

Employee Enhancement Newsletter

Helpful Resources from your Employee Assistance Program

November 2013

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Positive Thinking: 5 Benefits of a Positive Attitude



A person's attitude and way of thinking contribute greatly to their personality. People who think positively have a better outlook on life and an ambitious attitude. These are factors that directly affect your perception when it comes to creating the kind of life you want. Studies show that your perception of life also affects your health and well-being.

Most of our negative thoughts come from assumptions we make. We concoct these misconceptions in an attempt to prepare ourselves for the worse but end up dwelling so much on them that they consume our way of life. This does not mean that a positive person is ill-prepared, in fact they are better equipped to handle challenges than a Negative Nelly.

Positive thinking is not about ignoring the negative and not preparing for the worst, but instead approaching a problem in a positive and productive manner. For instance, focusing on finding a solution to a problem as oppose to focusing on the negative like how the problem occurred. So don't think altering your attitude will turn you into a naïve person and result in more issues.

A positive attitude and way of thinking can help you cope with life and improve your overall well-being. Here are five benefits of positive thinking:

1. Improved Focus - Positive thinking helps you concentrate on finding a solution instead of focusing on the negative elements and losing what sometimes is valuable time. Your creative and constructive thinking is enhanced. While a person with a negative attitude would be so distracted that they may not even seek a solution.
2. Reduced Stress - When a positive thinker is faced with a stressful situation they handle it better for the same reason as mentioned above, improved focus. When you worry less, you stress less. The power of positive thinking lowers stress levels, helps you cope better and increases your life span.

Chat Reminder

Positive Thinking

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

When:

November 20, 2013

Where:

www.deeroaks.com

Session Time (CST):

12:15 PM to 12:45 PM



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Positive Thinking: 5 Benefits of a Positive Attitude *continued...*

3. **Better Health** - The way you think has a direct influence on your body and its functions. Positive thinkers tend to have lower risks of disease, better psychological and physical well-being. If you conquer negative thoughts you'll be less likely to suffer from anxiety, sleeping disorders, etc.
4. **Maintain Self Esteem** - When you adopt an optimistic outlook you tend to believe in yourself and your abilities. You become comfortable in your own skin and have faith in your potential. This gives you the motivation to achieve your goals.
5. **Success and Happiness** - Positive thinking has the power to change your whole life and your whole environment. When you have a positive attitude you attract others therefore changing the people around you.

A positive attitude results in success and happiness. Optimistic people choose to be happy and are determined when it comes to their endeavors. The power of positive thinking is tremendous. As you may notice a few of these items roll into the other. If you alter your attitude to that of a positive one, you will begin to notice productive changes in different aspects of your life.



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Buy Local. Eat Local.



Did you know the average supermarket produce travels about 2,000 miles to your neighborhood grocery store? Farmers' market produce travels less than 50 miles, according to University of Nebraska–Lincoln Extension experts who offer these buying and storing tips.

- Go directly home from the market. Foods will decline in quality, and perishable foods such as meats and eggs can pose food safety problems if left sitting in your car. Bring along a cooler with ice if you'll be more than an hour or so getting perishables into your refrigerator.
- Store at room temperature: bananas, melons, onions, potatoes, sweet potatoes, tomatoes, and winter squash. Store them in a clean, dry, well-ventilated place, away from direct sunlight and away from areas where meat is prepared.
- Ripen on the counter and then put in the refrigerator: avocados, kiwifruit, nectarines, peaches, pears, and plums. Avoid placing produce in a sealed plastic bag on your countertop. This slows ripening and may increase off-odors and decay from the accumulation of carbon dioxide and depletion of oxygen inside the bag.
- Store in refrigerator most other fresh fruits and vegetables. Use your refrigerator crisper drawer for whole produce. Store fruits in a separate refrigerator crisper drawer from vegetables. Fruits give off ethylene gas, which can shorten the storage life of vegetables. Some vegetables give off odors that can be absorbed by fruits and affect their quality.
- Refrigerate fruits and vegetables in perforated plastic bags to help maintain moisture yet provide air flow. Unperforated plastic bags can lead to the growth of mold or bacteria. Make your own: use a sharp object to make several small holes in a food-grade plastic bag (about 20 holes per medium-size bag).
- Wash your hands and produce thoroughly. Wash produce before you use it, NOT when you bring it home. Fresh produce has a natural protective coating that helps keep in moisture and freshness. Washing produce before storage causes it to spoil faster.
- Remove and discard outer leaves. Rinse under clean, running water just before preparing or eating. Don't use soap or detergent as it can get into produce and make you sick. Rub briskly—scrubbing with a clean brush or hands—to clean the surface. Dry with a clean cloth or paper towel.
- Rinse produce even when the peel is removed—such as melons and citrus fruits. Bacteria on the outside of produce can be transferred to the inside when produce is cut or peeled. Once you have cut through the protective skin of fruits and vegetables, bacteria can enter. Refrigerate cut or peeled fruits and vegetables within 2 hours.
- Take your own bags or baskets to the farmers' markets. And be sure to wash them too. Bacteria can grow inside.

Health-e headlines™

www.deeroaks.com | 866-327-2400 | eap@deeroaks.com

Chart the Course

Instead of wondering what your doctor wrote in your patient record after a visit, ask your doctor to read back the notes to ensure accuracy, suggests Mayo Clinic. It's one way to improve health care quality.

Health-e headlines™

Easier to do income tax than eat healthier

Most Americans say that figuring out their income taxes is easier than knowing what they should and shouldn't eat to be healthier, according to the International Food Information Council Foundation's Food & Health Survey. The survey found that people think a great deal about the healthfulness of their diets and want to make improvements. Yet, 76% agree that ever-changing nutritional guidance makes it hard to know what to believe.

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.



DEER OAKS EAP SERVICES



Clinician's Corner..

Monthly Advice from the Deer Oaks Clinical Team

Positive Thinking: Changing Your Thought Patterns

Have you ever noticed that you judge, criticize, and expect more of yourself than you do others? Are you your own worst critic? The culprit behind these self-defeating beliefs are our thoughts. Based on our early life experiences and interactions with significant role models, we develop little recordings about the way we think about ourselves, others, and the world in general. Often times, we don't realize that these "recordings" can have a significant impact on goal-setting, expectations in life, relationships with others, and overall happiness.

Try taking a week, a day, even an hour and simply record the types of thoughts that you notice you have. You may be surprised not only by the sheer volume, but by the general tone. Keep track not only of what you say but also: what happened right before each thought? How did you feel, emotionally, after you noticed that thought crossing your mind?

If you're finding that the ways in which you speak to yourself are much more harsh than the way in which you would speak to family, friends, or coworkers, it may be time to slow down, pay more attention to these negative thought patterns, and replace them with realistic thoughts. In other words, if you go too far and you try to think overly positive and cheery thoughts, you may not be setting yourself up for success.

For a thought such as, "This is way too hard. I won't be able to do it." Try, "this may be difficult, but I know that if I practice patience, I do have the ability to succeed." Although it may take time for these new thoughts to feel comfortable (let alone become your new go-to thoughts instead of those older, negative ones) you may be pleasantly surprised to see that your mood and satisfaction with life can be greatly improved all by changing the "recorded messages" you play.

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Reestablish Good Consumer Credit and Raise Your Credit Score



While there are a lot of web sites and Internet ads that promise to “repair” or “fix” your credit report and credit score (for a fee, of course), the truth is that there is no quick fix to reestablishing good credit. There’s also no reason to pay someone to help you, as all of the necessary steps to repairing bad credit can be done with little to no money. Often, these “credit repair” sites either require a large fee to do something you can do on your own for free, or use fraudulent methods to repair your credit. If you have accurate negative information on your credit report, acknowledge the problem. If you are willing to work hard, and be patient, you can mend your credit.

The first step is to review your financials to determine how much you can afford to pay for each of your bills. Working with a nonprofit consumer credit counseling agency, or on your own, you should establish a working personal budget to use, taking into account all of your bills, your minimum payments, and incoming salary. Remember that you may need to cut back in some areas, but it’s important that you are able to make some payment for every one of your bills, each month.

Next, contact your creditors and discuss your situation with them. Using your personal budget, explain that you are unable to make the full payments. Commit to making a smaller, ongoing payment. In this situation, communicating with your creditors can help if you are dedicated to making regular payments. It’s important that you contact your creditors before your accounts are turned over to a collection agency. You may consider consolidating debt to lower interest accounts—this isn’t for everyone, so make sure you fully understand how debt consolidation works.

Finally, you’ll have to wait. Accurate negative information can only be removed with time. The Federal Fair Credit Reporting Act (FCRA) states that Chapter 7 bankruptcy information can remain on your credit report for ten years while other accurate negative information can remain on your report for seven years. This time frame usually starts when the negative event (e.g., late payment, bankruptcy) occurred. There are some additional time frames for unpaid judgments and criminal convictions. Don’t be discouraged however; as you make payments and add positive information to your credit report, your creditworthiness can improve. Current information is generally weighted more heavily than older information. In the meantime, opening a savings and/or checking account, as well as a secured credit card, can help you reestablish good credit.

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.