



# Employee Enhancement Newsletter

*Helpful Resources from your Employee Assistance Program*

January 2013

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## Live Happier: Keys to Making and Keeping New Year's Resolutions

by Randall S. Hansen, Ph.D

Are you planning to lose weight? Get in better health? Tackle managing your finances? Find a new job or career? Make more time for your family or friends? Obtain a better education? Quit smoking or drinking? Take a long-delayed trip? Volunteer your time to help others? Reduce your stress? Start a new relationship? Or perhaps some other life-changing goal?

It is very easy to make new year's resolutions -- or resolutions at any time of year -- but most of us find it much harder to keep them beyond a few weeks or months. It's possible that it's not so much your will power or desire to change as it is the resolutions themselves. Many people make overly ambitious resolutions that are almost doomed to failure from the start.

So, what are the keys to making and keeping resolutions? Follow these eleven tips to help draft and keep your resolutions.

**1. Agree to develop a plan.** The resolutions that have the best chance of success are those that are carefully developed through a series of steps, much like the ones outlined in this article. While spontaneity is a wonderful attribute in certain situations, studies show that impulsive resolutions are the least likely to be kept/achieved.

**2. Make a list of all your goals.** This next step is the easiest one. Brainstorm all the changes you want to make -- all that you want to accomplish. You may only end up with a few goals, but if you are facing a key crossroads in your life, you may have a handful of goals about your future. Be specific here. Don't say your goal is to lose weight; say your goal is to lose 50 pounds.

**3. Prioritize your goals.** You may feel you need to make a lot of changes to your life, but if you have too many goals, it is easy to lose focus and motivation when the hurdles simply seem insurmountable. Instead, once you make a list of some of the key changes you want to make, rank them both in sequential and priority order. (For example, if you want to take a trip, but need the money to do so, your first goal should be saving money, with the trip goal lower on your list.) Remember to keep your goals realistic, grounded in the reality of your situation -- and focus on one goal at a time.

**4. Break larger goals into manageable tasks.** A large goal can seem overwhelming and impossible to ever achieve, but the secret is to attack that goal and break it into smaller tasks that eventually add up to achieving your goal. For example, if your goal is to lose 50 pounds, you could instead make a plan to lose 1-2 pounds per week.

### *Chat Reminder*

#### *Setting Goals & Strengthening Resolve*

Connect with Deer Oaks and a counselor for live confidential chats.

#### When:

January 16, 2013

#### Session Times (CST):

- 12:15 PM to 12:45 PM
- 6:00 PM to 6:30 PM



# Live Happier: Keys to Making and Keeping New Year's Resolutions

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**5. Think of multiple ways to achieve your tasks (and ultimately your goal).** One of the most important things you can do to achieve your goal is to think of new or different ways of accomplishing it -- especially if it is a goal that you have tried and failed to accomplish in the past. For example, if you have tried several fad diets in the past to lose weight and none of them worked (or helped you keep off the weight once you lost it), then perhaps it's time to look beyond diets to some other strategy. As Apple Computer used to say, think different.

**6. Make changes in your lifestyle.** Once you've determined your goal and how you are going to achieve it, make deliberate changes in your surroundings to support your efforts. If you are trying to lose weight, give away or throw out all the "bad" food you have in your home. Your efforts here are not to simply get rid of bad habits that have put you in this situation, but actually to reprogram yourself -- replacing old (and bad) behaviors with new behaviors.

**7. Request and accept support.** When possible, enlist the emotional support of your family and friends to give you the additional willpower and determination to stick to your plan and achieve your goal. If necessary, seek out a support group (local or online) to help shore up your resolve and determination for success.



**8. Document -- and celebrate -- your successes.** With each small step you take to achieving your goal, reward yourself with some small emotional reward. By recording your progress, you are creating tangible proof that you can succeed and that you are making concrete progress toward your goal. Use that document as motivation whenever you are struggling with keeping your plans or doubting your progress.

**9. Prepare yourself for setbacks.** Whether you're trying to save money, lose weight, or find a new job, you will have periods in which circumstances arise that cause you to lose a little ground toward achieving your goal. If you're mentally prepared for such a scenario to happen, you're more easily able to accept the setback and move forward -- rather than the more typical response of using the setback as an excuse to give up on your goal.

**10. Forgive yourself if you lapse.** Mistakes and slip-ups are going to occasionally happen. Rather than beating yourself up for taking a step backward, take a moment to analyze why the slip-up happened and what you can do in the future to prevent it from happening again, and then move on with your life. Don't punish yourself for being human. Forgive and forget -- and keep your focus on achieving your goal.

**11. Don't give up.** You may hit one or more points when your short-term plans are not working and your goal still seems so far away. Fight the urge to give up -- and instead persist. If the one technique you have been using is no longer working for you, go back and develop a new strategy -- with new techniques. The harder you work at it, the more likely you'll achieve it.

## Final Thoughts

Only you can make the changes you want to make. Don't create resolutions to please others -- because you won't keep them in the end, and you'll be miserable and resentful until you do break them. On the other hand, once you make a resolution to change something about yourself for yourself, accept the responsibility and demands that such a change will take -- if you truly want to succeed -- and use the eleven tips in this article to help you achieve your goals. Finally, remember that you can make changes to your life at any point in time. While the new year is certainly a traditional starting point, don't wait for an arbitrary date to make the changes you need to improve your life.

source: <http://www.empoweringretreat.com/new-year-resolutions.html>

## For Better Posture, Strengthen Your Core Muscles

No matter what your activity -- even standing or sitting with good posture -- you use your core muscles. And yet, vital as these muscles are, most of us aren't sure what the term means.

"A lot of people, when they hear the word 'core,' think only in terms of the stomach, the abdominal muscles," says April Swales, a physical trainer at the Cooper Fitness Center in Dallas. "But when you're talking about the core, you can't just isolate one part of the whole system."

Your core muscles are in your trunk and pelvis. Doing strengthening exercising for this area at least three times a week can help protect you from injuries and improve your balance. Sit-ups alone won't work the 29 muscles in the stomach, back, hips and pelvis that stabilize the spine and make up the "core." That's why more and more health clubs offer core fitness classes that use equipment meant to strengthen these oft-ignored muscles. An American Council on Exercise survey found the number of clubs that offer core-conditioning classes more than doubled in one year to reach 64 percent.

### **Core muscles**

The muscle most people identify with the core is the rectus abdominus at the front of the stomach. People with prominent rectus abdominus muscles are said to have "six-pack abs." Other core muscles in the stomach area include the transverse abdominals, also called "nature's weight belt," and the obliques.

Studies have shown that milliseconds before you flex your arm, muscles in the core act to stabilize the body, according to Corey Stroderd, a Southern California physical therapist. "All movement starts from the core," he says. "It doesn't matter how strong your arms and legs are if you don't have a strong core."

When the core muscles are weak or out of balance, other muscles try to pick up the slack. That can lead to instability, poor posture and injury, chiefly in the lower back.

The exercises in a core fitness class are familiar, but with a twist. The classes add special equipment that makes it easier to work all the core muscle groups. These tools seek to get the core muscles going by creating an unstable environment. For example, doing a sit-up on a stability ball forces many core muscles to make small contractions to keep you level. Proponents say these constant adjustments in all directions work the core more than straight-line movements, such as a sit-up on the floor.

"In everyday life, we don't move in a straight line," Mr. Stroderd says. "We are constantly twisting and bending."

### **Watch the gadgets**

Not all equipment that claims to help the core muscles works, though. Be wary of gadgets that claim to make an abdominal workout easy or promise a flatter stomach in 30 days, Ms. Swales says. "The bottom line is if you can't get on the floor and do the exercise properly, then those machines aren't going to help you."

In fact, core training likely won't give you a washboard stomach. Well-defined abdominal muscles show "a low amount of body fat" and not necessarily strength, Mr. Stroderd says.

But core training can do far more for you than give you great abs. A stronger core can advance almost any physical activity -- even those as routine as mopping the floor or picking up a child.

"People come in who suffer from back pain or they can't perform normal functions, and their quality of life is diminished," Ms. Swales says. "They really appreciate what core exercise can do for them because they see their body get stronger and move the way it is supposed to move."

Source: [http://www.rmhonline.com/Main/HealthLibrary/For\\_Better\\_Posture\\_Strengthen\\_Your\\_Core\\_Muscles\\_955.aspx](http://www.rmhonline.com/Main/HealthLibrary/For_Better_Posture_Strengthen_Your_Core_Muscles_955.aspx)

## *If you're trying to quit smoking,*

eating more fruits and vegetables may help you quit and stay tobacco-free for longer, according to a new study by University at Buffalo public health researchers in *Nicotine and Tobacco Research*. The researchers speculate that because smokers might confuse hunger for craving a cigarette, high-fiber produce might make smokers feel more full and less likely to reach for a cigarette. Or fruits and veggies may worsen the taste of a cigarette.

**Health-e headlines™**



## *An EAP Reminder*

*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.





## Seasonal Tips

### SECRETS TO A SUCCESSFUL LIFE

What do America's elder citizens say about living a happy, healthy, and successful life? A Cornell University professor, Karl Pillemer, asked hundreds of seniors and gives their advice in his book *30 Lessons for Living: Tried and True Advice from the Wisest Americans*.

- *Take risks to avoid regret.* People in their 70s, 80s, 90s, and beyond endorse taking risks when you're young, contrary to a stereotype that elders are conservative. They say that you are much more likely to regret what you didn't do than what you did. Say yes to opportunities.
- *Make the most of a bad job.* Pillemer said, "Remember that many of these folks who grew up in the Great Depression had bad jobs early on—in fact, their bad jobs make our bad jobs look like good jobs! They found, however, that they learned invaluable lessons from these less-than-ideal work situations. You can learn how the industry works, about communicating with other employees, about customer service.
- *Choose excitement over money.* Choose a career for its basic value rather than how much money you will make. Our elders are keenly aware of how short life is, and they think it's a mistake to waste precious time in work you don't like. According to our elders, you need to be able to get up in the morning excited about work, so choose your career with that in mind.
- *Regrets?* Embrace travel, especially when you are young.

Health-e headlines <sup>TM</sup>

#### Want kids to eat more fruits and vegetables?

Shrink the main dish size, say Penn State researchers. When they tried serving smaller portions of, say, mac and cheese to children ages 3 to 5, but added as much green bean and applesauce side dishes as the kids wanted, the kids ate a lot more applesauce and nearly three times as many green beans.

Health-e headlines <sup>TM</sup>

#### What's the equivalent of 100 calories when you're thinking about chocolate?

The foodies at the Loyola Center for Fitness say try this without killing your diet: 5 Hershey's Kisses, 30 plain M&Ms, or 3 Dove Dark Chocolate Hearts.

Health-e headlines <sup>TM</sup>

#### If weight control is on your menu, when dining out, order items that are baked, braised, broiled, grilled, poached, roasted, or steamed. Don't order items that are batter-fried, pan-fried, buttered, creamed, or breaded, advise nutrition experts at the University of Alabama-Birmingham.

Health-e headlines <sup>TM</sup>



## 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."



### **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](http://www.MoneyManagement.org).*