

Employee Enhancement Newsletter

Helpful Resources From Your Employee Assistance Program

September 2011
Page 1

Deer Oaks EAP Chat
Sessions now have audio!

September 2011
Chat Topic:

Breaking the Cycle of Codependency

Every month, you will have the opportunity to chat on-line with a trained counselor. These live chats are held from 12:15-12:45 PM & 6:00-6:30 PM CST

Our Deer Oaks counselor now has the capability to conduct the live chat session in audio and all participants can respond via text.

Come Join Us!

September 2011

At A Glance

**Ovarian Cancer
Awareness Month
September 1st—30th**

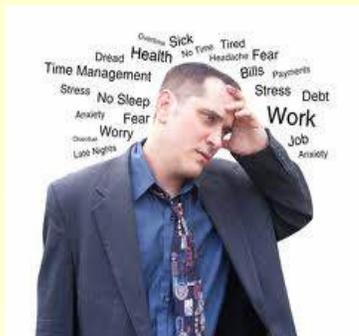
Visit
www.ovarian.org
for more information

**Suicide Prevention Week
September 2nd—8th**

Visit
www.suicidology.org
for more information



How to Deal with the Stress of Tough Economic Times



With the recent economic turmoil, many Americans are facing higher levels of stress and anxiety. People are worried about how they are going to feed, shelter, care for, and educate themselves and their families. We experience this stress in the form of physical & mental health problems, relationship & family turmoil, & addictions. How can we prevent our lives from spiraling out of control when all the societal structures seem to be crumbling?

The first step is to realize that panic doesn't help. Worry and obsessive fear make the situation worse by clouding our minds so we can't think clearly and wearing out our bodies so we don't have as much strength to cope. Instead, stop for a moment, take a deep breath and consider doing some of the following:

(1) Cultivate Body Awareness - Pay attention to when and how you feel stressed. Some typical ways that people experience stress physiologically are in the forms of shallow breathing, racing heart, sweating, or chronic aches and pains. Pay attention to what your body is doing by taking the time to focus mindfully on each separate part, from the bottom of your feet to the top of your head. Try to focus on the flow of your breath in and out of each area. Adopt a compassionate, open attitude towards your bodily experiences without trying to force change. Whatever you feel in the moment is just fine. This type of breathing and mindful attention can, over time, lead to a softening and opening up so you begin to experience your own emotions as less frightening and overwhelming.

(2) Let Go of the Things You Can't Control - There are many aspects of the current economic situation that are completely out of your hands. No matter how hard you try, you are not going to change the mindset of

stockbrokers and politicians or those who have vested attitude change in interests in power plays. For all of the things you worry about, ask yourself: "Is this a situation I can control?" If the answer is "no", it makes sense to let it go and spend your limited energy and resources on things that you can change. You can exert your influence proactively by voting or working towards your community. But worrying and obsessing will not help you or anybody else.



(3) Live in the Present Moment - Most people, especially young people, have an idealized vision of the future as bringing ever-greater achievement and happiness. Whatever you have now pales in comparison to what you think you could have if you only worked a little harder or got that just out of reach opportunity. In these times, the future is changeable and uncertain. You may have to live with a period of restricted economic or educational opportunity. Yet there may be a bright side. Some large-scale studies of

Deer Oaks EAP Services, your Employee Assistance Program, is always available to you and your dependents. If you are struggling with children, finances, or just want some practical advice on health or the mind-body connection, contact Deer Oaks at:

1 (866) 327-2400

eap@deeroaks.com

www.deeroaks.com

Employee Enhancement Newsletter

Helpful Resources From Your Employee Assistance Program

September 2011
Page 2

continued: How to Deal with Stress in Tough Economic Times

wellbeing, conducted by the Gallup organization suggest that on average, people feel better about their lives after the age of 50, no matter what.

(4) Refocus Your Priorities - Psychologist Linda Carstensen at Stanford suggests that people may refocus their priorities as they age. Around age 50, people may begin to accept their lives as they are in the present and turn more to family, friends, and community for happiness, rather than living for the dreams of future wealth & unlimited opportunity. Luckily, you don't have to wait until you're 50 to do this. Take a good look at the people around you, those who have supported you through the difficult times and who love you. Perhaps you have taken some of these relationships for granted or fallen into a rut. You can begin to change this today by allowing yourself to feel and express gratitude, pleasure, and compassion in your relationships. Rather than reaching for happiness which is temporary, reach for fulfillment in the form of deepened connections and caring about other people's wellbeing.

(5) Make Needed Changes With Confidence - The weakness in the economy has led to restricted resources and opportunities for many people. Your initial reaction may be fear of loss, denial, or wishful thinking that everything will suddenly go back to what it was before. However, instead of hanging onto a lifestyle that you can't maintain, it is better to face your situation realistically and be proactive. You may have to sell, move, or lose possessions, but realize that this is not the end of the world. You are still alive and with every breath comes the opportunity to change, rebuild, and learn from past mistakes. The English writer, Alan Watts was ahead of his time when he argued that the only true psychological security lies in accepting life's constantly changing nature. Anything we have can be taken from us, but, if we trust in our own abilities to evolve, cope and adjust to new challenges, we have nothing to fear. The Buddhists wisely say that attachment is a source of unhappiness and mental suffering. There is no job, possession, or relationship that will guarantee lifelong happiness. Happiness begins and ends in our own minds.

These tough times in the world will challenge us for years to come. Yet they also provide an opportunity to become more resilient, creative, and flexible in dealing with life change. Growing, adapting, and changing takes a lot of internal work, but also bears the potential for great reward in the form of fulfillment, self-confidence, and greater enjoyment of our lives in the moment.

By: Melanie Greenberg, Ph.D.,
www.psychologytoday.com

EAP Spotlight

Teen Hotline

Accessible 24 hours a day, 365 days a year, the Deer Oaks EAP Teen Hotline is completely confidential and available to your teen dependents to discuss any issues for which they might need counseling.



Matters of the Heart



Power Food

Dark chocolate

Health Benefits:

When dark chocolate is included in a healthy diet, it can help improve overall heart health, reduce LDL ("bad") cholesterol and blood pressure, and increase blood flow to the brain. It also may improve blood sugar and insulin sensitivity, which could reduce diabetes risk. The power of chocolate comes from flavonoids, a phytochemical found in the cacao bean, from which cocoa is taken. So the more cocoa a chocolate contains, the richer the chocolate's health-promoting content. Dark chocolate contains a higher percentage of cocoa than white or milk chocolate.

Portion Control:

Even though dark chocolate has good-for-you flavonoids, it also has not-so-good-for-you sugar, calories, and fat. Overindulging can undo any of the previously mentioned health benefits. One ounce (roughly six Hershey's Kisses) is all you need to enjoy the benefits of dark chocolate without widening the waistline.

http://www.hearthealthyonline.com/healthy-recipes/cooking-nutrition-tips/power-foods_ss1.html

Employee Enhancement Newsletter

Helpful Resources From Your Employee Assistance Program

September 2011

Page 3

Fall Season Safety Tips

As the air turns cooler and leaves drop from the trees, keeping in mind fall season safety tips helps keep you and your family protected from seasonal dangers.



Fire Safety Tips for Fall

When the weather turns cold most people spend more time inside their homes using fireplaces, furnaces and heaters to keep warm.

- Make sure your home heating system is in good working order before the cold weather sets in.
- Have chimneys cleaned and furnaces inspected.
- Use a fireplace screen to keep sparks from flying out of the fireplace.
- Allow at least three feet of empty area around space heaters.
- Never leave a burning fire unattended.
- Make sure a fire in a fireplace is completely out before going to bed.
- Never leave candles burning if you go out or go to sleep.

Back to School Fall Safety Tips

As children return to school in the fall, they are excited and may not be paying as much attention to their surroundings as they should. Keep them safe with these fall safety tips.

- If your child's school bus is equipped with seat belts make sure your child uses it.
- If your child walks to school or waits at a bus stop, wearing clothes that are brightly colored makes them more visible to drivers.

- Children that ride bicycles to school should always wear a helmet.
- Have your child use a rolling backpack if possible.

Safety Tips for Fall Driving

With the fall season comes shorter days making it more difficult to see children playing or people walking and riding bicycles. It is also harder to see motorcycles and other cars.

- Children love to play in piles of leaves. Use extra caution where leaves are piled at curbside.
- Always drive carefully making sure to be aware of poor visibility during certain weather conditions and times of the day.
- Keep a safe distance from the car in front of you. Wet roads make it more difficult to stop.

Safety Tips for Fall Boaters

Although there are many more boating accidents in the summer season, boaters involved in accidents during the fall months have a higher risk of the accident being fatal. The following are a few tips to make the fall boating season as safe as possible.

- Since fall weather can change quickly, be prepared for possible cold and wet weather even if the sun is shining. Small open boats combined with cold wet weather can lead to possible hypothermia.
- Make sure you tell a friend or family member your boating plan and your expected return time. There are fewer boaters in the fall to help in the case of an accident or emergency.

Fall Season Safety Tips for Home Maintenance

Fall is the time for yard clean-ups and readying your house for the cold winter ahead.

- Change the batteries in your smoke alarms and carbon monoxide detectors when you turn back your clocks for Daylight Saving Time. Make sure to check the alarms with the new batteries installed.
- Use extra caution when climbing ladders for fall jobs such as cleaning gutters or hanging holiday decorations. Shoes or boots may be wet causing you to slip as you climb the ladder.
- Keep your driveway and walkway clear of falling leaves. They get very slippery when they are wet.
- Check and replace any home fire extinguishes that have expired.
- Always wear work gloves when doing outside yard work.

By: Terry Hurley, www.lovetoknow.com

Employee Enhancement Newsletter

Helpful Resources From Your Employee Assistance Program

September 2011
Page 4



Avoid Hitting Your Debt Ceiling



The federal government's budget woes have brought the topics of financial planning and managing debt to the forefront of the national conversation. The situation has left many people feeling frustrated and helpless; however, the anger we're lobbing at Washington may be a bit misdirected.

The situation the government is facing regarding the national debt is a scenario that millions of Americans are living on a daily basis. But unlike the government, most people don't have the option to increase their personal debt ceiling.

There are a number of key financial lessons that you can utilize to help you avoid hitting your personal debt ceiling.

- **Don't avoid the problem.** You can put a bandage on a wound, but if you need surgery it's ultimately unavoidable. In fact, a "quick fix" will ultimately cost you more in the long-term. If you're having difficulty paying your bills each month, opening up a new line of credit may be a temporary solution, but it doesn't address the real issue.
- **Be honest with yourself.** What caused you to become overwhelmed with debt? Was it medical bills? Did you lose your job? Or maybe you are living a lifestyle you simply can't afford. Sit down with your bills, receipts and checkbook and take a long, honest look at where your money is going. You have to pinpoint the problem in order to determine the best solution.
- **Make tough decisions.** You cannot spend more than you make. It's that simple, and it's that hard. Creating a budget is a necessity. Your budget should be based on your income and your expenses. Use an expense worksheet (you can find one on www.moneymanagement.org) to help you get started. If you are still having a difficult time creating a budget, MMI offers free budget and debt counseling. The certified counselors at MMI can help you understand your situation and provide you with advice tailored to your personal situations.
- **Prepare to be uncomfortable.** Through the budgeting process, you will likely find that you have to make spending cuts and sacrifices. Although it will feel frustrating and overwhelming, it's important to keep in mind that those feelings are all part of the journey. Getting out of debt is not a fun process, but remaining in debt is much worse.
- **Don't look back.** You will face barriers and setbacks in your journey, but keep moving forward. If you begin to feel discouraged, review the accomplishments you have already achieved. Consistently review your goals and make sure they are realistic. This is your plan, so modify and tailor your goals in a way that will keep you motivated. Most importantly, remain focused on the end result.

The next time you are tempted to look critically at Washington, turn that critical eye on yourself and make a change that you can feel good about.

by J. Horton, blog.moneymanagement.org

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.