

Employee Enhancement Newsletter

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Helpful Resources From Your Employee Assistance Program

February 15, 2012
Chat Topic:

Developing Personal Resilience

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

Come Join Us!

February 2012

At A Glance

American Heart Month
February 1st—29th

For more information, visit
www.americanheart.org

National Children's Dental Health Month
February 1st—29th

For more information, visit
www.ada.org



How to Maintain a Positive Attitude in the Workplace



A positive attitude in the workplace can make working a more pleasant experience for everyone in the office. Positive attitudes are generally contagious to others--as are negative attitudes--and can make all of the difference in the workplace environment.

- Avoid people in the workplace who have a negative attitude or negative work ethic. Because it is easy to be influenced by the attitudes of others, it is important to separate yourself from those who do not project a positive attitude. If it is impossible to completely avoid these people, limit your time with them as much as possible.
- Stay away from the rumor mill and the gossip of the water cooler. Even though they rarely reflect the whole truth, gossip and rumors do nothing to enhance the positive attitude of the workplace. Those who regularly engage in this behavior will find themselves influenced in a negative way that could impact their productivity at work.
- Show your appreciation to others for the work that they do even if they do not report to you. Everyone likes to be acknowledged for their efforts while they are at work. A simple "great job" to a co-worker after the impressive completion of a task can make all the difference in his attitude.
- Share your own positive attitude with others in the workplace. Smile at those you pass in the halls and exchange greetings. Offer your assistance to co-workers when you have additional time and practice random acts of kindness.
- Acknowledge the contribution of others in your own success. If you are recognized for your efforts on a project, point out others who helped to make the project a success. Rather than taking away from your own recognition, it helps others to see you in a more positive light knowing you will not accept all of the praise for a group effort.

The Power of a Positive Attitude

Significance

Those with positive attitudes affect many people, especially if you have a positive attitude sustained in a negative situation.

Motivation

Positive attitudes provide motivation to get through rough situations for you and others.

Potential

People tend to respect those with positive attitudes. Being positive says you believe you and others can achieve success.

Energy

To be given the proper energy and drive to complete a task, a positive attitude is essential. Putting your head down and grinding through a difficult scenario with a positive outlook is much more respectable than simply giving up.

www.ehow.com

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

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How to Feel Empowered



In order to feel empowered you need to gain back power in areas where you have let go or given up. Empowerment leads to a stronger sense of confidence in one's own abilities. Use the following steps to gain empowerment in the different areas of your life.

Empower Yourself Against Your Own Insecurities

If you tend to doubt yourself consistently, you need to build a sense of strength and confidence in yourself. Question your own inner critic and make a consistent effort to combat any negative thoughts that prevent you from moving forward. Realize that most of your inner criticism is flawed and that you are bringing yourself down by allowing yourself to think negatively.

Empower Yourself Physically

Feeling physically strong is part of feeling empowered. Address any medical issues you have been procrastinating about. Make that doctor's or dentist's appointment. Set up an exercise schedule. Take some self-defense or martial arts classes in order to gain confidence in yourself.

Empower Yourself by Being Assertive

Gain power in your own situation by speaking up for yourself and others around you. There is no reason to be passive or to take things sitting down. Start with small steps. Work on asking for what you want and clearly stating what your boundaries are in every day situations. If someone takes you for granted or treats you poorly, either choose to walk away or choose to clearly express your disapproval. Value yourself enough to stand up for yourself. Realize that you do have power in situations.

Empower Yourself by Setting and Achieving Goals

Giving up on yourself can be completely disempowering. If you have stopped setting and achieving goals to move you forward in a positive direction then you need to start again. Set small goals that will provide you with a sense of self worth and pride in yourself. The more you realize that you are capable and competent in your own life, the more empowered you will feel.

Empower Yourself By Learning How to Deal With Anger and Frustration

Work on your ability to handle anger and frustration by being proactive in a given situation. Realize that if you don't like a given situation you need to do something positive to change it. Confront any anxieties and fears by taking small steps to challenge yourself. If you have issues with controlling anger, get some coaching or counseling to get through it. Anger has the potential to hold you back and prevent you from thinking clearly.

Empower Yourself by Dealing With Any Emotional Voids

If you feel lonely or disenchanting or bored frequently, you need to find things that will make you passionate and excited about life. Involve yourself in new activities where you can expand your social structure and look forward to different things throughout the week. If you've stopped reading, listening to music or working on hobbies you used to enjoy, get back into it. If you love animals, volunteer at an animal shelter or get a new pet. Get back into living life with joy and gain empowerment in the process.

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EAP Spotlight **Tele-Disease Management Coaching**



If you or a loved one has been diagnosed with a life-changing disease, you have a wealth of resources available through your EAP. We can help you learn more about the disease, provide support in adhering to treatment, and offer counseling.

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How to Unspoil Your Children

Most people consider temper tantrums and the occasional childish outburst a normal part of raising kids; however, when these behaviors become destructive or interfere with daily life, there is a problem. Nearly every parent has given in to a child's demand during a trip through the grocery store or at a restaurant to avoid a public meltdown, but consistent recurrences of giving into these demands throughout childhood may result in a kid who is spoiled. There are steps parents and caregivers can take to unspoil their spoiled child.

Set the ground rules and explain them to children. Kids can't follow rules that they do not know exist. For example, if the problem is not sitting at the table during meals, inform kids that they are expected to sit at the table during mealtime whether they choose to eat or not (some kids may say they are not hungry to avoid the rule).

Create consequences to breaking the rules and enforce those consequences, but make the punishment fits the crime. For example, if sitting at the table during a meal is the rule, the consequence for not obeying the rule may be taking away something the child enjoys for a specified time, such as no computer or TV for an hour.

Be consistent and do not justify the rules or consequences. Parenting is not a democracy. Parents are the boss, which does not mean being cruel or a tyrant but being comfortable as an authority figure and leader. For example, if parents expect kids to sit at the table during meals then they should too. Kids follow by example.

Stay the course and avoid making deals. Kids test parents. On average, a child may ask a parent for the same thing nine times with hopes that on the 10th time the parent breaks and says yes. Habits take at least 11 days to break; therefore, if a parent has repeatedly said yes on the 10th or 11th request, it will take time to break the child of asking as many times.

Reward following the rules with parent/child time instead of material items. Most kids would rather spend an afternoon at the park, putting together a puzzle or watching a movie with their parents fully engaged with them than get the newest video game. However, in busy daily life, parents forget this and fall into the easy quick-fix reward of a material possession, which only reinforces a spoiled kid's behavior.

Michelle Strockbine, July 2011

Matters of the Heart



Make a heart-healthy dessert for your Valentine!



Chocolate Ricotta Mousse

Ingredients

- 6 ounces dark chocolate, chopped
- 1 15 ounce container part-skim ricotta cheese
- 1/4 cup fat-free half-and-half
- 1/2 teaspoon vanilla
- Raspberries or small strawberries (optional)
- Mint leaves (optional)

Directions

Place chopped chocolate in a 2-cup glass measure or small microwave-safe bowl. Microwave, uncovered, on 70% power (medium-high) for 1 minute; stir. Microwave on 70% power for 1 to 2 minutes more, or until chocolate is melted, stirring every 15 seconds.

In a food processor bowl, combine cheese, half-and-half, and vanilla. Cover and process until combined. Add melted chocolate while food processor is running. Process until well combined. Spoon into demitasse cups or small bowls. Serve immediately, or cover and chill for up to 24 hours. If desired, garnish with fresh berries and mint leaves.

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Dangers of Co-signing Credit Card Applications



The Credit Card Accountability, Responsibility, and Disclosure Act of 2009 requires that people under 21 have a co-signer or a job in order to open a credit card. Further, the same law requires lenders to confirm an applicant's capacity to pay their debt for any other loan. This has thrust the prospect of co-signing for loans (or asking for someone to co-sign for you) into a new light of popularity.

When you co-sign for a loan or a credit card you are taking on equal responsibility and equal liability for the repayment of the debt. This means you are essentially responsible for payments if the loan goes delinquent. And, your credit reports will reflect the status of the account, which can include any negative credit reporting.

There's a fairly popular misconception that you can co-sign for a loan and not be liable for its repayment. This so-called "co-signer for credit only" designation doesn't exist in any legitimate lending environment and is not recognized by lenders. You either are or are not liable for payment, and when you co-sign you are definitely liable.

Notwithstanding the dangers of the debt going into default, co-signing can be problematic even if the debt's payments are always made on time. Simply being in debt is half the problem when you co-sign. Almost all lenders pull your credit reports and credit scores when you apply for credit and co-signed debts will appear on your credit reports. This means they will influence your credit scores and can cause them to be lower than if you had not co-signed.

Your debt to income ratio, the amount you owe relative to the amount you make, is also a key factor in mortgage financing. The more you owe the less attractive you're going to look to other lenders, even if all of your payment have been made on time.

There's a reason why someone has asked you to co-sign for them. They either don't make enough money to qualify for the loan on their own or their credit isn't good enough to stand on its own. Either way, you're getting involved with a co-applicant who isn't an acceptable credit risk on their own. Keep this in mind before you sign the dotted line because once you do, you've fully committed.

by Kim McGrigg on October 19, 2011

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.