they still feel defeated and depressed. If you really investigate why you want to accomplish your goal, you will find a bit more about what you really wish to accomplish. This is one of the most important things to identify. It helps keep you going when times get hard and you want to quit before reaching your goal.

How?

Have a well-thought-out plan before you embark on your adventure this year. It's important to realize that if you knew all there was to know about this particular life change, you'd have already accomplished it.

- **Do your research.** Make sure you find out the info about what you're taking on.
- **Tell everyone you know.** People who are accountable are more likely to succeed in achieving resolution goals. When you know that you're going to hear about it from people when you continue to engage in the old behaviors, you are less likely to bail out on your resolutions. Also, letting people know about your goals is a great way to have friends and family encourage you along the way.
- **Set up a reward system.** Periodically use rewards for reaching small goals. Accomplishing the goals you set produces dopamine, the pleasure chemical in your brain. Dopamine activates the parts of the brain that make you eager to pursue new challenges. By setting and achieving goals today, you're heightening your ability to be the person you want to be.²

References

1. Todd, W. E. (2014, December 31). Resolutions for the New Year. Retrieved January 2, 2015, from <http://blogs.usembassy.gov/>
2. Bapties, S. (2014, December 31). Making New Year's resolution stick. Retrieved January 2, 2015, from <http://www.robins.af.mil/>

Low-Risk Ways to Start Investing Your Money

If you're just getting started with investing, or you've been thinking about it, you may wonder if it's worth the risk. After all, there are no guarantees that you won't lose the money you invest.

The best way to get started is with a small amount. You should never invest more than you can afford to lose. In the right environment, a small investment of \$50-\$100 a month can create healthy returns over time. You don't need to sink your entire savings account into the stock market and hope for the best. As long as you make sound investment choices, your money will grow faster than it will in an interest-bearing savings account, allowing you to build your wealth faster.

There are a variety of low-risk investments that can pay off and help build your savings. Here are a few to consider if you're new to the world of investment.

PEER-TO-PEER LENDING

This is both low-risk and short-term. Instead of buying shares in a company, you are lending money to someone who will use it for a good cause. The money will be paid back to you by a pre-set date with interest. Be sure to screen your loans well to avoid default. Lending platforms like Lending Club usually have fairly high success rates for loan repayment.

TREASURY INFLATION PROTECTED SECURITIES (TIPS)

This is a low-risk investment from the US Treasury and it comes with two methods of growth. First, there is a fixed interest rate that doesn't change over the term of the bond. And second, there is a built-in inflation protection guaranteed by the government. Whatever rate inflation grows by during the term of your TIPS, your investment value will grow.

MONEY MARKET FUND

This is a mutual fund that protects your principal. The fund pays out a little bit of interest while keeping your principal safe. You can use an online broker like TD Ameritrade or E*Trade to set one up. You won't earn a lot of interest, but you will earn some and never worry about losing your investment.

CREDIT CARD REWARDS

It may sound crazy to include a credit card reward program in an article about investing, but if the card offers "cash back" rewards, it's a nice return on the things you need to purchase anyway. Many cards offer sign up bonuses where you can earn points to put towards gift cards. If you're going to spend the money on utility bills, groceries, and other necessities, why not get paid for it? It's like earning free money.

When you're ready to start investing, there are a few things you should do to protect your investments:

- Never invest more than you can afford to lose unless it's an investment that protects the principal.
- Pay down debt before investing, especially high-interest credit cards. This is a better use of your funds.
- Look for ways to spend less or earn more so that you can invest more comfortably.
- Make sure you have an emergency fund set up because you may not be able to touch your investment money for several years.
- Do your homework before making any investments so that you can feel confident about the decisions you make.

Investing is well worth the effort and can help you reach your financial goals faster. Just make sure you make sound investment decisions and start with small, low-risk investments until you have more money to work with.

Read more: [The Three Most Common Kinds of Investments](#)

Article written by Emilie Burke. Emilie writes about overcoming debt, while balancing trying to eat healthy, stay fit, and have a little fun along the way. You can find more of her work at [BurkeDoes.com](#).





THE EMPLOYEE ENHANCEMENT NEWSLETTER



HELPFUL RESOURCES FROM YOUR
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December Online Seminar

*Say What You Mean the Right Way:
Healthy Forms of Communication*

There are many ways to communicate how you feel to the people in your life. Explore how you can use communication to strengthen your relationships.

Available on-demand
starting December 18th at
www.deeroakseap.com

About Your EAP

*Life Can Be Hectic. The EAP Can
Help You Find Your Balance.*

Deer Oaks, your EAP, is always available to you and your household members. If you are struggling with children, finances, or just want some practical advice on health or the mind-body connection, contact Deer Oaks by calling the Helpline. Counselors are available 24/7 to provide you with immediate care.

Financial Assist

If you have questions about a financial issue, speaking with a financial expert can help. Your EAP provides you with free consultations with financial experts on everything from credit and debt, to purchasing a home, or saving for retirement. We also offer a full selection of financial articles, tip sheets, financial calculators, and other online tools to help you get the answers you need.

Helpline: 866-327-2400
Web: www.deeroakseap.com
Email: eap@deeroaks.com

Keeping Holiday Stress at Bay

Some people look forward to the holidays all year, while others see the holiday season approaching and are overcome by a sense of dread. Will life become so hectic that I can't enjoy the holidays? How will I buy what I need to buy and not overspend again this year? How will I ever get everything done that I need to do? How many pounds will I gain this year? Will the family get along? The list could go on and on, but all these questions, if left unaddressed, lead to the same thing: stress! Try these tips for managing the stress that seems to be built into the holiday season.

SET PRIORITIES.

People tend to get wrapped up in trying to create perfection at this time of the year. Set reasonable goals for what you will do to celebrate. Decide in advance what is most important to you and your family, and focus your celebrations around those things. Try to avoid replicating everything your parents did when you were young. Hang on to meaningful traditions, but avoid doing something solely because it is what your mom or dad did. Don't overschedule! Both you and your kids need downtime to enjoy this special time of the year. Be careful to choose activities based on what you want to do rather than what you think you *must* do.

MAKE A PLAN.

Once you have decided what your priorities are for holiday celebrations, plan how you will organize yourself to get the important work done. Make a calendar and include all important dates on it (the school play, the neighbor's open house, the drive through the neighborhood to enjoy the holiday decorations, and so on). You may even want to schedule time for any shopping, decorating, baking, writing cards, or other holiday traditions that you have decided will be part of your holiday. Carefully plan your menus, and do your shopping in an organized fashion, with a list. You will be much less likely to forget important ingredients and will eliminate the last-minute running that leaves you exhausted and frazzled.

KEEP EXPECTATIONS REALISTIC.

It is not your responsibility to be sure that everybody has a perfect holiday, so don't put that demand on yourself. Holiday joy is something that comes from within a person—you cannot create something that is not there.

MAKE A BUDGET AND KEEP IT.

If gift buying is part of your holiday celebration, decide in advance what you can afford to spend this year. Create a list of all the people you will shop for, and allocate a portion of your total holiday budget to each person. That is the easy part—the hard part is sticking to the budget you create! Try to think of less expensive gift options—a baking mix, a nicely framed photograph of a shared memory, or the gift of your time. Overspending during the holidays is a major source of stress, so be careful. Remember that all the gifts in the world cannot buy happiness.

CARE FOR YOURSELF AND YOUR FAMILY.

During the holidays, when stress can really take its toll, people tend to neglect doing those things that reduce stress. You may overindulge in food and drink, and leave such things as rest, relaxation, and exercise out of your daily life. Make it a goal to change that this holiday season. Be realistic about the types and amounts of foods you choose. Avoid sugary and fat-laden snacks that may give you a quick boost but will be followed by a drop in energy. Get outside for a brisk walk, and take the kids. Think about what is causing your stress, and make a plan to change the pressures you may be putting on yourself.

Source: Workplace Options. (Reviewed 2017). Keeping holiday stress at bay. Raleigh, NC: Author.

Helpful Hints for Healthy Holiday Eating

It's that time of year again. Holiday parties and family gatherings can present a special challenge when it comes to eating healthily—especially for people who are trying to prevent or control diabetes. The key to a diabetes friendly gathering is having a variety of healthy food selections, and this doesn't mean that you'll have to completely sacrifice all of your favorites!

The National Diabetes Education Program (NDEP) has a few tips to help you stay healthy and enjoy the holidays:

- **Eat a healthy snack before leaving home.** This will reduce the risk of overeating at the party.
- **Go to the party with a plan.** Check out the buffet first, and then decide what and how much you will eat. The foods you select should fit into your meal plan.
- **Bring a dish.** Contribute your favorite healthy dish to the holiday buffet.
- **Savor every bite.** Eating slowly reduces your chances of eating too much.
- **Drink water.** Water is a healthy, no-calorie beverage (compared to 1 cup of eggnog that has 342 calories!).
- **Trim the fat from the meat.** Each tablespoon of fat you trim off contains 100 calories.
- **Be the life of the party.** Stay active by focusing on party activities instead of the buffet table.

If you're throwing the party, here are a few additional ways to be a healthy holiday host:

- **Offer a variety of low-fat, high-fiber foods.** There are lots of healthier options; consider fresh fruits and vegetables, nuts, grilled or broiled lean meats, fish, turkey, and chicken without the skin. Reduce the use of mayonnaise, oil, and butter. Increase fiber with whole-grain breads, peas, and beans.
- **Serve healthy alternatives to traditional holiday dishes.** Transform traditionally high-fat and high-calorie foods into low-fat, healthier versions. You can use nonfat or 1% milk instead of whole milk or cream. Try to bake or broil foods when possible instead of frying. Skip cream cheese and try low-fat cottage cheese or plain yogurt.
- **Be a support system for your family members and friends.** If you see them slipping, keep encouraging them to eat healthily during the holiday season, and throughout the year.

To find out more about preventing and controlling diabetes, visit the National Institute of Diabetes and Digestive and Kidney Diseases (NIDDKD) website at <http://www.niddk.nih.gov/health-information/health-communication-programs/ndep/Pages/index.aspx>.

Source: National Diabetes Education Program. (Revised 2016, June 7 [Ed.]). Helpful hints for healthy holiday eating (B. Schuette, Ed.). Retrieved June 7, 2016, from http://www.ndep.nih.gov/media/Healthy_Holiday_Eating.pdf

Fighting Depression Around the Holidays

As the holidays approach and another year comes to an end, many enter a period of reflection. Reflection can offer an opportunity to revel in the many exciting events of the year, or it can cause us to be consumed with self-doubt and regret. Instead of focusing on the promotions, new friends, and exciting vacations, for example, people remember all of things they had hoped to accomplish—losing weight, going back to school, learning to cook—the list can be endless and overwhelming. Fortunately, however, the challenges that come with managing depression during the holidays are not impossible.

RECOGNIZING THE SIGNS AND SYMPTOMS

Identify the issue. While the signs and symptoms of depression can vary, there are some hallmarks that can alert you or those around you that you may be feeling a bit down.

- Fatigue
- Eating more or less
- Sleeping more or less
- Inability to concentrate
- Feelings of worthlessness
- Depressed mood most of the time
- Lack of interest in activities that you used to enjoy

One of the most important factors in identifying these changes is self-awareness. Do yourself a favor and take note of how you generally live your life. Do you get together with friends on a weekly basis, enjoy hiking, or go to the gym often? If you wake up one day in December and have a difficult time remembering the last time you did any of these, it might be a sign that you are not acting or feeling like yourself.

PREVENTING DEPRESSION

Depression is not impossible to overcome, but why fight an unnecessary battle? If you know that you might be prone to feeling a little down during this holiday season, plan your preemptive attack now!

Create a plan for your holiday.

Goals give you something to focus on and preoccupy your mind. So fill your mind with something exciting and productive this holiday. Not into the holiday jingles and twinkling lights? Dedicate a portion of your time to volunteer work or commit to catching up with old friends, and be accountable. Make some phone calls early in the season and get these appointments on your calendar. Who has time to think about the forgotten New Year's resolution when there are smiling children to read to or meals to be had with old friends?

Create new traditions.

Is this your first holiday away from your family who live in another state? If so, change your focus from longing for holidays past to designing the footprint for your very own holiday traditions. Print up some nice invitations for your first annual holiday party, or book your first of many holiday vacations. Whatever you decide to do, take ownership and control over how your valuable downtime is spent.



FINDING SOLUTIONS

When you realize that a depressed mood has crept into your life, take action sooner rather than later. Remember that depressive symptoms have a tendency to increase in intensity—as do their impact on your mood, activity level, and motivation. Waiting until later may mean that you have less energy and motivation to tackle the weight of your emotions.

Regroup and reorganize.

When you realize that something has gone awry, develop a new game plan. Take a step back from all of your commitments and responsibilities, and evaluate what has changed in your life. Have you taken on too many tasks? Have you forgotten your goals and aspirations? Have you lost touch with the friends and family members who keep you grounded? Make a list of what is lacking in your life and what may need to be cut.

Utilize your resources.

Many companies offer their employees access to Employee Assistance Programs (EAPs). In addition to providing counseling services, EAPs often provide other services, like help with locating child care or elder care services, providing legal advice, offering financial planning, and research help to assist with some of the things on your to-do list. It is sometimes difficult to ask for help, but the result can be worthwhile.

Be kind to yourself.

The holiday season often reminds people to be nice and generous to others, but it is also important for you to be kind to yourself. Remember that variations in your mood are a part of being human, and getting back on track takes time. If you find yourself feeling sad or tearful, allow yourself to experience these very normal emotions, and make no apologies for them. You are human. You are capable. You can survive the holiday season!

Source: Burrell, S. (Reviewed 2017). Fighting depression around the holidays. Raleigh, NC: Workplace Options.

Losing the Holiday Blues

The holiday season can be a time of joy, happiness, and family get-togethers. But for some, it is a time of loneliness and anxiety about the future.

Why do I have the holiday blues?

Many things can cause the holiday blues. It could be stress, fatigue, unrealistic expectations, money problems, or being unable to be with one's family and friends. For many, the holidays bring back old memories of friends and loved ones who are no longer present. The demands of shopping and family reunions can also lead to feelings of tension.

Some people develop stress symptoms such as headaches, excessive drinking, overeating, and problems sleeping. There is also the post holiday let down after January 1st. This is common after such intense activity for so many weeks. It may also result from disappointments during the holidays, added to the excess fatigue and stress.

Here's one way to see if you are depressed.

You may be wondering if you have symptoms of depression. One way of determining that is to take a brief screening online or with your doctor. Only you will see the results of an online screening. You can then choose to print a copy of the results for your own records or to give to your physician or a mental health professional. If you choose to do a screening with your physician, he or she can assist you in determining a treatment plan.

Source: U.S. Department of Veterans Affairs. (n.d.). Losing the holiday blues. Retrieved April 7, 2017, from <https://www.va.gov/>



Green Up the Holidays

The holidays are a time for families to get together and celebrate, but they bring with them a lot of extra waste. Here are some simple tips for you and your family to “go green” this holiday season:

Reduce waste with these gift ideas.

There is no need to buy gifts—why not make them at home? You can bake cookies or breads for all of the neighbors, or you can invite them to your house for a home-cooked meal. Tickets to local events or movies can be great gifts that don’t take up space. Or you can make a donation to a favorite charity in someone’s name.

When you do buy gifts, how about purchasing good secondhand items or things that have been made from recycled products? Be sure to bring reusable tote bags when you are out shopping.

Give items that help others go green.

- Canvas tote bag
- Energy-saving light bulbs
- Power strips to plug in energy-zapping appliances

Use recycled or reusable materials for gift wrapping.

Old calendar pages can make beautiful envelopes or be used to wrap small gifts. Use cloth bags that can be reused in the future. Use reusable gift boxes that won’t easily be damaged. Reuse ribbons and decorations from last year’s holiday cards. Use real unbuttered popcorn in packages instead of Styrofoam peanuts. Bubble Wrap and Styrofoam peanuts can be recycled by dropping them off at shipping companies.

Wrapping Paper Ideas

- Use lightly colored paper with white backgrounds. This is more easily recycled.
- Choose recycled gift paper.
- Avoid metallic and foil papers which cannot be recycled.
- Make your own wrapping paper from paper that is to be recycled anyway.

The Christmas Tree

Live trees help the environment and can be replanted after the holidays. Make sure you purchase one that can survive in your climate. If you buy a cut tree, make sure you check with your local waste agency to see where it can be recycled. Don’t buy a flocked tree—they can’t be recycled. Christmas trees can be used for mulch in the garden. Pine needles are a great ingredient for potpourri.

Leftover Food and Candy

Check with your local shelter or food bank to see if these can be donated. Unopened foods such as packages of pasta, canned meats, fruits, and vegetables are often needed at food pantries.

Source: Workplace Options. (Reviewed 2017). Green up the holidays. Raleigh, NC: Author.



THE EMPLOYEE ENHANCEMENT NEWSLETTER



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November Online Seminar

Caring for Aging Relatives

Older relatives may require more care than family or neighbors can provide. This seminar is a helpful first step to determine what kind of care is needed.

Available on-demand starting November 20th at www.deeroakseap.com

About Your EAP

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Helpline: 866-327-2400
Web: www.deeroakseap.com
Email: eap@deeroaks.com

Self-Care for the Caregiver

Caring for an aging spouse or relative can be an incredibly rewarding experience. For many, however, it is also a source of great stress. This stress can lead to feelings of anger and guilt. These feelings can get in the way of successful caregiving and may even impact your health.

If you are a caregiver, it is important to learn that you cannot take care of others unless you take care of yourself as well.

Your Feelings are Important.

Many caregivers feel guilty about expressing feelings of anger or resentment. It is very common to have these feelings, and it is important that you acknowledge them so that you can seek out the help you need.

- Recognize your limitations.
- Ask for help when it is needed.
- Attend a support group.
- Keep friends and family in your life.
- Communicate your feelings.

Learn how to Accept Help.

There may be many reasons for rejecting help that may be offered from friends and family. You might feel that it is your duty alone to take care of your family member or that you don't want to be a burden on others. Accepting help from others can allow you more time for yourself. This will make you a better caregiver.

- Accept acknowledgement when it is given to you.
- When someone offers help, be specific about what he or she can do. Help with the grocery shopping or meal preparation can leave you with more time for yourself.
- Allow yourself to be proud of all the things you do for others, and don't dwell on the things you aren't able to do.

There is Support for You Out There.

Meals-on-Wheels programs, in-home care agencies, and adult day programs are only a few of the many support services available when you are taking care of an aging family member. Finding appropriate services can be as much an act of caregiving as providing them yourself.

- Contact an elder care professional for assistance in finding help.
- Find the local Area Agency on Aging office that services your community. They have a wealth of information on local resources.
- Network with other caregivers to find out what services help.
- Remember: Allowing help from outside sources is a way to take care of you.

Recharge your Batteries.

Do you have hobbies or leisure time activities that you don't seem to have time for anymore? Will talking to a counselor or attending a support group meeting help your mood? It is important that you do things you enjoy. Taking care of yourself means replenishing your spirit as well.

- Take a walk around the neighborhood; it can feel like a mini-vacation.
- Read a book or watch a movie you enjoy.
- Arrange to meet a friend, even if it is only for a few minutes.
- Use time away from your caregiving duties to do special things for yourself, not to run errands.

Source: Workplace Options. (Reviewed 2014). Self-care for the caregiver. Raleigh, NC: Author.

Have a Healthy and Safe Family Gathering

If you are planning or participating in a family gathering, follow these tips to make sure your get-together is safe and healthy.

Plan a healthy menu.

Serve food and drinks that are low in calories, sugar, salt, fat, and alcohol. Include a variety of fruits and vegetables, which provide essential vitamins and minerals, fiber, and other substances that are important for good health, and also may reduce the risk of chronic diseases.

As you plan and prepare healthy meals, follow the recipe for food safety to help avoid harmful food-borne bacteria:

- **Clean**—Wash produce. Remember to wash your hands with soap and water before preparing food.
- **Separate**—Don't cross-contaminate one food with another.
- **Cook**—Cook meat, poultry, and eggs thoroughly.
- **Chill**—Refrigerate leftovers promptly.
- **Report**—Report suspected food-borne illnesses to your local public health department.

You can accommodate the dietary needs of relatives with high blood pressure, heart disease, diabetes, or other conditions. Find helpful meal planning hints to enjoy your favorite foods with healthier ingredients: <https://www.supertracker.usda.gov/myplan.aspx>.

Move together.

Plan activities to include walking, hiking, dancing, swimming, or other things to get the body moving. You can socialize and stay fit at the same time. Pick fun physical activities to do together, and enjoy the health benefits.

Children and adolescents should do 60 minutes or more of physical activity each day. Adults need at least 2½ hours of moderate-intensity activity every week.



Know and share your family health history.

It is also a good time to share family history—people, events, places, and dates. Why not share your family health history too?

A family health history is a written or graphic record of the diseases and health conditions present in your family. You can't change your genes, but you can change behaviors that affect your health, such as smoking, inactivity, and poor eating habits. People with a family history of chronic disease (for instance, cancer, diabetes, or coronary heart disease) may have the most to gain from making such lifestyle changes.

Travel smart.

No matter the distance you are traveling, keep these tips in mind:

- Avoid drinking and driving.
- Make sure adults and children are buckled up in motor vehicles.
- If you're taking a cruise, check ship inspection scores.
- If you're traveling internationally, make sure you've had all appropriate vaccinations for your destination. Check out travel notices about current health issues related to specific destinations. Visit the CDC's Travelers' Health section to learn more about safe travel by destination: <http://wwwnc.cdc.gov/travel/>.

Enjoy and be safe.

Enjoy family and friends—and take precautions to make sure they are safe while visiting and playing. Learn how to stay safe and healthy while enjoying the outdoors and traveling.

Go green.

Be conscious of the environment—and help sustain it for future generations. Whenever possible, recycle items from your gathering.

Source: U.S. Centers for Disease Control and Prevention (CDC). (Updated 2013, December 9). Have a healthy and safe family gathering. Retrieved January 26, 2016, from <http://www.cdc.gov/>

Less Stressed Holiday Time

Getting together with extended family during the holidays can be stressful, but it doesn't have to be, says Vanderbilt psychiatrist Keith G. Meador. He offers these tips to make holiday together-ness less stressful:

- **Don't over plan or overcommit.** Too much change in routine, even good change, can produce stress. Too many changes—traveling more, eating more, staying up later, shopping more—can cause stress.
- **Be flexible.** It's a necessity, especially when family events are planned by in-laws and other relatives. You can't control time spent with others. Understand that holidays will change your routine and require more decision making. Accept that it's all part of the holiday.
- **Be grateful** for what you have, instead of grasping for what you don't have.
- **Be accepting.** Forgive your family for not being perfect.
- **Don't overspend.** Know when to quit. The credit card bills will be due soon enough.

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How Much Should You be Spending on Utilities each Month?

If you're running your washing machine several times every day or leaving lights on when you're not home, there's a good possibility that your utility bills are as much or more than your rent or mortgage. Utilities can add up quickly and, unfortunately, most of the time you don't know what the cost is until you receive the bill.

Electricity costs run higher in the middle of summer and the middle of winter in an effort to keep your home comfortable. If you use gas for heating, that can be a hefty winter expense as well. If you're in the habit of doing laundry daily with a few small loads, your water bill is going to get pretty costly. Like bubble baths? You'll pay for them when your bi-monthly water bill arrives.

THE RIGHT AMOUNT TO SPEND

If you're working with a budget, and trust me, you should be, your utility costs should be no more than 8-10 percent of your monthly income. That doesn't seem like much, does it? If your monthly after-tax income is \$3,000, that means you should be spending no more than \$300/month on your utilities. Preferably less. Thinking back over the last few months, how are your utility bills comparing?

Average energy costs vary by state, but you should still be working to remain within a budget of 10 percent of your income or less.

KEY FACTORS TO CONSIDER

There are other factors that can play into your costs, too. For instance, do you work from home? If so, you're using more electricity and water than people who work outside the home. The number of people in your home can have an impact on your utility costs. And the average temperatures in your area during the hot or cold months can play a big part in the cost of your electric and gas bills.

TIPS FOR REDUCING YOUR UTILITY COSTS

After reviewing your most recent utility bills, you may find that you need to look for ways to cut back so that you can bring your spending into an acceptable range. Here are a few handy tips that can help:

- Check your hot water heater. The default setting for most is 140 degrees, however, 120 degrees is sufficient for your hot water needs.
- Repair leaky faucets, toilets, and pipes as soon as you notice them.
- When able, run your appliances at night. Running them during the day often causes heat and will make your AC work harder in the summer months.
- Replace air filters every 2-3 months to keep your AC working efficiently.
- Skip your oven whenever possible. If you're only warming something up or cooking a small amount, use a counter top convection oven instead of your big oven. It uses less electricity and/or gas and keeps your home from getting hot in the summer.
- Use ceiling fans to help circulate the cool air.
- Check your windows and doors to make sure they're sealed tight. Keep your cool or warm air in the house instead of letting it outside.
- Adjust your thermostat to keep your home 10 degrees warmer or cooler (depending on the season) when you're not home.

Reducing your utility spending can not only save money, but it can even help you live more comfortably. If you need more in-depth assistance with your monthly budget, consider speaking with a trained budget counselor. Counseling is free and available anytime, online, over the phone, and even in person.

Article written by Emilie Burke. Emilie writes about overcoming debt, while balancing trying to eat healthy, stay fit, and have a little fun along the way. You can find more of her work at BurkeDoes.com. Retrieved September 13, 2018, from <https://www.moneymanagement.org>.





THE EMPLOYEE ENHANCEMENT NEWSLETTER



HELPFUL RESOURCES FROM YOUR
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October Online Seminar

A Personal Guide to Building Resiliency and Coping with Change

It's not what happens to us but how we respond to what is happening to us. This seminar will empower you to become more resilient.

Available on-demand starting October 16th at www.deeroakseap.com

About Your EAP

Life Can Be Hectic. The EAP Can Help You Find Your Balance.

Deer Oaks, your EAP, is always available to you and your household members. If you are struggling with children, finances, or just want some practical advice on health or the mind-body connection, contact Deer Oaks by calling the Helpline. Counselors are available 24/7 to provide you with immediate care.

Financial Assist

If you have questions about a financial issue, speaking with a financial expert can help. Your EAP provides you with free consultations with financial experts on everything from credit and debt, to purchasing a home, or saving for retirement. We also offer a full selection of financial articles, tip sheets, financial calculators, and other online tools to help you get the answers you need.

Helpline: 866-327-2400
Web: www.deeroakseap.com
Email: eap@deeroaks.com

October 11th is National Depression Screening Day, an annual event that takes place during Mental Illness Awareness Week. Take an anonymous screening at <http://helpyourselfhelpothers.org/>.

Depression Basics

Do you feel sad, empty, and hopeless most of the day, nearly every day? Have you lost interest or pleasure in your hobbies or being with friends and family? Are you having trouble sleeping, eating, and functioning? If you have felt this way for at least 2 weeks, you may have depression, a serious but treatable mood disorder.

What is depression?

Everyone feels sad or low sometimes, but these feelings usually pass with a little time. Depression—also called clinical depression or a depressive disorder—is a mood disorder that causes distressing symptoms that affect how you feel, think, and handle daily activities, such as sleeping, eating, or working. To be diagnosed with depression, symptoms must be present most of the day, nearly every day for at least 2 weeks.

What are the different types of depression?

Two of the most common forms of depression are

- Major depression—having symptoms of depression most of the day, nearly every day for at least 2 weeks that interfere with your ability to work, sleep, study, eat, and enjoy life. An episode can occur only once in a person's lifetime, but more often, a person has several episodes.
- Persistent depressive disorder (dysthymia)—having symptoms of depression that last for at least 2 years. A person diagnosed with this form of depression may have episodes of major depression along with periods of less severe symptoms.

Some forms of depression are slightly different, or they may develop under unique circumstances, such as

- Perinatal Depression: Women with perinatal depression experience full-blown major depression during pregnancy or after delivery (postpartum depression).
- Seasonal Affective Disorder (SAD): SAD is a type of depression that comes and goes with the seasons, typically starting in the late fall and early winter and going away during the spring and summer.
- Psychotic Depression: This type of depression occurs when a person has severe depression plus some form of psychosis, such as having disturbing false fixed beliefs (delusions) or hearing or seeing upsetting things that others cannot hear or see (hallucinations).

Other examples of depressive disorders include disruptive mood dysregulation disorder (diagnosed in children and adolescents) and premenstrual dysphoric disorder. Depression can also be one phase of bipolar disorder (formerly called manic-depression). But a person with bipolar disorder also experiences extreme high—euphoric or irritable—moods called mania or a less severe form called hypomania.

What causes depression?

Scientists at NIMH and across the country are studying the causes of depression. Research suggests that a combination of genetic, biological, environmental, and psychological factors play a role in depression.

Depression can occur along with other serious illnesses, such as diabetes, cancer, heart disease, and Parkinson's disease. Depression can make these conditions worse and vice versa. Sometimes medications taken for these illnesses may cause side effects that contribute to depression symptoms.

What are the signs and symptoms of depression?

Sadness is only one small part of depression and some people with depression may not feel sadness at all. Different people have different symptoms. Some symptoms of depression include:

- Persistent sad, anxious, or "empty" mood
- Feelings of hopelessness or pessimism
- Feelings of guilt, worthlessness, or helplessness
- Loss of interest or pleasure in hobbies or activities
- Decreased energy, fatigue, or being "slowed down"
- Difficulty concentrating, remembering, or making decisions
- Difficulty sleeping, early-morning awakening, or oversleeping
- Appetite and/or weight changes
- Thoughts of death or suicide or suicide attempts
- Restlessness or irritability
- Aches or pains, headaches, cramps, or digestive problems without a clear physical cause and/or that do not ease even with treatment

Does depression look the same in everyone?

No. Depression affects different people in different ways. For example:

- Women have depression more often than men. Biological, life cycle, and hormonal factors that are unique to women may be linked to their higher depression rate. Women with depression typically have symptoms of sadness, worthlessness, and guilt.
- Men with depression are more likely to be very tired, irritable, and sometimes angry. They may lose interest in work or activities they once enjoyed, have sleep problems, and behave recklessly, including the misuse of drugs or alcohol. Many men do not recognize their depression and fail to seek help.
- Older adults with depression may have less obvious symptoms, or they may be less likely to admit to feelings of sadness or grief. They are also more likely to have medical conditions, such as heart disease, which may cause or contribute to depression.
- Younger children with depression may pretend to be sick, refuse to go to school, cling to a parent, or worry that a parent may die.
- Older children and teens with depression may get into trouble at school, sulk, and be irritable. Teens with depression may have symptoms of other disorders, such as anxiety, eating disorders, or substance abuse.

How is depression treated?

The first step in getting the right treatment is to visit a health care provider or mental health professional, such as a psychiatrist or psychologist. Your health care provider can do an exam, interview, and lab tests to rule out other health conditions that may have the same symptoms as depression. Once diagnosed, depression can be treated with medications, psychotherapy, or a combination of the two. If these treatments do not reduce symptoms, brain stimulation therapy may be another treatment option to explore.

Medications

Medications called antidepressants can work well to treat depression. They can take 2 to 4 weeks to work. Antidepressants can have side effects, but many side effects may lessen over time. Talk to your health care provider about any side effects that you have. Do not stop taking your antidepressant without first talking to your health care provider.

Please note: Although antidepressants can be effective for many people, they may present serious risks to some, especially children, teens, and young adults. Antidepressants may cause some people, especially those who become agitated when they first start taking the medication and before it begins to work, to have suicidal thoughts or make suicide attempts. Anyone taking antidepressants should be monitored closely, especially when they first start taking them. For most people, though, the risks of untreated depression far outweigh those of antidepressant medications when they are used under a doctor's careful supervision.

Information about medications changes frequently. Visit the U.S. Food and Drug Administration (FDA) website (<https://www.fda.gov/Safety/MedWatch/>) for the latest warnings, patient medication guides, or newly approved medications.

Psychotherapy

Psychotherapy helps by teaching new ways of thinking and behaving, and changing habits that may be contributing to depression. Therapy can help you understand and work through difficult relationships or situations that may be causing your depression or making it worse.

Brain Stimulation Therapies

Electroconvulsive therapy (ECT) and other brain stimulation therapies may be an option for people with severe depression who do not respond to antidepressant medications. ECT is the best studied brain stimulation therapy and has the longest history of use. Other stimulation therapies discussed here are newer, and in some cases still experimental methods.

How can I help myself if I am depressed?

As you continue treatment, you may start to feel better gradually. Remember that if you are taking an antidepressant, it may take 2 to 4 weeks to start working. Try to do things that you used to enjoy. Go easy on yourself. Other things which may help include

- Trying to be active and exercise
- Breaking up large tasks into small ones, set priorities, and do what you can as you can
- Spending time with other people and confide in a trusted friend or relative
- Postponing important life decisions until you feel better. Discuss decisions with others who know you well.
- Avoiding self-medication with alcohol or with drugs not prescribed for you

How can I help a loved one who is depressed?

If you know someone who has depression, first help him or her see a health care provider or mental health professional. You can also:

- Offer support, understanding, patience, and encouragement.
- Never ignore comments about suicide, and report them to your loved one's health care provider or therapist.
- Invite him or her out for walks, outings, and other activities.
- Help him or her adhere to the treatment plan, such as setting reminders to take prescribed medications.
- Help him or her by ensuring that he or she has transportation to therapy appointments.
- Remind him or her that, with time and treatment, the depression will lift.

Where can I go for help?

Your employee assistance program (EAP) can help with in-the-moment emotional support and referrals to local mental health professionals. You can also check online for mental health professionals; contact your community health center, local mental health association, or insurance plan to find a mental health professional. Hospital doctors can help in an emergency.

Source: U.S. National Institutes of Health (NIH), National Institute of Mental Health (NIMH). (Revised 2016). Depression basics (NIH Publication No. TR 16-3561). Retrieved January 19, 2018, from <https://www.nimh.nih.gov/>

Surprisingly simple ways to prevent disease

Five new studies support simple steps to prevent illness and improve overall health. The American Journal of Medicine reports the following based on multiple studies in several countries:

- Eating fresh fish regularly may reduce your risk of colorectal cancer.
- Still trying to stop smoking? Try acupuncture and hypnosis. Several studies found smokers had good success.
- Have your teeth cleaned regularly. Scaling removes harmful bacteria. You can reduce your risk for heart attack and stroke.
- Talk to your doctor about weight loss. People who were moderately obese, followed a diet plan from their doctors (not a weight loss clinic), and stuck with it at least 12 weeks, lost over 10% of their body weight.
- Low-dose aspirin, for people who can take it, offers preventive cancer benefits along with heart healthy help.

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Getting a Good Night's Sleep

Being older doesn't mean you have to feel tired all the time. There are many things you can do to help you get a good night's sleep. Here are some ideas:

- Follow a regular sleep schedule. Go to sleep and get up at the same time each day, even on weekends. Try to avoid napping in the late afternoon or evening, as it may keep you awake at night.
- Develop a bedtime routine. Take time to relax before bedtime each night. Some people watch television, read a book, listen to soothing music, or soak in a warm bath.
- Keep your bedroom dark, not too hot or too cold, and as quiet as possible.
- Have a comfortable mattress, a pillow you like, and enough blankets for the season.
- Exercise at regular times each day, but not within 3 hours of your bedtime.
- Make an effort to get outside in the sunlight each day.
- Be careful about when and how much you eat. Large meals close to bedtime may keep you awake, but a light snack in the evening can help you get a good night's sleep.
- Stay away from caffeine late in the day. Caffeine found in coffee, tea, soda, and hot chocolate can keep you awake.
- Drink fewer beverages in the evening. Waking up to go to the bathroom and turning on a bright light break up your sleep.
- Remember that alcohol won't help you sleep. Even small amounts make it harder to stay asleep.
- Use your bedroom only for sleeping. After turning off the light, give yourself about 20 minutes to fall asleep. If you're still awake and not drowsy, get out of bed. When you feel sleepy, go back to bed.

Safe Sleeping

Try to set up a safe and restful place to sleep. Make sure you have smoke alarms on each floor of your house or apartment and lock the outside doors before going to bed. Other ideas for a safe night's sleep are

- Keep a telephone with emergency phone numbers by your bed.
- Have a good lamp within reach that turns on easily.
- Put a glass of water next to the bed in case you wake up thirsty.
- Use nightlights in the bathroom and hall.
- Don't smoke, especially in bed.
- Remove area rugs so you won't trip if you get out of bed in the middle of the night.
- Don't fall asleep with a heating pad on, as it may burn you.

Sweet Dreams

There are some tricks to help you fall asleep. You don't really have to count sheep, but you could try counting slowly to 100. Some people find that playing mental games makes them sleepy. For example, tell yourself its 5 minutes before you have to get up, and you're just trying to get a few extra winks. Other people find that relaxing their body puts them to sleep. You might start by telling yourself that your toes feel light as feathers and then work your way up the rest of the body saying the same words. You may drift off to sleep before getting to the top of your head.

If you feel tired and unable to do your activities for more than 2 or 3 weeks, you may have a sleep problem. Talk to your doctor about changes you can make to get a better night's sleep.

Source: U.S. National Institutes of Health National Institute on Aging. (Updated 2015, December 22). A good night's sleep. Retrieved February 22, 2016, from <http://www.nia.nih.gov>

Are you paying too much for mobile data?

Mobile data can be one of the biggest line items on your cellphone bill each month, but do you need all that you're paying for? It's possible. It's also possible that you're paying for more data than you really need. Here's how you can avoid waste and find the right plan for you.

DATA USAGE ON THE RISE

In December 2013, Verizon found that their customers averaged between 1 and 2 GB of data every month, per device. That average usage increased to 2.9 GB in 2015 according to NPD Group. And it's no doubt increased again due to the amount of video content now available on social media and the fact that people tend to spend more time on their phones. If you're watching Netflix or other streaming services on your phone, or playing video games, you can be sure that your data usage is high.

FINDING THE RIGHT AMOUNT OF MOBILE DATA

The cost of mobile data can be hard to define, though. The various service providers charge different rates for a variety of data plans. And, those plans are for up to a certain amount of data. If you don't use it all, you still pay the same rate. Pay-as-you-go plans can be a little easier to control when it comes to cost, but you first need to figure out how much data usage you average. Paying for a low data usage plan then adding more if you need it can cost more than purchasing the right amount to begin with.

The best way to figure out how much data you need and if you're overpaying is to determine how much you're currently using on a monthly basis. And the best way to figure this out is by taking an in-depth look at your cellphone bill for the last 3-6 months. Somewhere in all the fine print of your charges, you'll find your data usage for each month. If you can't locate the information, contact your service provider.

When figuring out your data usage, it's important to calculate it for your whole plan, not just your individual usage. If someone else is on your plan, you can, or probably already do, get a lower rate for shared data usage.

If you discover that your data usage is too high, there are a few things you can do to lower your bill. Most importantly, stop using your phone to stream video or music, or scroll through social media while using your mobile data. Connect to your Wi-Fi when you're at home. And when you go out, search for an available Wi-Fi connection wherever you are. Just be sure that you're not logging into your bank, email, or any other personal accounts when you're on an open Wi-Fi network.

You can also look at switching to a pay-as-you-go plan to reduce your data costs. This way, you only pay for what you actually need. Google's Project Fi offers you an unlimited data plan for no more than \$60/month. Pay just \$10/GB until you reach 6 GB. If you use any more, it's free for the rest of the month. If you use less, your bill is less than \$60.

Lunar Wireless offers a pay-in-advance plan. Just fund your account and use your apps and services. Each time you want to use a service, it will let you know that you will be charge \$.25 so you only pay for what you need. You can manage your available balance through their handy app and add funds whenever you need them. There's no monthly bill to pay.

Chances are, you're overpaying for your mobile data. Determine how much you're using on a monthly basis and determine if you can lower your plan or switch to a more affordable plan for what you need.

Need more info and advice on keeping your cellphone costs down? Check out our Ultimate Guide to Reducing Your Cellphone Bill.

Article written by Emilie Burke. Emilie writes about overcoming debt, while balancing trying to eat healthy, stay fit, and have a little fun along the way. You can find more of her work at BurkeDoes.com. Retrieved September 13, 2018, from <https://www.moneymanagement.org>.



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Participate in this session to understand effective goal setting and identify potential obstacles that can create barriers to reaching your goals.

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Helpline: 866-327-2400
Web: www.deeroakseap.com
Email: eap@deeroaks.com

How to Choose a Counselor

Congratulations on taking the brave step of seeking help! Asking for support is a big first step toward a happier and healthier you, but many people looking for a counselor have a lot of questions about where to start.

COUNSELOR, THERAPIST, PSYCHOLOGIST, PSYCHIATRIST: WHAT'S THE DIFFERENCE?

The terms counselor and therapist are often interchangeable. They indicate any mental health professional who talks with clients. These credentials indicate that the professional has completed a master's level education in a mental health field, and that he or she has an understanding of mental health issues and services. You may see the following degrees and credentials when seeking a counselor:

- LPC—Licensed professional counselor
- LCSW or LSW—Licensed clinical social worker or licensed social worker
- LMFT—Licensed marriage and family therapist

These mental health professionals work with families and individuals dealing with stress, anxiety, depression and many kinds of life changes and events, including job loss, marriage issues, quitting smoking and everything in between.

Psychologists have a doctorate (a PhD or PsyD). Psychologists may provide mental health counseling or therapy, but are also trained to test for and officially diagnose mental illnesses and learning disabilities.

Psychiatrists have completed medical training (MD), are licensed and work with clients to prescribe medication that may help with symptoms of mental health issues. A psychiatrist may or may not be trained to provide counseling. Psychologists and counselors may refer a client to a psychiatrist if they feel medication will help the client with their mental health issue.

WHICH KIND OF PROFESSIONAL IS RIGHT FOR ME?

The answer to that question depends on the issues you are facing. If you are dealing with difficulty coping day to day or you have a change in your life that is causing you a lot of stress, you may want to start by working with a social worker or licensed counselor. If you think you may have medical issues such as ADHD, clinical depression, panic attacks or anxiety that will be helped by medication, you may want to request a referral to a psychologist for diagnostic testing or to a psychiatrist who can prescribe helpful medication.

HOW DO I CHOOSE THE BEST PERSON FOR ME?

- Word of mouth—If you have a friend, family member or coworker who has had a good experience with a mental health professional, it might be helpful to call that provider and ask if he or she can assist you.
- Insurance or Employee Assistance Program (EAP) network—Speak with your health insurance or EAP company to find out more about your mental health coverage; many insurance and EAP companies have directories or referral services.
- Your community—If you do not have insurance, many communities have a range of low-cost or sliding-scale services offered through nonprofit organizations, community health centers or universities.

THE NEXT STEPS

Make a short list of counselors in your area who have been recommended to you. Speak with each of the providers on your list or at least with someone in their offices.

Briefly explain your concerns, and don't forget to ask the following questions:

- What is the therapist's education and type of license?
- What is his or her experience and history with your issue?
- Where is the office located?
- What is the therapist's schedule?
- What insurance does the therapist accept, and how is billing done?

MAKING YOUR DECISION

Weigh your decision the same way you would think about hiring someone for a job:

- Do you feel comfortable with your interaction with this person?
- Do you feel like the therapist will be able to help you?
- Was the therapist able to answer your questions to your satisfaction?

Lastly, if you meet with a provider and it doesn't feel like a good fit, keep looking. Not all clients and therapists are a good match, and it is OK for you to make sure you find a provider who will put you at ease.

Source: Kovens, L. (Reviewed 2016). How to choose a counselor. Raleigh, NC: Workplace Options.

Happier moods mean healthier foods

Looking to lose weight? Think a happy thought before you eat. A Cornell study has found that mood and food do more than just rhyme. Your mood impacts what kind and how much food you eat.

"People use food to either maintain a good mood or regain a good mood, and if you're already in a good mood, you tend to eat more healthfully than if you're in a bad mood," said Professor Brian Wansink, whose study was published in the Journal of Consumer Psychology.

"The take away of this study is you can change your mood and eat better. Before a snack or meal, think of something that makes you happy or grateful, and you'll eat less and better," said Wansink.

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Back to School Tips for Teachers & Parents

Back-to-school time can be both exciting and stressful for parents and teachers alike. Getting ready for the first day of classes is an arduous effort. Check out these tips to help make this year's back-to-school time easier:

- **Schedule time with teachers.** Keep an open dialogue with school staff to help your children thrive.
- **Get those shots.** Some schools require immunization records for entry. Find out if your child needs any vaccines before school starts.
- **Ease into the school routine.** A good night's sleep is key to a successful school day. Preschoolers need 11–12 hours of sleep a night, and school-age children need at least 10 hours, while teens need 9-10 hours.
- **Pack a healthy and safe lunch.** Choose a balanced meal for your children's lunchbox, and make sure you keep hot foods hot and cold foods cold. Low-income families may qualify for free or reduced-price school meals.
- **Shop smart.** Some states have sales-tax holidays in August. Make a list, know what you need, and shop the sales. Knowing where the bargains are will help you save.
- **Talk to your kids about online safety.** Identity theft, cyberbullying, or inappropriate behavior that can happen online. Teach your children about online safety as they use social media to connect with old and new friends at school.
- **Plan and practice how to get to school.** If your kids' school or school system provides bus transportation, find the nearest stop to your home and the pickup and drop-off times. Teach your kids to be safe whether by car, bus, bicycle, or walking.
- **Teach time management.** Leisure time, sports, and "screen time" can interfere with homework. Keep your family's schedule on time with these tips.
- **Make sure kids are insured.** Your child could qualify for free or low-cost insurance through Medicaid or the Children's Health Insurance Program (CHIP).
- **Listen to your kids.** Anxiety and nerves can take over, so provide a safe environment at home and in the classroom. Talk to kids about bullying and what to do if they encounter it.
- **Get tax credits on tuition.** Check out these IRS tips to see what kind of tax credits you can get based on the price of education: <https://www.irs.gov/newsroom/back-to-school-learn-about-tax-credits-for-education>.
- **Browse lesson plans for teachers.** See all the free lesson plans that USAGov has to offer: <https://www.usa.gov/lesson-plans>.
- **Watch career spotlight videos.** Have students who are curious about future career paths? Look up some career spotlight videos to show them.
- **Learn money management.** No student wants to interrupt his or her education because of financial troubles. Get age-appropriate checklists to help students manage finances while in elementary school, high school, or college.

USA.gov. (2016, August 8). Back-to-school guide for teachers and parents. Retrieved January 3, 2018, from <https://www.usa.gov/>



Three Rules of Thumb for Deal Chasers

When is a good deal not a good enough deal? Coupons, sales, and specials can be enticing, but they're not always the best deal. True deal chasers know when to walk away from what may seem like a good deal and you should too.

The next time you spot a deal that you think you should take advantage of, here are a few tips to making sure it's the best deal you can get.

Do I need it?

This is the first question you should always be asking yourself. Just because it's on sale, doesn't mean you should buy it. If you spot a 60 percent off sale on jeans and already own five pairs, you probably don't need to take advantage of this deal no matter how good it is.

The same goes for bulk food deals. The big box stores have a gift for making you buy more than you need. While you'll probably use the 20-roll package of paper towels or toilet paper, do you really need a package of 50 hamburger patties and will you use them all before they expire? If you're inviting the neighborhood over for a cook-out, maybe, otherwise, it's highly unlikely.

Asking yourself "do I need it?" and "how/where/when will I use it?" will help you determine if it's a good deal or just a waste of money.

Is there a better price?

Here's a little-known secret, businesses sometimes increase their prices then mark them down to make you think you're getting a good deal when you're actually paying the price they wanted you to pay all along. If something looks like a good deal and it's an item you can buy somewhere else as well, or you can buy something similar, do some comparison shopping.

Warehouse stores don't always have the best deals, they just make you think they do. A quick online search to a few of your favorite online retailers may find something similar at a much lower price. And you can probably get free shipping.

Here's an example . . . if you're shopping for new patio furniture and you go to a warehouse or big box store for a deal, instead of buying right away, take measurements and do a little research. Shop Amazon, Wayfair, Overstock, Lowe's, Home Depot, and even your local discount and/or grocery store. Chances are, you'll find something similar for hundreds of dollars less and that price won't even be the sale price, it will be the regular price.

Can I afford it?

A deal is only a deal if you need it, it's the best price, AND you can afford it. Going into debt over something you really don't need is just a waste of money. Before making the purchase, think about how you will use it and do some shopping around. Then give yourself a day to think about it, you can always go back. This will allow you to determine if it's really a good deal FOR YOU.

For something to be a good deal, it needs to be something you'll use at a price that's lower than you can get anywhere else and something you can afford. The only exception to this rule is if it's something you can re-sell for more than you paid for it.

Article written by Emilie Burke. Emilie writes about overcoming debt, while balancing trying to eat healthy, stay fit, and have a little fun along the way. You can find more of her work at BurkeDoes.com.

Retrieved July 18, 2018, from <https://www.moneymanagement.org>.





THE EMPLOYEE ENHANCEMENT NEWSLETTER



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August Online Seminar

Technology and Keeping Your Kids Safe

The seminar touches on the risks facing children online. You'll learn helpful tips, from where to locate the computer in the home to available parental computer monitoring programs.

Available on-demand starting August 21st at www.deeroakseap.com

About Your EAP

Life Can Be Hectic. The EAP Can Help You Find Your Balance.

Deer Oaks, your EAP, is always available to you and your household members. If you are struggling with children, finances, or just want some practical advice on health or the mind-body connection, contact Deer Oaks by calling the Helpline. Counselors are available 24/7 to provide you with immediate care.

Financial Assist

If you have questions about a financial issue, speaking with a financial expert can help. Your EAP provides you with free consultations with financial experts on everything from credit and debt, to purchasing a home, or saving for retirement. We also offer a full selection of financial articles, tip sheets, financial calculators, and other online tools to help you get the answers you need.

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A Loved One's Substance Abuse Problem: What You Can Do

Your brother has been irritable, angry, and anxious. Sometimes he acts depressed. You've noticed he can't seem to concentrate when you're talking to him. You start to suspect he may be on drugs. You feel helpless, but you can't just watch while your brother continues to hurt himself and those around him. What can you do?

The best way to start is to learn the facts. There are a lot of misconceptions about drug abuse and addiction. Many people can't understand how anyone could become addicted to drugs. They mistakenly view it as strictly a social problem and think those who take drugs are morally weak.

Research has revealed that drug addiction is a disease of the brain. "We now have incontrovertible evidence that repeated exposure to drugs changes the brain—in structure and in function," says Dr. Susan Weiss, an expert on addiction research at National Institutes of Health's (NIH) National Institute on Drug Abuse (NIDA).

It's true that for most people, the initial decision to take drugs is voluntary. Over time, however, the brain changes that occur with drug abuse erode a person's self-control and ability to make sound decisions, while prompting intense urges to take drugs (S. Weiss, personal communication, n. d.).

The brain controls how people's bodies function through a far-reaching communications network of chemical message transmissions between nerve cells. Research has shown that when the brain is exposed to drugs, these brain control systems become altered, compromising the ability to make healthy decisions.

Why do people start taking drugs in the first place? "Drugs make people feel good, or make them feel better. Some use drugs to get high or to feel different and others attempt to self-medicate problems," Weiss says.

Drugs affect the brain in some of the same ways as natural rewards like eating a good meal or spending time with loved ones—but drugs can be even more potent, and in those who are vulnerable, drug abuse can lead to addiction. (S. Weiss, personal communication, n. d.).

It's hard to predict whether or not a person will become addicted after starting to use a drug. According to the NIH, scientists estimate that genetic factors account for about half of a person's vulnerability to addiction. Other factors include the influence of the home environment, friends and acquaintances, and the age when drug use begins.

Many cultural factors affect drug abuse trends. Research has shown that addiction often begins in childhood or adolescence. NIH-funded studies have found that prevention programs targeting this time of life are effective in reducing drug abuse. Successful prevention involves families, schools, communities, and the media.

Despite these efforts, people still try drugs, and some become addicted. How do you know when someone you love has become addicted to a drug? If that person is compulsively seeking and using a drug despite negative consequences—such as job loss; debt; or physical, mental, or family problems brought on by drug abuse—then he or she is probably addicted.

“The actual signs of abuse or addiction can vary depending on the person and the drug being abused,” Weiss says (S. Weiss, personal communication, n. d.). Drug abuse can show itself physically—for example, loss of appetite, slurred speech, or problems sleeping. It can also cause changes in behavior, such as a general attitude change, difficulty paying attention, or a drop in school grades or work performance.

If you suspect your brother is addicted, find a way to gently ask him about it, and suggest that he seek professional help. “It is a myth that an addict must hit ‘rock bottom’ to be ready for treatment,” Weiss says. “The reality is, treatment works regardless of whether a person has hit rock bottom, and catching a person earlier in the addiction cycle may mean fewer accompanying problems and a better overall prognosis for long-term recovery.” (S. Weiss, personal communication, n. d.).

It is important to realize that drug addiction can be treated. Research has revealed several basic principles that underlie effective drug addiction therapies. No single treatment is appropriate for everyone. The treatment course depends on both the drug and the needs of the individual. The process often begins with detoxification, in which the person is systematically withdrawn from the drug under the care of a physician.

Studies have found that the best way to ensure success is to combine appropriate treatment medications, when available, with behavioral therapy. Behavioral therapy helps people modify their attitudes and behaviors. It teaches them skills for handling stress and the environmental cues that may lead to relapse.

Treatment may last for an extended period of time, and multiple courses of treatment may be needed to ensure success.

NIH scientists continue to study what makes people more or less vulnerable to addiction. They are also exploring how to use that information to design effective prevention programs to reach people before they start abusing drugs. These programs involve schools, families, sports teams, faith-based organizations, and the broader community. NIH is also working hard to engage the medical community to help catch drug problems early, before they develop into addictions.

“If you think a loved one is in need of treatment,” Weiss says, “do everything in your power to help them find the courage, determination and means to seek treatment as early as possible. Express your concern and then provide the person with resources, or make the call yourself.” (S. Weiss, personal communication, n. d.).

An addicted person needs medical help from trained professionals. Of course, if someone is in immediate danger, call 9-1-1. To find a treatment center in your state, call 1-800-662-4357 or visit <https://findtreatment.samhsa.gov/>.

Source: National Institutes of Health (NIH). (2009, March). A loved one’s substance abuse problem: What you can do. NIH news in health. Retrieved June 21, 2016, from <http://newsinhealth.nih.gov>



Making Time for Yourself

Making time for yourself is probably the last thing on your list, and probably one that you rarely ever get to. There's always someone or something that needs your attention, and taking care of others is more important than taking care of yourself, right? You might feel like it's hard enough to get everything done as it is and that you'll never find the time. But there are some very compelling, and important, reasons to try.

Why should you make time for yourself?

With the nonstop demands of work and family, there's always something to do. Energy is expended on work projects, taking care of the home, maintaining relationships, managing child care arrangements, and playing with the kids. But where does that energy come from? How can you recharge your batteries, so to speak?

Spending time alone on a regular basis has been shown to reduce heart rate and blood pressure. It can also play an important role in reducing stress, which can in turn enhance the immune system. Not to mention the spiritual rejuvenation that a few moments alone can spark.

Aside from the health and spiritual benefits, another good reason to take care of yourself is your children. Chances are you spent a great deal of time and energy trying to find a quality child care provider for your little ones. Recognizing that quality care has a positive effect, you wanted to make sure that your kids are well cared for. But who's taking care of you? And how much can you give your children if your own energy banks are depleted? Making time to take care of yourself will help ensure you can provide your children with the quality care they deserve.

What does it take?

Taking care of yourself doesn't have to be a big production, but it might require a shift in your mind set. Many working parents feel guilty if they don't spend every free moment with their kids. The first step is to recognize that you deserve the attention, that it doesn't make you a bad person, and that ultimately, it will allow you to give back more to the people you love. Have some fun coming up with something that works for you—and then make sure you do it!

To get you started, here are a couple of suggestions for how to create some self-care time:

- *Take a bath.* Adding candles and soft music can make a half hour seem like a luxurious getaway.
- *Read a good book.* When was the last time you read something just for fun?
- *Go for a walk.* Visit a favorite park, or just stroll around the block.
- *Make a creative project.* Do you have a pile of photos and a photo album that needs to be completed? How about planting that herb garden? There's probably a project you've "put on hold" for some day when you have time. Make the time.
- *Get some exercise.* Not only is exercise good for you, but it helps relieve stress. Plus this feel-good activity is one that you can easily do by yourself.
- *Make an appointment at a salon.* Go ahead and pamper yourself!
- *Combine time alone with an enjoyable task.* Does cooking relax you? How about weeding or even mowing the lawn? You can always pick something that needs to be done and spend some time doing it alone.

By putting a little energy into caring for yourself, chances are you'll have more energy for everyone—and everything—else. That can only result in more quality time with your family.

Source: *Workplace Options*. (Reviewed 2018). *Making time for yourself*. Raleigh, NC: Author



Three Keys to Reducing Financial Stress

When you're dealing with financial stress, it can keep you from being able to live your life and be happy. Your thoughts of money and bills take over and are always in the front of your mind, which can lead to depression and anxiety. And when that happens, you start to feel stuck, like you'll never break out of your rut, so you close yourself off to opportunities that could help.

Finances are a source of stress for many people, but they don't have to be. When you can find ways to reduce your financial stress, you'll find yourself better able to think of solutions and opportunities will begin to present themselves.

Here are three core strategies for reducing financial stress when things are especially difficult:

Create a Plan

One of the reasons you may feel stress is because you don't feel in control of your finances. Instead, you feel your finances are controlling you. You feel the constraints of not being able to spend freely and worry about how you'll pay each bill.

Put yourself back in control by creating a plan. Start by creating a budget. Make a list of all the expenses that have to be paid each month, as well as a list of things that are optional, like gym memberships and movie rentals. Next figure out your actual, take-home income. When you look at the two numbers side-by-side, do you need more money each month or are there a few dollars left over?

Next look for ways to cut expenses by reducing things you don't need. Then, create a plan for bringing in more income. What kind of side jobs can you find that will bring in a few extra dollars each month? A quick Google search can provide a wealth of idea.

Create Limits

If you feel like you can't spend anything, it will only create more stress. Instead, create a spending limit for each of your budget categories. You can buy whatever you need or want, as long as it's within your spending limit for the month. Make a game out of figuring out where you can save and getting the best price you can find.

If you're feeling the urge to spend and buy yourself something to cheer you up, that's okay. Just give it a limit. No more than \$5 or \$10. Then challenge yourself to find something that will make you happy within that limit.

Get Support

When it comes to money, one thing's for sure, everyone deals with financial stress at some point. You are never alone in your struggle. Talk to friends and family, let them know what you're dealing with. When you do, two things will happen. They'll be more understanding when you tell them you can't do something and they'll probably even make more budget-friendly suggestions for spending time together. And, they may have some advice from a time when they dealt with the same issues and overcame them. They may even surprise you by explaining that they're in the same boat as you, but were too afraid to say anything.

Start a support group with friends and family to share ideas for saving money, budgeting, and reducing your spending on things like groceries and utility bills. Everyone has different ideas, you'll find great information from others.

Whatever you do, take control of your financial situation and face it head on. It's the best way to reduce your stress and know that it won't always be this way.

Article written by Emilie Burke. Emilie writes about overcoming debt, while balancing trying to eat healthy, stay fit, and have a little fun along the way. You can find more of her work at [BurkeDoes.com](https://www.BurkeDoes.com). Retrieved July 18, 2018, from <https://www.moneymanagement.org>.





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July Online Seminar

Eating Your Way to Wellness

This session focuses on the USDA's MyPlate with tips and resources on how to eat your way to better and long-lasting health.

Available on-demand starting July 17th at www.deeroakseap.com

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Suicide: Risk Factors & Signs

Common Questions and Answers About Suicide

What are some of the risk factors for suicide?

Risk factors vary with age, gender, or ethnic group. They may occur in combination or change over time. Some important risk factors are:

- Depression and other mental disorders, substance-abuse disorder (often in combination with other mental disorders)
- Prior suicide attempt
- Family history of suicide
- Family violence including physical or sexual abuse
- Firearms in the home
- Incarceration
- Exposure to suicidal behavior of others, such as family members or peers

However, it is important to note that many people who have these risk factors, are not suicidal.

What are signs to look for?

The following are some of the signs you might notice in yourself or a friend that may be reason for concern.

- Feelings of hopelessness or worthlessness, depressed mood, poor self-esteem, or guilt
- Not wanting to participate in family or social activities
- Changes in sleeping and eating patterns: too much or too little
- Feelings of anger, rage, need for revenge
- Feeling exhausted most of the time
- Trouble with concentration, problems academically or socially in school
- Feeling listless, irritable
- Regular and frequent crying
- Not taking care of oneself
- Reckless, impulsive behaviors
- Frequent physical symptoms such as headaches or stomach aches

Seeking help is a sign of strength, if you are concerned, go with your instincts, get help!

What can I do for myself or someone else?

If you are concerned, immediate action is very important. Suicide can be prevented and most people who feel suicidal demonstrate warning signs. Recognizing some of these warning signs is the first step in helping yourself or someone you care about.

If you need help for yourself or someone you care about, call the National Suicide Prevention Lifeline at 1-800-273-TALK (8255). This toll-free number is available 24 hours a day, every day. The National Suicide Prevention Lifeline is a free service that is available to anyone. You may also want to visit their Web site at <http://www.suicidepreventionlifeline.org>.

Source: National Institute of Mental Health. (Reviewed 2013, March 4). Suicide: A major, preventable mental health problem. Retrieved March 4, 2013, from <http://www.nimh.nih.gov/>

Take My Stress Please!

A lighthearted approach can help people stand up to life's challenges.

With the power to relieve stress, reduce anxiety and increase mental energy, laughter really is a darn good medicine. But we know that, right? Who hasn't tried to use humor to soften an adversary, calm an upset friend or break the ice at a big event? But looking at the funny side is more than a crisis tool. Stress expert Loretta LaRoche sees it as a daily way of life—to help us keep the perspective that “not everything is a Grey's Anatomy segment.” Behavioral Health Newsline explored her unique take on stress management in this Q&A.

Is there a difference between good stress and bad stress?

Oh yes. You need stress. It helps you manage your life and propels you to be successful. It even designates what is dangerous and what is not. That's why we have a fight-or-flight response. Because if you're on the highway and a car goes into your lane, you better well have a stress response.

So when does good stress become bad stress? When does it cross that line?

Think of the circus performer with the plates twirling on sticks. There comes a point when he's twirling too many plates and they start dropping. Or think of an instrument like a Stradivarius. When the strings are the right tension, it plays beautifully. But when they get too tight, you get a squeaky sound. So the human body responds the same way. When it starts to feel overloaded, it starts to give you signals. You start to get physical responses. You may get heart palpitations or headaches, backaches and gastrointestinal problems. In other words, nothing seems to make you feel good. You start to feel irritable, you overreact.

And this is where stress management comes in? How can we manage our stress, if we all need it?

One has to really be aware of his or her bodily responses. I think the problem is that sometimes people have actually forgotten what it means to be well; having a feeling of wellness. It's where you don't have aches and pains, you're able to get through the day with a lot of energy and you're getting good sleep. When you start to get the other signals, you have to step aside and say to yourself: “It seems to me like I'm out of control.”

You believe humor is a major part of managing stress, but how can people who aren't as naturally funny as you bring humor into their lives?

When I say humor, I mean that humor as a kind of umbrella to hold over yourself to live a lighthearted life. You don't have to be a comedian. It's about putting on a lighter lens to see life with more clarity, rather than through a dark lens, which leads to feeling like you're in a vampire movie. So forget the comedy or being funny. What you really want to do is to take your life more lightly, instead of seriously. Take your work seriously, take your life lightly.

Have you seen people do that successfully?

Oh yes. I think you see it once someone recognizes that life is not a stress rehearsal. You have to recognize that you are not immortal. You are not going to be here forever. What do you want to do with the time that you have? Do you want to spend eight hours of every day complaining, moaning and gathering forces around you to feel like a victim? Or do you want to take that time and make your day more joyful, more flexible, easier on yourself and everyone around you?



You tell people that too often we make everything into catastrophes, that a wet towel on the bed is not a mugging.

Not everything is a Grey's Anatomy segment. If the WiFi goes down, you don't have to go and get an emergency room physician. And I think one of the best ways to deal with this is to take five things that you feel are the worst possible things that could ever happen to you or your family and use those to put other things that stress you out in perspective. Like number one, if you have a child and that child was abducted and you never saw him again, how would that relate to your computer crashing? Take five things that really would create a crisis, like if you found out you only had 6 months to live. Would you be that concerned about your e-mail not coming in?

So how do people put that kind of perspective on things?

Put that list of five things on your desk. And take a look at them periodically when you're getting stressed and say, "Wow, this really isn't as important as I think it is." Because I always say yesterday's tragedy turns into today's comedy. How many of us have laughed over some incident that we initially thought was just so incredibly dramatic.

Why does life seem more stressful these days?

The fact that technology is created and obliterated so quickly creates a lot of stress. I learn a program and then I'm told six months later we are replacing that with a different program. Never before in history have we discovered and rediscovered things so quickly. I don't want to sound like I don't think we should move forward—we are never going to go back to my grandmother's time. But I think we have to blend the two. In the studies on stress, one constant appears over and over again. And that is without support from friends or families or coworkers—social support—you will become ill and die sooner. And loneliness and depression are at an all-time high in this society.

What does research tell us about stress?

One of the major researchers was Hans Selye. He really discovered this sort of flight-or-fight response. He discovered that we have this response as a result of being over-stimulated in fearful situations. If you keep triggering that response throughout the day, maybe several hundred times a day, you are going to get yourself into a pickle. Because your body is going to become eroded by the toxicity of this response. This is when the body starts to break down. You get sick more often when your immune system is compromised by stress.

Do you recommend meditation for calming down?

Definitely. I tell people to spend 15-20 minutes a day just calming themselves, whether it is through meditation or even prayer. A lot of repetitive activities become meditative, like knitting or needlepoint. And exercise is a wonderful way to reduce stress. If you get into a kickboxing class or an aerobics class, the repetition plus the activity stops the mind in its tracks. It is very hard to skip rope and make yourself crazy about the fax machine.

What are some good resources for stress management?

Books by David Burns or Albert Ellis. Davis Burns' classic is "Feeling Good, the New Mood Therapy." He's done wonders for depressed or anxious people. People also might need some therapy. Go sit and talk to a party who is not involved in what you do. Because often what we do is we get people around us to validate our disturbing behavior. We say, "Don't you feel this way?" and they say, "Absolutely." And what we need is someone to say, "No, this is not how you are supposed to feel. This behavior is not serving you."

Source: Nash, P. (Reviewed 2018). Take my stress please! Raleigh, NC: Workplace Options.



Pros & Cons of Meal Kits

You can't turn on the TV or flip through a magazine anymore without seeing an ad for a meal kit service. If you've ever Googled one, you're probably seeing ads in your social media feeds as well. The options are endless including Hello Fresh, Blue Apron, and Home Chef just to name a few. Even Martha Stewart is getting in on the meal kit action with her own Martha & Marley Spoon kits. But are they worth it? The pricing can be high and you still have to cook. There are some pros and cons of meal kits to consider before ordering your first box.

PROS

Ease of Preparation: All of your meal ingredients come fully cleaned, prepped, labeled, and ready to use. There's very little work required to get your meal started. All you have to do is pull the packages you need for your recipe out of the fridge, open them up, and you're ready to start making dinner. For breakfast and lunch meals, many services provided ready-made foods.

Portion Control: Each meal is designed to serve a set number of people so you don't have more than you need, encouraging you to go back for seconds. But this also means, no leftovers for lunch the next day.

Nutrition: The meal kits are healthier than what you might grab at the drive-thru on the way home because all the ingredients are fresh and there are no additives or preservatives.

Learn New Recipes: You'll be introduced to new recipes that you might not have tried otherwise. You may even learn a few new cooking techniques by following the meal kit recipes.

Special Diet Options: Most meal kit services provide options for vegetarian and gluten-free diets.

CONS

Cost: Meal kits average \$10-\$15 per person, per meal. Purchasing the groceries yourself and doing your own prep work is less expensive. If you usually eat out though, the cost of a meal kit dinner can be less expensive.

Ingredients: Not all meal kit services use high-quality ingredients like organic produce and organic and grass-fed meats. The ingredients are also perishable so you'll need to make your meals within a few days of delivery.

Meal Size: As we saw in the Pros list, portion control can be a pro, but if you are active and usually eat more than a single serving size, the portions may not be large enough to satisfy your hunger.

Weekly Online Planning: Most services allow you to choose your own meals, but you'll need to do this at least once a week or you'll need to pause your service if you don't want to receive meal kits that week. Otherwise, you'll be charged for your shipment and you'll receive meal kits for recipes the service chose for you and they may be meals you don't like.

Excess Packaging: All ingredients are packed and labeled individually, usually in a single size package that may be larger than needed. This produces a lot of packaging. Fortunately, it's usually recyclable, but there's still a significant amount to deal with.

There are both pros and cons of meal kits, only you can know what would work best for your household. Many services allow you a "trial" period to test the service at a discount. If you're considering using a meal kit service, try it out for a week or two before committing to make sure it's the best option for you.

If you're looking for more tips and suggestions for dining on a budget, check out our comprehensive guide to spending less on groceries.

Article written by Emilie Burke. Emilie writes about overcoming debt, while balancing trying to eat healthy, stay fit, and have a little fun along the way. You can find more of her work at BurkeDoes.com.

Retrieved June 14, 2018, from <http://www.moneymanagement.org>.





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June Online Seminar

*Improve Your Health with Proper
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Research has found that a sedentary lifestyle is just as or more harmful than smoking. But we can impact this by incorporating frequent movement into our lives!

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Email: eap@deeroaks.com

Is Your Child Ready for Camp?

You've made your decision. This is the year. Your child is going to camp. Resistance is futile. Or perhaps it's the other way around: Your child is saying that now is the time, and you're the one with doubts. In any case, there is no scientific formula to determine a child's camp readiness. Every child is different, and parents can't forget to take into consideration their own needs and circumstances as well. Try tossing around some of the following questions to see if the timing is right for everyone.

HOW OLD IS YOUR CHILD?

- Children younger than 7 often have a hard time adjusting to being away from home, so consider a day camp where children come home every night.
- Children 7–12 are usually good candidates for resident camps, or “sleep away” camps. Whatever their age, it helps if children have overnight experiences at a friend's or relative's house before camp.
- Teens (and tweens) who are “too old for camp” can find cool activities in travel, adventure, sports, and Counselor in Training (CIT) programs, among others.

DOES YOUR CHILD WANT TO GO TO CAMP?

If your child is already talking about camp, you're way ahead of the game. Your job as a parent is to figure out just what it is your child expects the camp experience to be, and make sure that you're both on the same page as you start researching possibilities.

DOES YOUR CHILD HAVE SPECIFIC INTERESTS?

While most camps have a variety of activities to appeal to different interests, specialty camps such as computer camps, arts camps, environmental science camps, film-making camps, and rock music camps are always a draw for a child who's hooked on that “one thing.” Many camps accommodate special needs and help children who want to improve skills in a certain area, whether academic or social. Even with a specialty focus, these camps provide a well-rounded experience which enriches a child's development, emotionally and physically.

WHAT WAS LAST SUMMER LIKE?

Did your children spend eight or more weeks last summer complaining about how bored they were? This is definitely a sign to look for camps as an alternative. Involve your child from the get-go, and discover what's out there—it's far from boring.

DO YOUR CHILDREN'S FRIENDS HAVE SUMMER PLANS?

The last thing you want is for your child to be left at home with nothing to do and no one to do it with. So make summer camp plans when other children will be away, or think about sending friends to camp together. It's great for anxious, first-time campers.

WILL YOUR CHILD CARE PROGRAM TAKE A VACATION?

Before it's too late, check with your child's regular child care provider about scheduled summer breaks. If there are any, a camp could fill the gap.

COULD YOUR CHILD USE A CHANGE OR A CHALLENGE?

Maybe your child needs different kinds of activities than your child care arrangement provides. You might want to introduce a child who is timid or uneasy to new experiences. Also, children are often ready to expand their circle of friends without realizing it. Camp can work wonders in these situations.

COULD YOU USE A BREAK?

If your role last summer was as the “town taxi” or “entertainment director,” maybe you’re ready to play “devoted parent at a distance,” and give your child a taste of independence. If so, share your tales of positive camp experiences, and start to explore today’s possibilities together—surf the Internet and take virtual tours of camps, attend camp open houses, and get all of the information you need to find a camp that really fits all of your family’s needs. Then, have a great summer!

Source: Workplace Options. (Reviewed 2014). Is your child ready for camp? Raleigh, NC: Author.

Family Caring Project

Help children find ways to give to others throughout the year. As a family, participate in a project that shows how you care for and share with those who are less fortunate. Here are some ideas from which to choose:

- Have the family drop their pennies or small change in a large jar every day. Then, deliver the savings to a community group.
- Have the family gather gently used clothing, toys, or books to share at a homeless shelter or home for abused families.
- During the holiday season, have the family pick out small gifts to wrap and donate to a local charity.
- Check your local food bank to see what types of items they need. Then, help the children go through the pantry or shop at the grocery to find food to share.
- Buy art supplies, then set aside a time for the family to write cards or create seasonal decorations for a local hospital.
- Volunteer family time at a nursing home; bring in a pet to share, play cards, or put on a family performance in the common room or dining hall.
- “Adopt” a grandparent at a nursing home to visit or a neighbor for whom you can do needed chores.
- Make greeting cards for a veterans’ hospital or other facility.

Helping your children understand the value of sharing with others while they’re young can build a lifetime habit of caring and giving.

Source: U.S. Department of Health and Human Services, Substance Abuse and Mental Health Services Administration. (Updated 2013, April 5). Family caring project. Retrieved June 19, 2014, from <http://bblocks.samhsa.gov>



What Do You Do 100 Times a Day?

You check your smartphone 100 times a day, or spend two or more hours every day on a digital device, says The Vision Council. The result: digital eye strain.

Digital eye strain—experienced by a majority of American adults—is characterized as temporary physical discomfort such as redness, irritation or dry eyes, blurred vision, eye fatigue, back and neck pain, and headaches.

Several environmental factors can contribute to the condition, including the size of the text on screens, time spent at devices, posture, computer setup, existing vision issues, and the blue light emitted from digital screens and lighting.

Relieve digital eye strain this way:

- Remember the 20/20/20 rule: every 20 minutes, take a 20-second break and look at something 20 feet away.
- Build an optimal workspace to lessen stressors—this includes adjusting lighting, computer screen height, and your posture.
- Increase the text size on your devices to better define the content on your screen.
- Visit an eye care provider to learn more about computer eyewear and lens options that can help reduce symptoms of digital eye strain and improve vision.

Health-e headlines™

Super Fruits & Seeds

Imagine superstar foods that contain a nutritional bonus and health benefits all in one package. These seeds and fruits fill the bill, according to the Institute of Food Technologists:

- *Chia seeds*: Often used in yogurt, homemade trail mixes, baked goods, commercial nutrition bars, beverages and snacks, high in omega-3 fatty acids, calcium, phytonutrients, vitamins, minerals, and antioxidants.
- *Flaxseeds*: Good source of protein, fiber, antioxidants, and phytoestrogens in the form of lignans and omega-3 fatty acids, may lower cholesterol.
- *Sunflower seeds*: Often considered a traditional ballpark snack, sunflower seeds provide monounsaturated and polyunsaturated fats, protein, fiber, vitamin E, and phytochemicals.
- *Pumpkin seeds*: Packed with protein, fiber, manganese, magnesium, and phosphorus.
- *Blueberries*: Daily consumption may reduce blood pressure and arterial stiffness, packed with fiber, vitamins, minerals, fructose, and antioxidants. Antioxidants in blueberries are linked to the prevention/delaying of diseases such as cancer, heart disease, and the aging process.
- *Acai berries*: Rich source of anthocyanin and have a fatty acid ratio similar to olive oil. They have been shown to have anti-inflammatory properties.
- *Tart cherries*: High in anthocyanin and have high antioxidant activity. Reported benefits include enhanced sleep, anti-inflammation in arthritis and gout, and sports recovery.
- *Avocados*: More than just the main ingredient in guacamole, avocados have beneficial effects on cardio-metabolic risk factors that extend beyond their heart-healthy fatty acid.
- *Cranberries*: Long associated with benefiting urinary tract health but have also shown to benefit heart health, cancer prevention, oral health, and glycemic response.

Health-e headlines™



Three Ways to Stop Wasting Money in 2018

Impulse purchases and unplanned shopping lead to wasting a lot of money that could be put to better use, like savings or investing. Imagine if you skipped just one Grande Mocha Latte a week and put that money into an emergency fund instead. In just one year you'd have about \$400 set aside for unexpected expenses. And isn't that a better use of your money?

Minor purchases of just a few dollars don't really make us stop and think because, well, it's only a few dollars. But a few dollars here and there adds up to a lot of dollars and very quickly. These minor purchases could be costing you hundreds of dollars a month and could be the reason your budget isn't working.

In addition to keeping a close eye on the little things, here are three great ways to stop wasting money in 2018:

1. *Stop paying for shipping.* Many companies offer free shipping if you're willing to wait an extra few days for delivery or you meet a minimum spend requirement. If you plan your online shopping better you can take advantage of these free shipping options. Don't wait until you're completely out of pet food to place an order and pay for overnight delivery. Order a week before you need and add on treats, toys, or other necessities to get your order up to the minimum spend. And if you're an Amazon Prime member, take advantage of the perks you're paying for by ordering through Amazon and get free two-day shipping.

2. *Cancel subscriptions.* If you subscribe to magazines or newspapers, you can read all the same news and most of the same articles online either on their website or on other sites. News stories are everywhere for free, no need to subscribe to a news service for a monthly fee. And your favorite magazines . . . they usually feature all of their articles, recipes, and how-to's for the month on their social media sites with links to where you can read the article online. Depending on how many subscriptions you have, this can save you a hundred dollars or more per year.

3. *Stop paying to workout.* Between exercising at home, going for a run or bike ride, and taking free classes through church groups, you can find other ways to get your exercise in than paying for a high-priced gym membership. If you enjoy yoga or Pilates, buy a video or look for a neighborhood class where you can pay per class. It's usually a minimal fee, and less expensive than your membership. If you're into weight-training, you can buy a set of weights for less than you pay for an annual gym membership.

One last tip to help you stop wasting money . . . the chances of a "get rich quick" plan paying off are slim to none so stop spending money on lottery tickets or bets. You'll spend more than you'll get back. If you want to build your wealth, save and invest instead. You'll watch your money grow faster.

Article written by Emilie Burke. Emilie writes about overcoming debt, while balancing trying to eat healthy, stay fit, and have a little fun along the way. You can find more of her work at BurkeDoes.com.

About Money Management International

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May Online Seminar

*DIY: Apps and Guides for
Household Management*

Get a helpful overview of key household management items, as well as links to guides and apps to help you keep track of it all.

Available on-demand starting
May 15th at www.deeroakseap.com

About Your EAP

*Life Can Be Hectic. The EAP Can
Help You Find Your Balance.*

Deer Oaks, your EAP, is always available to you and your household members. If you are struggling with children, finances, or just want some practical advice on health or the mind-body connection, contact Deer Oaks by calling the Helpline. Counselors are available 24/7 to provide you with immediate care.

Financial Assist

If you have questions about a financial issue, speaking with a financial expert can help. Your EAP provides you with free consultations with financial experts on everything from credit and debt, to purchasing a home, or saving for retirement. We also offer a full selection of financial articles, tip sheets, financial calculators, and other online tools to help you get the answers you need.

Helpline: 866-327-2400
Web: www.deeroakseap.com
Email: eap@deeroaks.com

Planting a Family Garden

There's no better time to plant a garden than spring, when the weather is just right for plants and flowers. But you don't have to do it alone. Planting a garden can be a great family activity that also promotes the environment. There are several things you should consider before getting started.

BEFORE PLANTING A GARDEN

Figure out how much space you have and what type of plants you'd like to have. There are different types of gardens for houses or apartments. Do some research and pick the one you like the most. Once you are ready, follow these steps.

- Select the plants you want. If you're not sure which ones to choose, go to a gardening store and take your family with you. Everybody can help pick the plants, flowers, or fruit trees for your home.
- Make a budget for plants and materials to help you stay on track.
- Be careful with drainage holes, as too little water or too much water can affect the growth of your plants.
- Make sure the soil has the right nutrients. Ask a specialist to recommend the right type of soil for your garden.

WHEN PLANTING A GARDEN

- Separate your flowers and trees so they are not too close to each other.
- Figure out how much water and shade each plant will need.
- Make a layout of your garden so you know which plants need to go where.
- Once you're ready to start, get your family together and assign tasks such as spreading the soil and placing the seeds in the holes.

AFTER PLANTING A GARDEN

Taking care of your garden regularly will help your plants grow healthily. Give family members weekly tasks to help maintain the garden. For a healthy garden, make sure to do the following.

- Water your plants according to their needs. Some will need more water, and some will need less.
- Add fertilizer to the soil to make sure your plants get the nutrients they need.
- Protect your garden from unwanted pests by using pesticides.
- Trim your plants and remove any dry leaves and fallen fruits. It will make your garden look clean and lush.

Source: http://www.in.gov/library/files/frifacts_4.26.13.htm. Retrieved 11/18/15. Looking for a spring family activity? Plant a garden. Retrieved November 18, 2015.

Digital Grounding: Modern Discipline

"Go to your room." Grounding teenagers used to be as simple as refusing trips to the mall, cutting off phone privileges, and taking away the car keys. Welcome to parenting in the 21st century. Restricting your child's access to a social life isn't as easy as it used to be. Kids are connected to their friends in ways you may not even know about.

According to reports by the Pew Research Center's Internet & American Life Project, 54% of teens text their friends on a daily basis, and texting has surpassed all other types of communication, including in-person contact. Among teens that are online, 73% are using social networking sites, and 8% of them are tweeting; these numbers are much higher for high school-aged girls. Kids are finding ways to keep connected that are not limited to nights out at the movies or going to the library to study together. And it's not just teenagers; tweens and even younger children are using digital media to reach out to each other.

Grounding can be an effective way to send kids the message that bad behavior can have serious consequences, but what is a parent to do in the digital age? The answer is digital grounding. The Pew study reports that 62% of parents polled reported taking away cell phones from teens as a form of punishment.

Parents are pulling the plug on the Internet and taking away the Xbox, too. Is digital grounding an appropriate form of punishment for your child?

THE PUNISHMENT SHOULD FIT THE CRIME.

It's tempting to remove the cell phone or Internet when your child acts up, but is it the right choice? The teen years are vital for kids to learn about social interaction, and like it or not, phones and Facebook are how most of them are communicating.

Grounding, digital or otherwise, is a pretty serious punishment. Maybe a total banishment of electronic communication is unnecessary. If Facebook is getting in the way of schoolwork, perhaps a break from social networking for a month or a semester until grades come back up is the way to go. If you are paying the bills for texting or cell phone use that is getting out of control, you can restrict usage until your child learns some responsibility. But remember, limiting your child's cell phone may limit your ability to get in touch with him or her anytime, anywhere—a convenience many of us have grown to rely on.

MAKE SURE DIGITAL GROUNDING IS EFFECTIVE.

If your teen does not depend on digital means to connect with friends, then maybe old-fashioned grounding is the way to go. If you do digitally ground your teen, make sure you can effectively do so. Sure, you can unplug the computer, but smartphones have Internet access. Even if you restrict social networking sites at home, your child may be able to use school or library computers to access them. Cutting off Facebook may require that you change your child's password, and to do that you have to have the password.

Source: Egan, S. (Reviewed 2014). Digital grounding: Modern discipline. Raleigh, NC: Workplace Options.

When a Loved One is Dying

When a loved one is diagnosed with a serious or life-limiting illness, the questions facing an individual or a family can be overwhelming. The National Hospice and Palliative Care Organization recommends that people learn more about hospice as an important option before they are faced with a medical crisis.

Hospice is not a place but a kind of care for people who have a life-limiting illness and are making the choice to focus on quality and comfort if more conventional treatments have become burdensome.

Hospices provide high-quality care specially tailored to your loved one's needs and valuable support to family caregivers.

Your doctor and other providers or your company's EAP may recommend hospice providers in your area.

Some of the questions important in choosing a quality hospice include these:

- Is the hospice Medicare certified?
- What services should I expect from the hospice?
- How are services provided after hours?
- How and where does hospice provide short-term inpatient care?
- What services do volunteers offer?
- How long does it typically take the hospice to enroll someone once the request for services is made?

When should hospice care begin? Every patient and family must decide that based upon their unique needs. Professionals encourage people to learn about care options long before they think they may need them.

Take Precautions with Pain Relievers

Aspirin, ibuprofen, and naproxen can be effective pain relievers and anti-inflammation drugs. But these nonsteroidal anti-inflammatories, better known as NSAIDs, also can cause upset stomach and intestinal bleeding if taken over a long period of time or in dosages beyond what is recommended, UT Southwestern Medical Center physicians warn.

Just as with acetaminophen, another popular pain reliever, unintentionally combining too many NSAIDs can cause a serious overdose. Check the label of medications for NSAIDs or acetylsalicylic acid, the generic term for aspirin.

In addition, NSAIDs serve as an anticoagulant, or blood thinner, so if you are already on blood thinners or have kidney or heart problems, talk with your doctor first.

- Never take NSAIDs in excess of the label use, and add up the amounts in various medications you are taking.
- Talk to your doctor before taking NSAIDs for more than a week.
- Don't give NSAIDs to children without consulting a doctor first to avoid problems such as Reye's syndrome, a serious condition that can affect liver, brain, and other organ function.



How To: Seven Ideas to Earn More Money

If you are finding that you have more expenses than income, there are only two ways to improve your personal financial situation. One way is to spend less money; the other is to earn more. After you've exhausted all options for spending less money, you'll probably need to search for ways to earn more. Surprisingly, making more money isn't too difficult when you set your mind to do so.

First, go through your personal budget carefully to determine how much money you will need. Do you need more money on a monthly basis, or for a one-time situation? Knowing this will help you decide which suggestions to consider.

7 ideas for earning more money

1. *Secure a part-time job.* Seek additional employment, even if it is not in your field of expertise. You may wish to consider working somewhere that will provide you with discounts to merchandise or services.
2. *Utilize available resources.* Check with your local Department of Labor Employment Services for job training and opportunities.
3. *Enlist help.* Contact a local temporary employment agency. They offer a variety of temp work and flexible schedules. Many positions have the potential to become permanent.
4. *Make the most of what you have.* Ask your current employer about opportunities for overtime. Now might also be the time to ask for that well deserved pay increase.
5. *Improve your skills.* Research local nonprofit organizations and government agencies that offer training opportunities. Visit your local library and read about the latest trends in your field. Remember, the more you know, the more you're worth.
6. *Network.* Join a professional group and attend job fairs. Sometimes, getting that perfect job means knowing the right people to help you get your foot in the door.
7. *Sell yourself.* Attend resume-building and employment workshops; many are offered free of charge.

Finally, consider all of your opportunities for one-time income such as holding a garage sale.

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Maintaining Respect and Civility in the Workplace

Identify methods to assertively address inappropriate conduct within the workplace to promote a healthy work environment.

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April 17th at www.deeroakseap.com

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Helpline: 866-327-2400
Web: www.deeroakseap.com
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For a Fit Family

Being a parent often means dealing with a whole lot of shoulds. We wake up every day knowing that we should eat smart, exercise, and set a good example for our children. We know it's important for the family to make decisions and participate in activities together, and we're continually reminded that it's best to get the kids started on healthy habits as early as possible. But sometimes our lives get the best of us and all of our good intentions go out the window. Try the following suggestions on for size, and see how they can help your family fit overall wellness into your everyday lives.

Get active with choices.

- Involve everyone by sitting down to a brainstorming session. Try to come up with all of the possible activities available to your family.
- Find out whether anyone has a particular interest, and help everyone discover something active that's particularly suited to them.
- Take stock of what equipment you have lying around the house. An indoor basketball hoop or old croquet set that was abandoned by one child may be just right for another who's gotten older.
- Discuss what might work in the way of healthy snacks or adapting favorite meals.
- Make sure each family member feels included in the process as you make changes together.

Schedule fun.

- It's important that there's a regular time set aside for workouts, and that they're fun!
- Schedule at least a half hour most days a week and keep a variety of things happening: trips to the pool on Mondays; different physical activities in the backyard on Tuesdays; going for walks, skating, or riding bikes on Thursdays and Fridays. Then head to the park on the weekends.
- Keep in mind that regular activities need to be convenient. The easier it is to exercise, the greater the chance you'll go to the effort.
- Pick options that are free or within your budget. Physical fitness is an investment in wellness. It shouldn't put you under a financial strain.
- Take turns in selecting what you'll do, and start a fitness log for each family member.

Find other families.

- To keep yourself motivated, join with other families for swimming and water sports, nature hikes, skateboarding, miniature golf, kite flying, Frisbee tournaments, volleyball at the beach, or camping trips.
- Sign up for local softball games, a bowling league, or classes at a nearby gym, recreation center, or YMCA. The entire family can join a walking club.
- With neighbors, form your own flag football or basketball teams and set a weekly game time. Or organize an "Olympics" and get really creative about what kind of races and events you include.
- Have birthday parties—or any parties—at a roller skating or ice skating rink. As gifts, buy equipment or toys that promote activity: hula hoops, juggling supplies, or in-line skates (plus a helmet, knee pads, and elbow pads).

Activities at Home

- Set aside areas for active play, both inside and outside.
- Even if you don't have a big back yard, there's probably room for jumping rope, playing hopscotch, jumping on a pogo stick, or stilt-walking.
- Inside, build an obstacle course in the garage on a rainy day, or do indoor gymnastics. Get physical with a family game of charades. Have a dance contest. And set aside time to stretch, relax, and unwind.

- Limit TV to less than two hours a day, and take the TV set out of your child’s room. Also place time limits on the computer and video games.
- Take the time to touch base with your child’s teachers to see that your child is physically active at school, stays involved with games and intramural sports when appropriate, and is eating a healthy lunch.

Kitchen Basics

- Keep cut veggies, fruit, low-fat cheeses, nuts, and raisins around for easy snacking.
- Water should always be in the fridge. Small bottles are more likely to be snatched up—find refillable containers.
- Try to pack snacks and lunches for outings and for school. There’s no reason the kids can’t help, or even be in charge.
- Involve the whole family in meal preparation. Toddlers are able to wash fruits and vegetables, mix ingredients, and set the table. School-age children can measure, use tools like an egg beater, cut with child-safe kitchen scissors, and follow recipes.
- Let everyone read food labels. Learn what to look for—fiber, added sugar, artificial ingredients, and fat content—and see if your taste buds change as you make healthier choices.
- Whenever possible, take the whole family grocery shopping and try new things. But don’t give into demands for the latest candy, cookies, chips, and soft drinks.
- When it comes to bread and baked goods, whole grain is better!

Make mealtime important.

- Never skip breakfast. As hectic as a morning can get, make time for yogurt with fruit, whole-wheat toast and peanut butter, cereal with low-fat milk and fruit, or whole-grain frozen waffles.
- Get into the habit of serving fruit, salad, and vegetables with each meal. For adults as well as children, the goal is five to nine servings of fruits and veggies per day.
- Low-fat milk or dairy products should also be part of every meal.
- Eat meals together. In busy households it’s sometimes difficult, but for children, a mealtime routine is just as important as a bedtime routine. Use family meals as an opportunity for catching up on everyone’s individual activities.

You’re in charge of change.

- Sure you watch your kids as a parent, but they’re also watching you. Model good behavior when it comes to smoking, drinking, exercising, eating right, and finding a healthy way to relax—read a book, walk the dog, or listen to music instead of watching TV.
- Learn to say no. Putting restraints on outside activities and commitments which put too much pressure on the family is just as important as drawing boundaries for the kids.
- Pick your rewards. Instead of rewarding children with food or electronic game privileges, try rewarding them with your time and attention.
- Stay involved as you see and feel the changes in your family happening, and try not to leave anyone out. When you’re together, remember to ask questions, tell stories, and turn to each of the kids for suggestions. If a family member visits, keep them in the loop and let them become part of your new and improved daily routine. It’s more than likely you’ll be doing them a favor.

Source: Workplace Options. (Reviewed 2018). For a fit family. Raleigh, NC: Author.



“I Know Where You Are”

The “new you” may not be you at all. Hackers and cyber criminals steal millions of records and identities, according to the consumer advocacy nonprofit Privacy Rights Clearinghouse. Stay safer online by following these practices:

- **Assume you’ve already been compromised.** Whether it’s your baby monitor, your SmartTV, the webcam on your laptop, or apps you installed on your smartphone or tablet, your antivirus is not enough protection. It’s time to take their privacy policies, and the permissions you grant them, much more seriously.
- **Change your passwords.** All of them. Now. And do it as frequently as you can tolerate. Also, if you don’t want to change it often, then use any unique characters you can think of, such as a dollar sign (\$) or exclamation mark (!), or replace an “oh” with a “zero” (0). This goes a long way in preventing attacks against your password.
- **Turn off wireless and geolocation services.** Protect your smartphones and tablets by turning off Wi-Fi, Bluetooth, NFC and GPS, except when you need them. That way, if you are at a local coffee shop or in a shopping mall, no one can spy on you using nearby (proximity) hacking attacks, and they can’t track where you were and where you are going on your GPS.
- **Assume most of your smartphone or tablet apps are creepware.** That’s malware that spies on you and your online behavior. Do you really need them? Delete all of the apps you aren’t using too often. Replace apps that ask for too many permissions and take advantage of too many of your privacy settings such as GPS, phone and sms logs, and personal identity information with similar apps that don’t.
- **Opt out of sharing your information.** Opt out of every advertising network that you can. Visit the National Do Not Call Registry and register your smartphone and home phone numbers at www.donotcall.gov. If you use a Google email account and have an Android phone, even with your GPS off, it’s tracking your every move. (Log in to maps.google.com/locationhistory/b/0 and see for yourself.) Go into your smartphone or tablet settings and turn this feature off. In your Android phone, go to Settings, then Location, select Google Location Reporting and set Location History to off. The same holds true for the Apple iPhone, iPad, and iTunes. You need to find the location and privacy settings and turn off access under Settings, then Privacy then Location.
- **Your browser is a double agent.** Keep it clean. It is spying on you for advertisers unless you block and remove cookies and delete the cache frequently. In your web browser settings, delete your history, all cookies and passwords and the cache. You should do this frequently so you don’t leave personal information sitting around on your computer, smartphone, or tablet.
- **Remove third-party Facebook plugins.** Third-party plugins are mini applications designed to eavesdrop on your behavior in Facebook and possibly grab information about your habits within that social network. Some websites you visit will require you to log in using Facebook, and then you have to trust them to connect to your Facebook account. This is very risky. Read their privacy policy and make sure they are a legitimate business before you risk doing this.
- **Turn off geotagging.** Your photos are full of information. Twitter and Instagram as well as your iPhone will give away your location. Most people don’t realize Twitter and Instagram both use geotagging for everything you send out. Geotagging stores the latitude and longitude of your tweet or image. Pictures you take on an iPhone usually store geotagging information as well. The less information you give out about where you are located, the safer you are.
- **Don’t use cash or debit cards.** Use credit cards, wisely. Credit cards allow you to travel with less cash, and if you’re purchasing online, it’s safer to give your credit card than your debit card information. The same holds true when you visit your local retail outlet. The reason? If you experience identity theft, credit card laws allow you to keep all of your credit, with no responsibility during an investigation. With a debit card, your bank can tie up your money in the amount equivalent to the fraudulent transactions for up to 30 days.

Source: Gary S. Miliefsky is CEO of SnoopWall and the inventor of SnoopWall spyware-blocking technology. He is a founding member of the US Department of Homeland Security.



How To: Get the Good Credit Score and Report that You Deserve

Developing good credit is an ongoing process that starts with understanding how credit reporting works. While paying your bills is an essential step in the right direction, there are other smaller, lesser-known steps that are key to establishing and keeping a clean credit report and a good credit score. Applying these steps will go a long way in giving you the credit history you deserve.

Check your credit report for accuracy

First, check your credit report regularly to ensure that the data included is accurate. While you want to look out for obvious errors, such as accounts that may have been opened as the result of identity theft, there are other smaller errors that may exist that can harm your credit. In addition, look at your name on the report to ensure that it's accurate. Something as obvious as changing your last name from your maiden name to your married name could make a large difference in your ability to obtain credit, as your married name and maiden name may not be linked within your credit history.

Establish credit history

Next, make sure that you actually have a credit history. Without any sort of credit history to go on, lenders have a difficult time evaluating whether or not you are a risk. Keep in mind that each individual has their own credit file and report, so spouses will each need credit cards and/or loans in their own name. If you don't like the idea of having credit cards or loans, consider a secured credit card or a credit card with a low limit that you pay off every month, establishing that you are a reliable and trustworthy consumer.

Stay loyal to creditors

Being loyal to your creditors is the next step. Creditors like to see a strong history so keeping cards open for a long period of time is beneficial to your credit score. While the first credit card you opened may not have terms as appealing as some newer cards, consider contacting your existing lender for better options rather than canceling.

Find a balance

Next, make sure that you don't have too much open credit. Lenders often look at your credit lines as potential liabilities, and this can hurt you. On the other hand, using a high percentage of your available credit can also be detrimental to your credit score. It's essential that you develop a good balance.

Pay bills on time

Finally, pay your bills on time. When payments are delinquent, creditors report this information to the credit agencies, and it can harm your credit score. Timely payments of the minimum required payment or more shows creditors that you have a history of paying your bills on time.

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March Online Seminar

Your Routine Financial Check-up

Examine your finances from a variety of perspectives, and review and prioritize all of your debts as you explore your assets.

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Deer Oaks, your EAP, is always available to you and your household members. If you are struggling with children, finances, or just want some practical advice on health or the mind-body connection, contact Deer Oaks by calling the Helpline. Counselors are available 24/7 to provide you with immediate care.

Financial Assist

If you have questions about a financial issue, speaking with a financial expert can help. Your EAP provides you with free consultations with financial experts on everything from credit and debt, to purchasing a home, or saving for retirement. We also offer a full selection of financial articles, tip sheets, financial calculators, and other online tools to help you get the answers you need.

Helpline: 866-327-2400
Web: www.deeroakseap.com
Email: eap@deeroaks.com

Making the Most of Small Talk

It's very easy to minimize the importance of small talk. To the people who are good at initiating casual conversations and connecting with others, it's second nature and automatically part of life. But to the rest of us, social situations and one-on-one encounters can leave us feeling completely ill-equipped. Let's face it: The ability to meet and greet and make people comfortable does make a big difference. Why? Because we live in a land of first impressions and we don't always get a second chance. So even if "expert chitchat" isn't on the top of your resume, here are some ways of handling a challenge that could open doors.

NAMES COME FIRST.

It might sound obvious, but it's rule number one: the simplest way to approach someone is to introduce yourself by name. Forget about coming up with a witty opener. Stick with "Hi, I'm _____", or if you're in a formal mood, "Hello, my name is _____." Whatever the occasion or greeting is, start by putting your name out there. This is true even if you've met the person before or are pretty sure he or she knows who you are. Don't assume. Reintroduce yourself. It never hurts.

Your second step is to get the other person's name. Again, this may strike you as a no-brainer, but it's the little things that slip our minds when we're uncomfortable—which is why people can forget to offer their name in response to an introduction. So if a prompt is necessary, go ahead with "And you are?"

After learning the person's name, repeat it out loud. This trick is pretty much guaranteed to help you remember names. If you can, try to fit the name into the conversation later to reinforce it.

LOOKS DO COUNT.

We're not talking physical appearance here; we're talking eye contact and the awareness of physicality. It's essential that you look the other person in the eye while talking. This doesn't mean staring; it means directly facing them, engaging their focus, and staying connected—not allowing your eyes to wander off mid-sentence or roam around the room when listening.

Also, a firm handshake should generally accompany an introduction for both men and women. In most cases, the physical act can start to break down psychological barriers. Then, during the conversation, make yourself available by giving the other person your full attention. Stay aware of your own body language, and pick up clues from his or hers.

IT'S NOT ABOUT YOU.

OK. This is really the number one small talk rule: Don't talk so much as listen. As much as you're able, let the other person do the talking by asking questions. When given encouragement, most people are quite willing to share information about themselves and express their opinions. So rather than bringing up topics that allow you to impress someone with your expertise, turn it around.

Find out about their interests, likes, dislikes, and experiences. Ask questions that are open-ended and lead to other questions. When you discover common ground and start to tell the story about the time when you got in trouble as a kid—catch yourself. Keep your contribution short and sweet, and bring it back to them.

Of course, this works a lot better if you're genuinely interested. But more often than not people are genuinely interesting, especially when they feel appreciated. Listening, really listening, not just biding time and scanning the room for someone better to talk to, takes practice, but it's a skill worth developing.

KEEP THINGS LIGHT.

When venturing into a group of strangers or meeting someone for the first time, many people dread the prospect of small talk or dismiss it as meaningless and boring. "Why waste my time?" is a question on some serious minds (along with "What am I going to talk about?"). But small talk does have a purpose in our society. Keeping things light and casual actually gives us more information about who someone is and how they live their lives than intense debates which are burdened by the weight of the world's problems.

Talk about the weather, entertainment, books, current events, sports, hobbies, or what you love and hate about your jobs. Compliment the other person if the compliment is sincere, and not inappropriate for the situation. Why not offer to buy someone a cup of coffee? It's common courtesy. Stay positive, be yourself, and remember to smile.

Are there forbidden topics when it comes to small talk? Probably. As a general guide, avoid talking about religion, politics, marriage, divorce, or sex when you're just getting to know someone, whether on a personal or professional basis. But there are always exceptions. To judge each situation, pay attention to whether the other person seems comfortable with your discussion; you never want anyone to be embarrassed about what they've shared with you. And if you find the conversation becoming emotionally charged during a strictly social interaction, change the subject.

IS THAT IT?

Even if things are going well, and you wish you could go on talking forever, let the other person decide how long the conversation lasts. Look for signals from his or her body language; listen to his or her choice of words and when it's time make a graceful exit. Remember that by definition, small talk is just that: a short chat.

Why, then, put so much time and energy into mastering the fine art of small talk? Because "Why bother?" chatter often marks the beginning of a significant relationship. You never know who might become an important part of your life or what conversations will later seem pivotal. Becoming adept at that bothersome little thing called small talk can be an investment that truly pays off.

Source: Workplace Options. (Reviewed 2013). Making the most of small talk. Raleigh, NC.



Checkup Checklist

Things to Do Before Your Next Checkup

Getting checkups is one of many things you can do to help stay healthy and prevent disease and disability. You've made the appointment to see your health care provider. You've reviewed the instructions on how to prepare for certain tests. You've done the usual paperwork. You're done, right? Not quite. Before your next checkup, make sure you do these four things.

Review your family health history.

Are there any new conditions or diseases that have occurred in your close relatives since your last visit? If so, let your health care provider know. Family history might influence your risk of developing heart disease, stroke, diabetes, or cancer. Your provider will assess your risk of disease based on your family history and other factors. Your provider may also recommend things you can do to help prevent disease, such as exercising more, changing your diet, or using screening tests to help detect disease early.

Find out if you are due for any general screenings or vaccinations.

Have you had the recommended screening tests based on your age, general health, family history, and lifestyle? Check with your health care provider to see if it's time for any vaccinations, follow-up exams, or tests. For example, it might be time for you to get a Pap test, mammogram, prostate cancer screening, colon cancer screening, sexually transmitted disease screening, blood pressure check, tetanus shot, eye check, or other screening.

Write down a list of issues and questions to take with you.

Review any existing health problems and note any changes.

- Have you noticed any body changes, including lumps or skin changes?
- Are you having pain, dizziness, fatigue, problems with urine or stool, or menstrual cycle changes?
- Have your eating habits changed?
- Are you experiencing depression, anxiety, trauma, distress, or sleeping problems?

If so, note when the change began, how it's different from before, and any other observation that you think might be helpful.

Be honest with your provider. If you haven't been taking your medication as directed, exercising as much, or anything else, say so. You may be at risk for certain diseases and conditions because of how you live, work, and play. Your provider develops a plan based partly on what you say you do. Help ensure that you get the best guidance by providing the most up-to-date and accurate information about you.

Be sure to write your questions down beforehand. Once you're in the office or exam room, it can be hard to remember everything you want to know. Leave room between questions to write down your provider's answers.

Consider your future.

Are there specific health issues that need addressing concerning your future? Are you thinking about having infertility treatment, losing weight, taking a hazardous job, or quitting smoking? Discuss any issues with your provider so that you can make better decisions regarding your health and safety.

Source: Centers for Disease Control and Prevention. (Modified 2015, April 1). Checkup checklist: Things to do before your next checkup. Retrieved May 31, 2015, from <http://www.cdc.gov>



Five Things You Need to Know About Family and Household Finances

1. “How do I have a pre-marriage family finance discussion?”

Before you get married, you and your fiancé need to communicate about your current financial situation. Tell your fiancé about any debt or credit problems that you may bring to the relationship. During the discussion, you should also develop mutual goals. To do this, write out your individual short-term, mid-term, and long-term financial goals. Then, share the goals with your partner and discuss their similarities and differences. After discussing goals, discuss your feelings about money, including how you’d like to retire and how much you’d want to contribute to college funds for any future children.

2. “Which financial decisions should newlyweds make?”

When you get married, there are a variety of things you’ll have to consider changing with your finances. After having a financial discussion about your current situation as well as goals and financial values with your soon-to-be spouse, you’ll need to decide whether to combine your financial accounts or keep them separate. You should also review all of your credit accounts, to decide whether these should be changed to joint accounts.

3. “We’re having a baby! What’s the first thing we should do?”

Your family is changing and so should your spending plan. When creating your new family budget, remember to factor in often-overlooked items such as increased healthcare, clothing, and insurance costs, as well as the cost of diapers and other baby products. Find out the prevailing rate for childcare, and work out how you can factor the cost into your budget. Keep in mind that some of your expenses, such as entertainment and dining out, may decrease.

4. “What options do I have for paying for my kid’s college?”

The cost to educate children has grown rapidly in the past 20 years. Whether you have 18 years to prepare or your son or daughter is packing right now, you’ll have to decide how to foot the bill. If you plan on paying for all or part of your child’s college education, you’ll need to develop a savings plan as early as possible.

Take time to learn about the various options for financing your child’s education. Here are a few suggestions: student loans, private scholarships, Section 529 plans, college controlled aid, military aid.

5. “How should I handle my personal finances after a divorce?”

Following your divorce, there are a few things you should do to move forward financially. Start out by getting a firm grasp on your financial situation by requesting your free annual credit reports and review them for accuracy. Make sure that your accounts listed on the report are indeed your financial responsibility. Also, determine a procedure to pay bills, make deposits and withdrawals, get cash and pay taxes. Using automated bill pay with your bank is the easiest way to make sure your bills are paid on time. This is probably a good time to make sure that you are doing all of your banking with the best bank for you. Review the convenience of the bank, as well as the fees and the benefits.

About Money Management International

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THE EMPLOYEE ENHANCEMENT NEWSLETTER



DEER OAKS EAP SERVICES

HELPFUL RESOURCES FROM YOUR
EMPLOYEE ASSISTANCE PROGRAM

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February Online Seminar

Self-Care: Remaining Resilient

Learn to identify ongoing symptoms of stress and how to find a healthy approach to the demands of work and home.

Available on-demand starting February 20th at www.deeroakseap.com

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Email: eap@deeroaks.com

Car and Emergency Checklist

Are you ready for winter driving? Keep these items in an emergency kit in your vehicle:

- Cell phone, portable charger, and extra batteries
- Shovel
- Windshield scraper
- Battery-powered radio with extra batteries
- Flashlight with extra batteries
- Water
- Snack food
- Extra hats, coats, and mittens
- Blankets
- Compass
- Canned compressed air with sealant for emergency tire repair
- Chains or rope
- Tire chains
- Road salt and sand
- Booster cables
- Emergency flares
- Bright colored flag or help signs
- First aid kit
- Tool kit
- Road maps
- Paper towels
- Waterproof matches and a can to melt snow for water

Source: Winter weather checklists. <http://emergency.cdc.gov/disasters/winter/beforestorm/supplylists.asp>. Retrieved November 2015.

Snow Day?

Although having a “snow day” can be a welcomed break from everyday routines, it can also be a challenge for parents not ready for the unexpected day off.

Officials at StudyDog, an online reading program geared toward elementary kids, recommends productive activities for parents looking for things to do when winter weather keeps children at home.

- **Play games.** Break out popular board games like Candyland, Life, and Twister or get creative and make your own. There are also lots of entertaining and educational games children can play online to sharpen basic reading skills too.
- **Reading time.** Make reading time fun by building a fort with pillows and blankets and reading books together inside it with a flashlight.
- **Have fun in the kitchen.** Make a special treat or meal. Let the kids help with the planning and preparation of the food. Children can learn how to follow recipe directions, improve reading and comprehension skills, and learn basic math and science concepts while having fun.
- **Get crafty.** Get out the art supplies and let children get creative making art projects. Check Pinterest for ideas you can enjoy doing together.
- **Play outside.** Time spent outside can be a great energy release for children. They can spend some time building snowmen, sledding, having a snowball-throwing contest or building a snow fort.

Health-e headlines™

Tips for Saving Energy During the Winter

In the winter, when many people turn on their heaters and put up holiday lights, gas and electric bills can be much higher than usual. According to the Department of Energy (DOE), a family spends more than \$1,900 a year on electricity bills and other utilities. A big part of those costs comes from wasted energy during those cold months. However, you can save on winter energy costs if you make some changes in certain areas of your home.

Lighting

Improve the lighting in your home and save energy.

- Replace traditional light bulbs with compact fluorescent light bulbs, which last between 6 and 12 times longer. Remember to turn off any lights that aren't in use.
- Consider using LED lights for holiday decorations. These use 90% less energy than standard lights.

Thermostats and Heating

Keep your home warm and comfortable.

- Install a programmable thermostat for your home's heating system.
- Keep the doors and windows closed while the heat is on.
- Frequently change the filters in your furnace.
- Set the thermostat on your water heater to 120° Fahrenheit.

General Tips

Be energy efficient throughout your home.

- Use the exhaust fan in the kitchen and bathrooms only when necessary.
- Repair any water leaks in the bathrooms, kitchen, laundry room, and so on.
- Use power strips to plug in portable heaters, televisions, and cell phone chargers. That way, you can turn off the power switch when the devices are not in use.
- If you're thinking of replacing your appliances, make sure they have an Energy Star logo. Energy Star products are more energy efficient.

Programs for Low-Income Families

During the winter, the government helps low-income families with their energy bills. The Low Income Home Energy Assistance Program, also known as LIHEAP, helps families pay some of their heating costs. To see if you qualify for these benefits, contact your local LIHEAP office (<http://www.acf.hhs.gov/programs/ocs/liheap-state-and-territory-contact-listing>) for more information.

Source: USA.gov Blog. (2013, November 15). Tips for saving energy during the winter. Retrieved August 19, 2014, from <http://blog.usa.gov>



Hit the Ground Running Safely

If you're ready to train for a charity 5K or more serious road running, follow this advice from Saint Louis University physical therapy professor Chris Sebelski. You'll hit the ground running and have realistic expectations about the work ahead.

- Before you begin, visit your doctor for a complete overall body check-up and talk about your exercise plans.
- It's easy to go overboard during the enthusiasm of planning, but be sure you accurately acknowledge your current level of fitness. If you haven't been exercising at all, you'll want to start with a walking/jogging mix.
- Consider journaling to keep track of your progress and how you feel.
- Make small steps and celebrate little victories.
- Anticipate setbacks and obstacles (a cold, an injury, caregiving) and adjust your workout.
- Always do something. A few minutes doing squats is better than nothing.
- Consume calories smartly (lean proteins, whole grains). Drink water.
- Cross train with yoga for stretching or Pilates to build core strength.
- Join friends to train. Follow each other on Facebook. Blog about your experience. Let others cheer you on.

Health-e headlines™

Help for the Indoor Sneezing Season

Sometimes indoor winter air brings a whole new set of allergy and asthma triggers including dust, pet dander, and mold.

Doctors from the American College of Allergy, Asthma and Immunology offer advice on how to stay sneeze- and snuffle-free indoors this winter.

- Reduce moisture in your home to keep dust mites in check. Maintain humidity below 55%, and don't use a humidifier or a vaporizer.
- Filter out dust and other allergens by installing a high efficiency furnace filter with a MERV rating of 11 or 12, and be sure to change it every 3 months.
- Banish allergens from the bedroom (where you spend a third of your life). Keep pets and their dander out, and encase mattresses and pillows with dust-mite-proof covers. Use blinds instead of curtains.
- Allergy sufferers should wear a NIOSH-rated N95 mask while dusting—a chore that should be done regularly. Wash bedding and stuffed animals in hot water every 14 days and use a vacuum with a HEPA filter.
- Turn on the fan or open the window to reduce mold growth in bathrooms (while bathing) and kitchens (while cooking). Wear latex-free gloves and clean visible mold with a 5% bleach solution and detergent.
- Box up books and knick-knacks and limit the number of indoor plants. When you are buying new furniture, like chairs or sofas, opt for leather or other nonporous surfaces to make cleaning easier.

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Establish Personal Financial Priorities

When you are recovering from a personal setback, you'll likely find yourself having to establish financial priorities so that you'll know where to focus your effort and resources. Not all of your household debts will equally impact your family. Your first payment priorities should be all bills associated with your essential needs, including utilities, food, mortgage or rent, and insurance. While you can most likely find ways to save on all of these bills, by cutting back and negotiating lower rates, paying them is extremely important.

If you become unemployed, you may have the right to extend your medical coverage through the Consolidated Omnibus Budget Reconciliation Act (COBRA). Under COBRA, your insurance payments will likely be significantly higher than they were when you were employed, but they will be lower than similar coverage obtained on your own. Having appropriate health insurance coverage is essential because a medical emergency could devastate your finances.

The government also offers programs, such as Medicaid, for people with low incomes. Also, check with your local state government about health insurance programs.

The following is an example of how you might prioritize your financial obligations:

- First priority debts likely include your rent or mortgage, tax liabilities, insurance premiums, auto loans, and utilities.
- Second priority debts may include other secured loans through financial institutions, such as a car loan.
- Third priority lenders may include retailers, hospitals, doctors, credit card issuers and other unsecured creditors.

Remember, each person will have his or her own unique list of priorities. Realize that just because a category of debt is listed as a third priority, does not mean it isn't important. It simply means you need to contact and make payments to the higher priority creditors first. For help determining your financial priorities, you can use a simple Financial Priorities Worksheet.

After you decide what your priorities are, review your budget and determine which bills you are unable to fully pay. Then, contact your creditors to discuss your situation. Explain that you want to pay your bills but due to your setback, are unable to. In some situations, you may be able to get a new payment plan.

About Money Management International

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THE EMPLOYEE ENHANCEMENT NEWSLETTER



HELPFUL RESOURCES FROM YOUR
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January Online Seminar

*Everything in Its Place:
Getting Organized*

When we are not organized, we waste precious time and create chaos in our lives. Minimize the stress and maximize the tranquility that comes from putting everything in its place.

Available on-demand starting
January 16th at www.deeroakseap.com

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Legal Consultation

If your life, or the life of a family member has been impacted by a legal issue, you may need the expert counsel of an attorney. Your EAP can help with a free consultation with a qualified attorney either on the phone or in person. Online support is also available with legal forms, a library of legal articles, even a simple will. Call or visit us online to get the legal answers you need.

Helpline: 866-327-2400
Web: www.deeroakseap.com
Email: eap@deeroaks.com

TEN LITTLE THINGS That Can Make a Big Difference in Your Marriage

A strong, supportive relationship is built from a couple's words and actions. With work, children and other responsibilities, sometimes it is easy to take your spouse for granted or forget to do the things that strengthen the marriage. Here are some little things to do that can have a big payoff for your marriage:

- Give your spouse a compliment. Better yet, brag about your spouse to others when your spouse is in earshot. It will boost their self-confidence, and your spouse will want to continue making you happy and proud.
- Find something to laugh about. Laughter helps us cope with stress and the pressures of our busy lives. A sense of humor helps marriages survive problems, large and small.
- Have a shared activity both of you enjoy. It can be anything from going out to dinner, dancing or gardening. You may need to make time to do things together, but this is a great way of keeping intimacy alive and well.
- Treat your spouse the way you want to be treated. Be respectful if you want to be respected. This approach helps establish the fact that both parties have a responsibility in the marriage.
- Take time to touch. The value of human touch is amazing. Touching your spouse each day can help you both maintain physical and emotional health.
- Be willing to compromise. Give up some of your wants for the sake of what your spouse wants. Identify the situation as a compromise to avoid having unresolved anger or resentment later.
- Give a smile. An easy but powerful way to value your spouse is to smile and tell your spouse how you feel.
- Discuss the things that bother you. Letting things build up day after day without discussing and resolving them leads to anger and resentment that hurt your marriage. The more quickly something can be addressed and taken care of, the more time you will have for the enjoyable and healthy parts of your relationship.
- Communication is key. Without communication, any team is in trouble. It is important to communicate your thoughts, plans, ideas and opinions on a consistent basis. Equally important is communicating your feelings—the joys, sorrows and frustrations we all experience.
- Chart your course. Charting a course establishes a shared vision for your marriage. It also can be useful to establish some markers to ensure you are moving toward your goals.

For more information about strengthening marriages and families, visit the Web sites of the Coalition for Marriage, Family and Couples Education (<http://www.smartmarriages.com/>) or the Oklahoma Marriage Initiative (<http://www.okmarriage.org/>).

Reference: University of California, Los Angeles (UCLA) Alumni Association. (1981, March-April). UCLA Monthly, Alumni Association News (p 1).

Child Welfare Information Gateway. (Updated 2009, January 5). 10 little things that can make a big difference in your marriage. In Safe children and healthy families are a shared responsibility. Retrieved March 9, 2015, from <http://www.childwelfare.gov>

Tips for Families Who Want to Volunteer

Thinking of volunteering this year? Why not do it as a family? These tips can help you get the most out of this experience:

1. Sometimes busy schedules can allow for little family time. Volunteering is a great opportunity to devote time to spend together. You can bond with your loved ones while also giving back to the community!
2. Life lessons can be taught through service. By volunteering as a family, you have a chance to expand the perspectives of your children and expose them firsthand to new issues. Talking them through their activities can help them reflect on their experience and grow in their understanding.
3. Encourage lifelong volunteering. When families volunteer, children are more likely to develop the habit of giving to their communities, and are more likely to volunteer on their own in the future.
4. Start your own family tradition. It may be ringing bells to raise money during the winter or assisting with a Martin Luther King, Jr. Day of Service project every January. You can start a tradition of service that will create lifelong memories.
5. Invite the whole family. Use your volunteer activities as an opportunity to spend time with family members you don't see every day. Strengthen your entire family by including grandparents, aunts, uncles, and cousins in your volunteering activities. You could even plan your own event; talk with your local park district and arrange your own project.
6. Choose an activity together. Discussing possible volunteer opportunities can be a great way to help kids think about what matters to them and can help you learn about each other as a family in new ways. Making the decision together is also a great way to ensure that everyone is excited about the activity.
7. Consider letting kids bring their friends. This may make the service experience more fun for them and could also inspire more families to get involved in volunteering.
8. Volunteer as part of a family vacation. Serving together can be a great way to have lots of fun, explore a new place together, and make a difference at the same time.
9. Look for opportunities that can accommodate the skills, interests, and maturity of all family members, especially the younger children.

Source: U.S. Corporation for National and Community Service. (n.d.). Tips for volunteering: Tips for families who want to volunteer. Retrieved March 26, 2013 from <http://www.nationalservice.gov>



Whoever Heard of Watercress?

If you thought kale or blueberries were the healthiest fruits and vegetables, you will be surprised at this study in the CDC journal Preventing Chronic Disease.

Researchers from William Paterson University in New Jersey zeroed in on 17 critical nutrients such as fiber, potassium, protein, calcium, and certain vitamins. They identified the most nutritionally dense.

Here are the top 10 powerhouse foods in the produce department:

- Watercress
- Chinese cabbage
- Chard
- Beet greens
- Spinach
- Chicory
- Green leaf lettuce
- Parsley
- Romaine
- Collard greens

Health-e headlines™

Health Linked to Stress

A NPR/Robert Wood Johnson Foundation/Harvard School of Public Health (HSPH) poll that examines the role of stress in Americans' lives found that about half of the public reported that they had a major stressful event or experience in the past year. Nearly half reported that the most stressful experiences related to health.

More than half of those who experienced a great deal of stress in the past month say too many overall responsibilities and financial problems were contributors. More than a third of those with a great deal of stress say the contributors include their own health problems and health problems of family members.

"It is not widely recognized how many Americans have a major stressful event over the course of a year, or how often health problems are the cause," says Robert J. Blendon, Harvard Professor of Health Policy and Political Analysis.

How did people deal with stress? By spending time outdoors or on a hobby, with family and friends, through prayer or meditation, and eating healthfully.

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Personal Loans Among Family Members or Friends

Credit is getting more difficult to obtain, so don't be surprised if a friend or family member springs that frightful question: "Can I borrow some money?" Although borrowing money is usually done with the intention of paying the lender back, this does not always happen. Lending money to friends and family can put you in the unfortunate situation of being left without your money and possibly your relationship.

Before agreeing to lend money to your friends, openly communicate to them your concerns and expectations. Remember, you should only lend money you feel confident will be paid back.

Don't test your own financial limits

Only agree to loan money that you can afford to lend. List all necessary living expenses and make sure those items have been paid prior to agreeing to lend money. You don't want to find yourself in the same situation as your friend who needed to borrow money from you.

Put the loan agreement in writing

If you choose to lend someone money, treat the personal loan like you would any other business matter. Discuss the terms of the agreement and put the details in writing. Be sure to list both parties involved, the interest rate, due dates, payment amounts, and penalty for late or missed payments. Don't feel bad asking to formalize the agreement – it may help protect your friendship later. If your friend doesn't want to put everything in writing, then don't agree to lend the money.

Know your place

Once you've lent the money, do not assume a position of power by expecting special treatment from the borrower. Also, once the money has been lent, don't try to control how it is spent. Being too authoritative could damage your friendship.

Prepare for the worst before agreeing to lend money to a friend or a family member

Make sure you are comfortable with attempting to collect on the debt if necessary. Document the date and time of any letters or phone calls, and make sure you make note of all the responses to your attempts. Your records may be necessary if you plan to take the matter to court, or if you plan to write the debt off as non-business bad debt on your next tax return.

If you still aren't sure whether or not you should extend a loan, remember this famous quote from Shakespeare: "Neither a borrower nor a lender be; for loan oft loses both itself and friend."

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Each member of the workforce brings unique skills, background, and experience vital to the successful organization. A diverse workforce is a rich source of creativity and problem-solving.

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Deer Oaks, your EAP, is always available to you and your household members. If you are struggling with children, finances, or just want some practical advice on health or the mind-body connection, contact Deer Oaks by calling the Helpline. Counselors are available 24/7 to provide you with immediate care.

Legal Consultation

If your life, or the life of a family member has been impacted by a legal issue, you may need the expert counsel of an attorney. Your EAP can help with a free consultation with a qualified attorney either on the phone or in person. Online support is also available with legal forms, a library of legal articles, even a simple will. Call or visit us online to get the legal answers you need.

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Web: www.deeroakseap.com
Email: eap@deeroaks.com

WARMING UP TO YOUR NEW YEAR'S RESOLUTIONS

Tips for successfully getting the ball rolling early.

Rather than jumping in cold to a new lifestyle change, you may have more success preparing your mind and body before the new year begins. In fact, each January, fitness centers pack in new members who are intent on fulfilling their New Year's health goals. But within a few months, attendance drops sharply as motivation fades. Despite high enthusiasm, only about 40% of "New Year's resolvers" are actually on track after six months.

What causes motivation to fade? And what can you do to keep your enthusiasm high? The answer lies in well-defined goals and personal readiness.

Ready... set... goals you can live with.

It's easy to get caught up in the excitement of making promises, and end up setting overly optimistic goals that are insurmountable. One example of such a goal would be: "I resolve to lose 30 pounds by April!"

So, how can you ensure that you've set reasonable goals that you can stick to? The key is to break large goals into smaller ones and reframe goals to make them achievable in the short term. Here are a few tips for warming up to those changes:

- Tie short-term goals to a behavior, not a weight loss or fitness outcome. A sample of such a goal is, "I will work out at least three times a week."
- Target the "right" behavior. You can't work out if you never make it there. If "getting there" is your particular challenge, revise your goal to: "I will make it to the fitness center" or "If I can't make it to the fitness center, I will take a brisk walk around the neighborhood."
- Plan incremental milestones. For fitness goals, consider duration, intensity, and frequency. This way you can keep motivation high over time. For example, when focusing on duration, plan to work out 5%-10% longer each week (work up to a 60-minute workout) until the desired level is reached.
- Aim for daily and weekly successes. Reward yourself for each day you make it.

Are you ready?

Warming up to a goal can be better than arbitrarily choosing January 1st as a starting point for drastic change. Change often happens gradually, and people usually pass through four stages of "change readiness" on their way to making lasting change:

“Thinking about it.”

You accept that the change (exercising, stopping tobacco use, etc.) is generally good, but you are still vague on how it applies to you. To help yourself move forward, gather information on the benefits of the change you’re considering.

“Ready for change.”

You want to make a change and may be ready to take small steps to test your ability to fully commit. This is a good time to make a commitment. Remember to reach out to friends and family for their support.

“Ready for action.”

Your plan is in motion and you are taking action. Monitor your progress and celebrate your successes.

“I made it.”

Reward yourself for maintaining the changes. Forgive yourself for setbacks. If you have to start at step #3 again, consider lessons learned, and forge ahead.

Knowing your personal level of change readiness will help you set goals that are “right” at your stage of readiness. If you are in stage #1, a realistic goal should be to gather information to help you make a decision about the change.

As with any change in physical activity, consult a physician before you begin.

Source: U.S. Department of Health and Human Services: Federal Occupational Health/Veteran’s Administration Employee Health and Wellness Program. Warming Up to Your New Year’s Resolutions: Tips for successfully getting the ball rolling early. Retrieved July 7, 2014 from <https://vawin.foh.hhs.gov/news/resolutions.html>



Resolutions You Can Do

Think about these innovative (and easy-to-do) New Year’s resolutions suggested by the experts at the University of Buffalo.

- Volunteer your time at veterans’ centers to make war veterans feel at home.
- Floss your teeth every day to prevent heart disease.
- Be a humble leader in your workplace—you’ll grow yourself and your organization.
- Talk to your child about bullying. Conversation is your best prevention about this and other topics.
- Escape into fantasy by reading novels. You’ll read your way to a positive mood.

Health-e headlines™



Short Days, Long Nights, Bright News

With short days and less exposure to sunlight, everyone feels less energetic and more vulnerable to depression. Seasonal Affective Disorder, known as SAD or winter depression, is a mood disorder related to seasonal changes in sunlight.

Symptoms often last until April or early spring. SAD affects between 10 to 20% of Americans, primarily younger adults and women. Although the exact cause of SAD is unknown, experts believe changes in melatonin and serotonin levels (brain chemicals), or a disruption in the body's internal clock may be to blame.

Dr. John Stracks of Northwestern Medicine says there are ways to beat the blues caused by SAD and suggests those who experience symptoms visit their doctor before symptoms become severe. Symptoms include feeling low and slow, difficulty waking up in the morning, sleeping more, mid-afternoon blahs, increased appetite, and loss of interest in activities.

The primary treatment for SAD is morning bright light therapy, which has several decades of research to support its usefulness.

For most people who have mild symptoms that do not interfere with functioning, try small things to keep moods balanced:

- Sleep well – Make sure to wake up and go to bed at the time same every day, including weekends. Doing so will keep the body's internal clock in sync.
- Let the light in – Get as much exposure to sunlight as possible by opening the blinds at home and making sure that work space has natural or bright light.
- Control cravings – Eat a balanced diet while limiting the amount of carbohydrates consumed. Carbs can provide a short-term energy boost but leave you feeling worse later in the day.
- Embrace an exercise routine – Exercise is not only good for physical health, but also helps relieve the stress and anxiety that can increase the symptoms of SAD.
- Learn to manage stress – Take time to relax each day and try to manage stress so it doesn't lead to depression and overeating.

Health-e headlines™

Focus on Financial Freedom Instead of Debt

There is an interesting concept taught to race car drivers that also applies to consumers trying to reach their financial goals. One of the things drivers worry about the most is hitting the wall during the race. Trainers instruct their drivers to focus on going straight and maintaining speed, and that avoiding the wall is inevitable. People who focus too much attention on “hitting the wall” often find themselves in the position they feared most.

The same can be said about focusing too much on debt and other obstacles hindering financial success. Instead of focusing too much on the possibility of failure or ‘hitting the wall,’ concentrate on reaching financial freedom.

Each year during Financial Literacy Month, thousands of consumers take the pledge to begin the path toward financial freedom on FinancialLiteracyMonth.com. While this year’s month long financial literacy initiative is over, the quest for financial freedom continues. The financial educators at Money Management International offer the following tips on how to create wealth and avoid debt throughout the rest of the year.

Invest wisely. Many people find themselves in difficult financial distress because they have not properly prepared for emergencies or for the future. If you don’t want to end up broke, start putting things in place now to help you reach your financial goal/s.

- Start contributing to a 401(k) account or some other retirement investment. A little put away now will bring huge results later.
- Build an emergency savings fund. Prepare for the unexpected such as a job loss, home or car repairs, and even periodic expenses. This way you won’t have to rely on credit when these instances occur.

Hone your passion. Invest in a career that is rewarding and challenging. Don’t chase money. Many people are living their dreams and making money at the same time.

Protect assets. Insurance may seem like wasting money, but it will come in handy when it’s needed and could save you a boatload of emergency expenses. Make sure all your valuables are protected including yourself. Purchase the right coverage to avoid an unnecessary financial strain.

Pay off credit card debt. Carrying a credit card balance each month is not helping you. The money going towards payments could be put to good use in another area. Be careful not to charge more than you can afford to pay off in a reasonable amount of time (90 days or less). Also, don’t use more than 30 percent of your credit limit.

A good piece of advice on obtaining wealth is to simply live within your means. Spend less than you earn. Don’t buy a \$60,000 car when you’re only earning \$30,000. Develop some achievable financial goals and stay on course – and off the wall.

About Money Management International

Money Management International (MMI) is a nonprofit, full-service credit-counseling agency, providing confidential financial guidance, financial education, counseling and debt management assistance to consumers since 1958. MMI helps consumers trim their expenses, develop a spending plan and repay debts. Counseling is available by appointment in branch offices and 24/7 by telephone and Internet. Services are available in English or Spanish. To learn more, call 800.432.7310 or visit www.MoneyManagement.org.





THE EMPLOYEE ENHANCEMENT NEWSLETTER



HELPFUL RESOURCES FROM YOUR
EMPLOYEE ASSISTANCE PROGRAM

NOV.
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November Online Seminar

The Mind Body Connection

Keeping the body relatively calm is crucial to well-being and optimal health. Becoming aware of how your body feels when it is under stress is important to maintain a relaxed and calm state.

Available on-demand starting
November 21st at www.deeroakseap.com

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Make the Holidays Your Own

So it's that time of year again. You take one look at the calendar and you're hit with pictures of perfect holidays. There are kids playing in the snow, or big families laughing around a huge meal. You see couples exchanging gifts in front of the fireplace. The pressure is on to make the traditional holiday images come to life—or else!

But what about those people who aren't included in those snapshots? What if you are single, without little ones to decorate the Christmas tree or light menorah candles? More and more people are divorced and part of blended families. They are dealing with multiple traditions in the same house. The truth is that a lot of families today don't have two parents and 2.5 Norman Rockwell children. And for many people, the pressure becomes too much. If you don't belong in a traditional holiday portrait you can still make the holidays special by creating your own traditions.

FIGURE OUT WHAT YOU WANT.

Basically, holiday stress is caused by unrealistic expectations. In one word, stress is should. During the holidays, everyone, particularly those people who don't live anywhere near "It's a Wonderful Life," could use a reminder to think about their own needs and desires for this time of year and not focus on what they've come to believe they should do.

Before the holidays, spend some time with yourself. Set aside a couple of days to examine what you're really looking for during the holidays. If you had it your way, how would you paint the picture? Are the holidays about extended family, or about solitude? Is this the time to explore cultural roots and reconnect with religion, or a chance to reach out to strangers? Forget about what everyone else says or what your mother has always done. What do you want your holiday traditions to be?

GOING ALONE, OR NOT.

If you're single, you might look into volunteering at a local soup kitchen, food bank, or homeless shelter. Or maybe you want to do something totally self-indulgent. What's stopping you from spending a day relaxing at a spa, hiking or biking, or hopping on a plane and enjoying the holidays at the beach? Rely upon your family or friends who may have all sorts of interesting things planned. Also, friends with kids are not off limits during the holidays. If you want to be around children, find the families in your circle who'll welcome a guest to a holiday meal, and then ask what you can contribute. Maybe you're helping them fulfill their tradition.

The holidays also tend to put extra pressure on new relationships, whether it's a new romance or a new family unit. Keep in mind that now is not the time to force things. Concentrate on what's truly at the core of the holidays for you, and find ways to embrace that together. Have fun. Chances are the new people in your life will feel relieved as well without having to rush into a situation loaded with expectations.



BLENDING A FAMILY MEANS STAYING FLEXIBLE.

Blended families are faced with a particular challenge during the holidays. For kids and adults, thinking about past celebrations inevitably brings back memories, good and bad. It's important to talk about what each side of the family used to do, and what the new family can now do together to make the holidays special. Be flexible. It may be combining traditions, or it may be starting fresh. Planning can get complicated if the holidays are divided between families, but kids often don't mind celebrating more than once—in a different way in each home—no matter what date the celebration happens to fall upon.

MAKE A LIST OF NO'S.

It's important to know what you don't want. Come up with a list of the things that are not a part of your ideal holiday, even if you may not be able to realistically eliminate them. Do you really want to deal with expensive gifts this year? Must you make an appearance at your neighbor's annual party? Do you have to invite your husband's ex-wife over for dinner? Include everything that makes you nervous just thinking about it. Call it a stress list.

Then practice saying no. It may sound silly, but practice it in front of the mirror. You'll probably find out that it works remarkably well when the time comes. And if not, at least you spoke up.

TIMING IS EVERYTHING.

If you decide to shake your holidays up a bit, you'll probably want to start planning early. Don't ambush your loved ones at the last minute by opting out of the family meal and announcing a solo trip to Mexico, or throw a new tradition at the kids on Christmas Eve. You may have shifted your outlook, but it could take some time for the rest of the world to join you.

Change isn't always easy, especially when people are bombarded with old-fashioned images of holidays past that probably were not ever quite real. But once you can let go of the unrealistic expectations, visualize what you need, and take the holidays into your own hands, you are one step closer to having a stress-free season truly worth remembering.

Source: Workplace Options. (Reviewed 2013). Make the holidays your own. Raleigh, NC: Author.



Winterize Your Workouts



With the arrival of the winter season, many people find it hard to stay in shape. However, keeping up with an exercise routine is important throughout the entire year. Here are some tips to keep you motivated when the weather turns colder.

- **Get outside.** Take advantage of the colder season by participating in activities you can only do this time of year, such as skiing, snowboarding, or ice skating.
- **Think variety.** If the weather is bad outside, stay motivated by introducing variety into your workouts. Try buying a new fitness toy such as a jump rope, exercise video, heart rate monitor, or stability ball.

- **Don't forget about fluids!** When working out in cold weather, it's harder to gauge your fluid loss. It's easy to become dehydrated. Fluid replacement is a must even in chilly weather!
- **Plan for indoor fitness.** Rain and snow are not excuses from exercise. Plan ahead by finding an indoor location before you need it. Join a health club, buy a video, or look for local mall-walking opportunities.
- **Choose exercises that complement your summertime sport.** While basketball and swimming transfer easily to indoor venues, this is not true for all sports. If your favorite sport is golf or baseball, it may be harder to find winter opportunities to play. However, you can still keep in shape by choosing workouts that mimic motions used in your favorite sport to keep those muscles strong, flexible, and ready for spring.
- **Experiment with new and different indoor activities.** Try yoga, aerobics, or kickboxing—or any other indoor class you have wanted to try, but just couldn't bring yourself to do because the weather was so nice outside.
- **Layer, layer, layer!** Garments can then be removed and replaced as needed. The clothes next to your skin should absorb moisture and your outer layer should protect you from winds.
- **Adapt your gear to indoor fitness.** Don't just change your location. If you change your workout conditions, you may need to change your shoes and other equipment as well.
- **Don't forget your hat.** Hats are important to keep body temperature stable. Hats prevent heat loss from the head and neck, which can account for as much as 50% of total heat loss when you're outside.

Source: U.S. Department of Health and Human Services: Federal Occupational Health. Winterize Your Workouts. Retrieved July 7, 2014 from <http://www.foh.hhs.gov/NYCU/workouts.asp>



When is a Little Debt Too Much?



How do you know when a little “acceptable” debt becomes a potentially dangerous situation? For some, the crisis is clear, but for many, the clues are subtle.

As a general rule, no more than 20 percent of your disposable income should go toward debt payments (not including your mortgage).

Quiz: Assess your debt situation

Take this quick quiz to assess your current debt situation.

- Is an increasing percentage of your income going to pay off debts?
- Is your savings cushion inadequate or nonexistent?
- Are you near or at the limit of your lines of credit?
- Can you only make the minimum payments on your revolving charge accounts?
- Are you extending repayment schedules – paying in 60 or 90 day bills once paid in 30?
- Are you chronically late in paying your bills? Are you paying bills with money earmarked for something else?
- Are you borrowing money to pay for items you used to buy with cash? If you lost your job, would you be in immediate financial difficulty?
- Are you unsure about how much you owe?
- Are you threatened with repossession of your car or credit cards, or other legal action?

If you answered “yes” to any of these questions, you should give pause for thought. While a single “yes” is not a sign of impending doom, it may be an indication that you need to make a change.

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17

October Online Seminar

Improve Your Health With Ergonomics and Frequent Movement

Sedentary behavior is the fourth leading risk factor of death for people all over the world. Learn to incorporate frequent desk exercises and movement into your day. Additionally, learn proper ergonomic tips to help ease job stress and reduce chronic injury.

Available on-demand starting
October 17th at www.deeroakseap.com

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Prevent Cyberbullying

School's back in session—don't let your kids be bullied.

Cyberbullying is bullying that takes place using electronic technology. Examples of cyberbullying include mean text messages or e-mails, rumors sent by e-mail or posted on social networking sites, and embarrassing pictures, videos, Web sites, or fake profiles.

Parents and kids can prevent cyber-bullying. Together, they can explore safe ways to use technology.

- Be aware of what your kids are doing online.
- Establish rules about technology use.
- Understand school rules.



Be aware of what your kids are doing online.

- Talk with your kids about cyberbullying and other online issues regularly.
- Know the sites your kids visit and their online activities. Ask where they're going, what they're doing, and with whom they're doing it.
- Have a sense of what your children do online and in texts. Learn about the sites they like. Try out the devices they use.
- Ask for their passwords, but tell them you'll only use them in case of emergency.
- Ask to friend or follow your kids on social media sites, or ask another trusted adult to do so.
- Encourage your kids to tell you immediately if they are, or if someone they know is, being cyberbullied. Explain that you will not take their computers or cell phones away if they confide in you about a problem they are having.

Establish rules about technology use.

Establish rules about appropriate use of computers, cell phones, and other technology. For example, be clear about what sites your kids can visit and what they are permitted to do when they're online. Show them how to be safe online.

Help them be smart about what they post or say. Tell them not to share anything that could hurt or embarrass themselves or others. Once something is posted, it is out of their control whether someone else will forward it. Encourage kids to think about whom they want to see the information and pictures they post online. Should complete strangers see it? Real friends only? Friends of friends? Think about how people who aren't friends could use it.

Tell kids to keep their passwords safe and to not share them with friends. Sharing passwords can compromise their control over their online identities and activities.

Understand school rules.

Some schools have developed policies on uses of technology that may affect the child's online behavior in and out of the classroom. Ask the school if it has developed a policy.

Source: U.S. Department of Health and Human Services, Stopbullying.gov. (n.d.). In Prevent cyberbullying. Retrieved December 3, 2013, from <http://www.stopbullying.gov>

Beware of Health Scams

You see the ads everywhere these days—“Smart drugs for long life” or “Arthritis aches and pains disappear like magic,” or even statements claiming, “This treatment cured my cancer in 1 week.” It’s easy to understand the appeal of these promises. But there is still plenty of truth to the old saying, “If it sounds too good to be true, it probably is!”

Health scams and the marketing of unproven cures have been around for many years. Today, there are more ways than ever to sell these untested products. In addition to TV, radio, magazines, newspapers, infomercials, mail, telemarketing, and even word of mouth, these products are now offered over the Internet—with Web sites describing miracle cures and e-mails telling stories of overnight magic. Sadly, older people are often the target of such scams.

The problem is serious. Untested remedies may be harmful. They may get in the way of medicines prescribed by your doctor. They may also waste money or keep people from getting the medical treatment they need.

FALSE HOPES

Why do people fall for these sales pitches? Unproven remedies promise false hope. They offer cures that appear to be painless or quick. At best, these treatments are worthless. At worst, they are dangerous. Health scams prey on people who are frightened or in pain. Living with a chronic health problem is hard. It’s easy to see why people might fall for a false promise of a quick and painless cure. The best way for scientists to find out if a treatment works is through a clinical trial.

These scams usually target diseases that have no cures, like diabetes, arthritis, and Alzheimer’s disease. You may see ads for products such as these:

Anti-aging Medications

Our culture places great value on staying young, but aging is normal. Despite claims about pills or treatments that lead to endless youth, no treatments have been proven to slow or reverse the aging process. Eating a healthy diet, getting regular exercise, and not smoking are proven ways to help prevent some of the diseases that occur with age. In other words, making healthy lifestyle choices offers you the best chance of aging well.

Arthritis Remedies

Unproven arthritis remedies can be easy to fall for, because symptoms of arthritis tend to come and go. You may believe the remedy you are using is making you feel better when, in fact, it is just the normal ebb and flow of your symptoms. You may see claims that so-called treatments with magnets, copper bracelets, chemicals, special diets, radiation, and other products cure arthritis. This is highly unlikely. Ads where people say they have been cured do not prove that a product works. Some of these products could hurt you, aren’t likely to help, and are often costly. There is no cure for most forms of arthritis. Rest, exercise, heat, and some drugs help many people control their symptoms. Don’t trust ads where people say they have been cured. This kind of statement probably doesn’t tell the whole story. If you are thinking about any new treatment, such as diet, a device, or another arthritis product, talk with your doctor first.

Cancer Cures

Scam artists prey on a fear of cancer. They promote treatments with no proven value—for example, a diet dangerously low in protein or drugs such as laetrile. There is no one treatment that cures all types of cancer. By using unproven methods, people with cancer may lose valuable time and the chance to benefit from a proven, effective treatment. This delay may lessen the chance of controlling or curing the disease.



Memory Aids

Many people worry about losing their memory as they age. They may wrongly believe false promises that unproven treatments can help them keep or improve their memory. So-called smart pills, removal of amalgam dental fillings, and certain brain retraining exercises are some examples of untested approaches.

Dietary Supplements

Americans spend billions of dollars each year on dietary supplements. These supplements are sold over the counter and include vitamins and minerals, amino acids, herbs, and enzymes. Most dietary supplements do not undergo government testing or review before they are put on the market. While some vitamins may be helpful, supplements may be bad for people taking certain medicines or with some medical conditions. Be wary of claims that a supplement can shrink tumors, solve impotence, or cure Alzheimer's disease. Talk with your doctor before starting any supplement.

Health Insurance

Some companies target people who are unable to get health insurance. They offer coverage that promises more than it intends to deliver. When you think about buying health insurance, remember to find out if the company and agent are licensed in your state.

HOW CAN YOU PROTECT YOURSELF FROM HEALTH SCAMS?

Be wary. Question what you see or hear in ads or on the Internet. Newspapers, magazines, radio, and TV stations do not always check to make sure the claims in their ads are true. Find out about a product before you buy it. Don't let a salesperson talk you into making a snap decision. Check with your health care provider first.

Remember the old stories about the snake oil salesman who traveled from town to town making wild claims for his fabulous product? Well, chances are that today's scam artists are using the same sales tricks. Look for red flags in ads or promotional material that:

- Promise a quick or painless cure
- Claim the product is made from a special, secret, or ancient formula
- Offer products and services only by mail or from one company
- Use statements or unproven case histories from so-called satisfied patients
- Claim to be a cure for a wide range of ailments
- Claim to cure a disease (such as arthritis or Alzheimer's disease) that hasn't been cured by medical science
- Promise a no-risk, money-back guarantee
- Offer an additional free gift or a larger amount of the product as a special promotion
- Require advance payment and claim there is a limited supply of the product

Two federal government agencies work to protect you from health scams. The Federal Trade Commission can help you spot fraud. The Food and Drug Administration protects the public by assuring the safety of prescription drugs, biological products, medical devices, food, cosmetics, and radiation-emitting products. If you have questions about a product, talk with your doctor. Getting the facts about health care products can help protect you from health scams.

Source: National Institutes of Health, National Institute on Aging. (Updated 2013, October 17). Age page: Beware of health scams. Retrieved November 12, 2013, from <http://www.nia.nih.gov>



How To: Protect Yourself from Identity Theft



Millions of Americans are victims of identity theft each year. As thieves are becoming increasingly sophisticated, consumers must be diligent in protecting their identity. While some identity theft issues can be resolved quickly, other identity theft victims face years of recovery. One of the most important things a consumer can do for their credit is to protect their confidential personal information. Here are some steps a consumer can take:

Shred confidential information

Often, identity theft occurs when a thief goes “dumpster diving,” i.e., rummaging through trash to find confidential information. Consumers can protect themselves by shredding any document that contains Social Security numbers, bank account numbers, or other important confidential information. When in doubt, play it safe and shred it.

Protect your confidential information

Identity thieves use sophisticated methods, such as fraudulent phone calls and text messages, to obtain Social Security and account numbers. Know who is calling you, and don't provide confidential information over the phone unless you've made the phone call.

Don't click on suspicious emails

Phishing scams have become increasingly popular, and phishing emails often look legitimate. Don't click on links in emails—instead type the official URL into your browser's address bar. If something looks suspicious, assume that it probably is. Call your bank or credit card company directly and inquire about the email.

Monitor your credit

Order your free annual credit reports and scrutinize them to ensure that all of the accounts listed are yours. By reviewing your credit report on a regular basis, you may catch an instance of identity theft before it becomes a larger problem.

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DEER OAKS EAP SERVICES

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Information Overload

Managing the enormous amount of information that is thrown at us is difficult. Understand what contributes to information overload and apply tips and tools for effectively managing information.

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Work/Life Consultation & Referral Services

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Top 10 Sleep Myths

Myth 1: Sleep is a time when your body and brain shut down for rest and relaxation.

No evidence shows that any major organ (including the brain) or regulatory system in the body shuts down during sleep. Some physiological processes actually become more active while you sleep. For example, secretion of certain hormones is boosted, and activity of the pathways in the brain needed for learning and memory is heightened.



Myth 2: Getting just 1 hour less of sleep per night than needed will not have any effect on your daytime functioning.

This lack of sleep may not make you noticeably sleepy during the day. But even slightly less sleep can affect your ability to think properly and respond quickly, and it can compromise your cardiovascular health and energy balance as well as the ability to fight infections, particularly if lack of sleep continues. If you consistently do not get enough sleep, eventually a sleep debt builds up that will make you excessively tired during the day.

Myth 3: Your body adjusts quickly to different sleep schedules.

Your biological clock makes you most alert during the daytime and most drowsy at night. Thus, even if you work the night shift, you will naturally feel sleepy when nighttime comes. Most people can reset their biological clock, but only by appropriately timed cues—and even then, by 1-2 hours per day at best. Consequently, it can take more than a week to adjust to a dramatically altered sleep/wake cycle, such as you encounter when traveling across several time zones or switching from working the day shift to the night shift.

Myth 4: People need less sleep as they get older.

Older people don't need less sleep, but they often get less sleep or find their sleep less refreshing. That's because as people age, they spend less time in the deep, restful stages of sleep and are more easily awakened. Older people are also more likely to have insomnia or other medical conditions that disrupt their sleep.

Myth 5: Extra sleep at night can cure you of problems with excessive daytime fatigue.

Not only is the quantity of sleep important but also the quality of sleep. Some people sleep 8 or 9 hours per night but don't feel well rested when they wake up, because the quality of their sleep is poor. A number of sleep disorders and other medical conditions affect the quality of sleep. Sleeping more won't alleviate the daytime sleepiness these disorders or conditions cause. However, many of these disorders or conditions can be treated effectively with changes in behavior or with medical therapies.

Myth 6: You can make up for lost sleep during the week by sleeping more on the weekends.

Although this sleeping pattern will help relieve part of a sleep debt, it will not completely make up for the lack of sleep. This pattern will not make up for impaired performance during the week because of not sleeping enough. Furthermore, sleeping later on the weekends can affect your biological clock so that it is much harder to go to sleep at the right time on Sunday nights and get up early on Monday mornings.

Myth 7: Naps are a waste of time.

Although naps do not substitute for a good night's sleep, they can be restorative and help counter some of the impaired performance that results from not getting enough sleep at night. Naps can actually help you learn how to do certain tasks quicker. But avoid taking naps later than 3:00 p.m., as late naps can interfere with your ability to fall asleep at night. Also, limit your naps to no longer than 1 hour, because longer naps will make it harder to wake up and get back in the swing of things. If you take frequent naps during the day, you may have a sleep disorder that should be treated.

Myth 8: Snoring is a normal part of sleep.

Snoring during sleep is common, particularly as a person gets older. Evidence is growing that snoring on a regular basis can make you sleepy during the day and more susceptible to diabetes and heart disease. In addition, some studies link frequent snoring to problem behavior and poorer school achievement in children. Loud, frequent snoring can also be a sign of sleep apnea, a serious sleep disorder that should be treated.

Myth 9: Children who don't get enough sleep at night will show signs of sleepiness during the day.

Unlike adults, children who don't get enough sleep at night typically become more active than normal during the day. They also show difficulty paying attention and behaving properly. Consequently, they may be misdiagnosed as having attention deficit hyperactivity disorder (ADHD) .

Myth 10: The main cause of insomnia is worry.

Although worry or stress can cause a short bout of insomnia, a persistent inability to fall asleep or stay asleep at night can be caused by a number of other factors. Certain medications and sleep disorders can keep you up at night. Other common causes of insomnia are depression, anxiety disorders, asthma, arthritis, or other medical conditions with symptoms that become more troublesome at night. Some people who have chronic insomnia also appear to be more revved up than normal, so it is harder for them to fall asleep.

Source: Patlak, M. (2011, August). Top 10 sleep myths. In Your Guide to Healthy Sleep (National Institutes of Health [NIH] Publication No. 06-5271). Retrieved August 7, 2013, from the National Heart, Lung, and Blood Institute Web site at <http://www.nhlbi.nih.gov>

Suicide Warning Signs

The more warning signs, the greater the risk someone may be headed toward suicide, according to the NIH News in Health. Get help from a mental health professional or the National Suicide Prevention Lifeline at (800) 273-TALK.

Warning signs –

- Talking about wanting to die
- Actively looking for a way to kill oneself
- Talking about feeling hopeless or having no purpose
- Talking about feeling trapped or in unbearable pain
- Talking about being a burden to others
- Abusing alcohol or drugs
- Acting anxious, agitated, or reckless
- Having sleep troubles
- Withdrawing or feeling isolated
- Having extreme mood swings
- Giving away belongings, including treasured objects

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How To: Help Aging Parents with Money Management

Are you in the sandwich generation? Those in the sandwich generation are caring for their own children while also assisting aging parents. This can be a financial stress on you, so it's important that you figure out a plan that helps both your parents and yourself. As with most important financial and personal situations, it's essential that you and your spouse be in agreement with how to assist your parents with money management.



Analyzing your parents' financial situation

When helping aging parents with their finances, the first step is to understand exactly what their current financial situation is. This discussion is easier if your parents live close to you, but regardless of their residence, talk to them about their finances in person. Understand what bills your parents currently have and whether they are being paid on time, as well as what their savings and revenues are. If everything is in order and your parents aren't overwhelmed taking care of things on their own, then you probably only need to check on them periodically.

However, if your parents are having financial difficulties, it's in your family's best interest to identify the problem and work toward a solution. Determine if the problem is with cash flow, or with the work required to actually pay the bills. These are two very different problems, with very different solutions.

When the problem is lacking the financial means

If your parents do not have the financial means to cover their bills, you'll have to consider some options, such as selling their home or taking out a reverse mortgage. There is also some financial assistance for seniors available. The National Council on Aging has set up a Website that offers information on benefits available to seniors. Look into all options before choosing the one that's best for your family.

When the problem is the work required to pay the bills

Your parents may have the financial means to cover their bills, but could have difficulty with the amount of organization and work required to pay their bills and manage their investments appropriately. In that case, you or another family member may want to consider taking over bill payments. You could set up automatic bill pay for most of the bills, and manually pay the others. For financial advice, consider hiring a personal financial planner.

Regardless of the current situation and solution, you or another family member need to continually assess your parents' financial standing, as it could change even in a short period of time. Keeping the lines of communication open is the best way to ensure you help manage their situation, and avoid any financial penalties from late payments.

About Money Management International

Money Management International (MMI) is a nonprofit, full-service credit-counseling agency, providing confidential financial guidance, financial education, counseling and debt management assistance to consumers since 1958. MMI helps consumers trim their expenses, develop a spending plan and repay debts. Counseling is available by appointment in branch offices and 24/7 by telephone and Internet. Services are available in English or Spanish. To learn more, call 800.432.7310 or visit www.MoneyManagement.org.



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Helping Parents Get Ready for Back-to-School

Summer is a time when routines and schedules go out the window, days are usually carefree, and bedtimes are pushed back. But those relaxing days can make transitioning back to school difficult for both parents and students. With some advance planning, however, the switch from summer to fall doesn't have to hurt quite as much. Here are some tips for going back to school.



- **Set sleep habits.** Ease the transition back to early mornings by implementing a bedtime. Getting enough sleep is important for school performance. If your child stays up late in the summer, start setting back the bedtime in small increments until it's back where you want it. Setting it back slowly will make early school hours easier to handle.
- **Establish a study space.** Create a specific place in the house for students to do homework, whether it's at the kitchen table or in their room, and make sure there's plenty of light and that it's free from distractions. Set a consistent time for them to work, before dinner or right after school, so it becomes part of their daily routine.
- **Stay healthy.** Kids tend to be more active in the summer. You can keep those habits going during the school year by adding physical activity to family time. Instead of watching TV or playing video games after dinner, try a sunset stroll. Maybe even sign up and train for a charity walk. It's also important to pack a healthy lunch filled with protein, fruits, vegetables, and water.
- **Schedule help.** Before the year begins, figure out who will drop off and pick up your child each day, and keep a calendar to remind yourself of after-school activities and special events. If your child needs help with homework or school projects, set aside library time or sign up for after-school tutoring. And be sure to keep an open dialogue with your child's teacher so there won't be any surprises about work expectations.
- **Spend less.** Buying new clothes and school supplies can be stressful on your budget. You can save money by recycling certain supplies. Hunt for deals online, where you can find discounted prices on everything from uniforms to lined paper.

Source: USA.gov Blog. (Reviewed 2013, August 16). Helping parents get ready for back-to-school. Retrieved October 24, 2016, from <http://blog.usa.gov/>

Joining a Gym

If you're looking to get in shape, a membership at a gym, fitness center, health spa, or sports club could be a good option. But joining a gym often means signing a contract, and not all contracts are the same. To avoid a problem down the road, find out more about the business and what you're committing to before you sign up. People have told the Federal Trade Commission (FTC) about high-pressure sales tactics, misrepresentations about facilities and services, broken cancellation policies, and lost membership fees when gyms go out of business.

CHECK OUT THE FACILITIES.

Plan a visit at a time you would normally be using the gym to see how crowded it is, whether the facilities are clean and well-maintained, and whether the equipment is in good shape. Ask about the:

- Number of members. Many gyms do not have membership limits. It might not be crowded when you visit but be packed during peak hours or after a membership drive.
- Hours of operation. Do they suit your schedule? Some fitness centers restrict men's use to certain days and women's to others. Some may limit lower-cost memberships to certain hours.
- Instructors and trainers. Some places hire trainers and instructors who have special qualifications. If you're looking for professionals to help you, ask about their qualifications and how long they've been on the staff.
- Classes. Will you need to pay extra for certain activities, or are they included in your membership fees?

KNOW WHAT YOU'RE AGREEING TO.

Some gyms will ask you to join—and pay—the first time you visit and will offer incentives like special rates to get you to sign on the spot. It's best to wait a few days before deciding. Take the contract home and read it carefully. Before you sign, find out:

- Is everything the salesperson promised written in the contract? If a problem comes up after you join, the contract is what counts. If something isn't written in the contract, it's going to be difficult to prove your case.
- Is there a "cooling-off" or trial period? Some gyms give customers several days to reconsider after they've signed a contract. Others might let you join for a trial period. Even if it costs a little more each month, if you're not enjoying the membership or using it as much as you planned, you will have saved yourself years of payments.
- What happens if the gym goes out of business? You can check with your state Attorney General to see what your rights are according to your state's laws.
- Can you cancel your membership or get a refund? What happens if you need to cancel your membership because of a move, of an injury, or you just aren't using it? Will they refund your money? Knowing the gym's cancellation policies is especially important if you choose a long-term membership.
- Is the price right? Break down the cost to weekly and even daily figures to get a better idea of what you will pay to use the facility. Include possible finance charges if you pay by credit. Can you afford it? If you signed up for a special introductory rate, make sure you know the terms of your contract once the discounted rate ends.

FIND OUT WHAT OTHER PEOPLE THINK.

- Search for reviews online. Do a search online to see what other people are saying about the location you're interested in. You might search the name of the gym with words like "reviews" or "complaints." Are people having the same kinds of issues with their contracts or the facilities?
- Check for complaints and find out your rights. Contact your state Attorney General or local consumer protection office to find out whether state laws regulate health club memberships and whether the office has gotten any complaints about the business.

Source: Federal Trade Commission. (2012). *Joining a gym*. Retrieved October 12, 2014 from <http://www.consumer.ftc.gov/articles/0232-joining-gym>



Save on the Cost of Owning a Pet

In 2012, there were approximately 164 million pets living in households across America. Sixty-two percent of households in the US had at least one pet, and those households spent over \$50 billion on their various furry companions.

Owning a pet (or being owned by a pet, depending on your point of view) can be a joyful experience for all, but the cost of owning a pet can really do a number on your budget.

If you already own a pet, or are considering adopting a pet into your family, you can benefit from the following tips on how to cut back on the expense.



Research the type of pet you want. When selecting the right pet for your lifestyle and your budget, research is important. Certain types and breeds of pets are pricier than others. Take into consideration the cost of food, grooming costs, and whether the particular breed has any potential health concerns that may cost you at the veterinarian's office. An animal's temperament is another factor. Can you afford to provide your pet with the kind of activities and stimulation it will need to thrive?

Adopt from a shelter. Adopting an animal from a shelter can be rewarding for you and your wallet. Often, shelter animals have a much smaller price tag than an animal from a breeder. Shelters will often spay or neuter the animal, as well as give any needed vaccines for a fraction of the price a veterinarian would charge. Strongly consider adopting senior pets in need of a good home. Many shelters and adoption programs often free or subsidized healthcare assistance for senior pets.

Groom at home. If your pet requires frequent grooming, consider purchasing some starter supplies and taking on the challenge. Grooming your pet helps you and your animal bond, plus, you forgo money spent at the groomer. One golden retriever owner calculated a savings of \$623 per year by grooming at home rather than taking his pup to a professional.

Get the right kind of food. Just like with people food, striking the right balance between nutrition and price can be tricky. The cheapest pet food may contain unhealthy fillers, resulting in more trips to the vet over the pet's lifetime. The highest quality pet food, however, is also a poor choice if you cannot afford it. The perfect food for your pet is one that balances your pet's health and your financial well-being.

Keep your pet healthy. Make sure your pet's exercise needs are being met and their shots are up-to-date. Just like with humans, it's cheaper to prevent a medical emergency than it is to treat one.

Find inexpensive lodging for your fur-friends. Boarding your pets can be expensive. Minimize that cost by making pet-sitting a community endeavor and trading pet watching services with your neighbors. If you don't know your neighbors all that well, you can use peer-to-peer sharing sites like Rover.com and DogVacay.com to find folks in the area who are happy to watch your pets for a lot less than what the kennel charges.

Pet ownership does not have to be a huge strain on your finances. Implementing a few money-savvy strategies into your budget can make pet ownership a rewarding experience.

About Money Management International

Money Management International (MMI) is a nonprofit, full-service credit-counseling agency, providing confidential financial guidance, financial education, counseling and debt management assistance to consumers since 1958. MMI helps consumers trim their expenses, develop a spending plan and repay debts. Counseling is available by appointment in branch offices and 24/7 by telephone and Internet. Services are available in English or Spanish. To learn more, call 800.432.7310 or visit www.MoneyManagement.org.

