



THE EMPLOYEE ENHANCEMENT NEWSLETTER



DEER OAKS EAP SERVICES

HELPFUL RESOURCES FROM YOUR
EMPLOYEE ASSISTANCE PROGRAM

July
17

July Online Seminar

Managing in a Multigenerational Workplace

Identify the characteristics and key motivational factors of each generation. Explore commonalities and discuss differences to build strong teams while bridging the generational gap.

Available on-demand starting July 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.

Work/Life Consultation & Referral Services

Our Work/Life Consultants are available day and night to assist you with locating nearly endless resources such as finding care for pets, personal care, travel, home improvement contractors, education, and managing day-to-day responsibilities at home, and work.

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

Vacation Travel Safety

Enjoy your vacation by playing it safe. Even though you are taking some time off from work, remember not to take time off from safety. Here are some points to consider before you go and while you are away:

SECURING YOUR HOME

- Make sure your home is secure before leaving for vacation
- Keep shades and blinds in their normal position
- Arrange for someone to pick up your mail/newspapers
- Make sure all doors and windows are locked
- Activate home alarm
- Make sure to turn off all gas pilots and water faucets
- Set timer to turn lights on and off or have someone check your house periodically
- Arrange to have grass mowed or snow shoveled while you are away

PACKING YOUR BAGS

- Take only the essential credit cards; plan to use credit cards or travelers checks as opposed to cash
- Pack as light as possible; cumbersome bags will slow you down, making you more vulnerable to getting robbed
- Pack in inconspicuous bags, as designer bags can draw unneeded attention
- Keep valuables and medication in carry-on baggage

WHILE YOU ARE OUT AND ABOUT

- Don't display jewelry, cameras, or other expensive items
- Check maps before you go so you can tour confidently
- Stay in well-lit, well-traveled areas
- Always lock your car when parked
- Travel together, and keep an eye on children

Source: US Department of Health and Human Services. Vacation travel safety. Retrieved January 3, 2014, from <http://www.foh.dhhs.gov/library/library.asp>



Eat Right for your Lifestyle

What's your lifestyle? Busy parent, jet-setting exec, student, athlete, or vegetarian? Or some combination of those?

Jim White, spokesperson for the Academy of Nutrition and Dietetics, says one size doesn't fit all nutritional needs. You have flexibility in making healthy eating choices. He offers some suggestions:

- *Career-minded.* Busy work days. Business travel. Eating on the fly. Suggestions: Keep single-serve packages of crackers, fruit, peanut butter, low-sodium soup, and canned tuna in your desk. Tuck portable, nonperishable foods in your purse, briefcase, or backpack for a meal on the run. Try granola bars, peanut butter and crackers, fresh fruit, trail mix, and single-serve packs of whole-grain cereal or crackers.
- *Athletes.* Even for the casual workout. Your body needs fuel to function, so eat a light breakfast or snack before you exercise. Try low-fat yogurt, graham crackers with peanut butter, a banana, or cereal with low-fat milk. Before, during, and after exercise, replace fluids with plenty of water or a sports drink.
- *Students.* Ah, the fast-paced lifestyle on a low budget. Stock smart grab-and-go snacks that combine protein and carbs to fuel you, such as apples with peanut butter, carrots and hummus, hardboiled eggs and fruit, banana and yogurt, almonds with low-fat cheese or whole-grain cereal. In the cafeteria, choose the salad bar but go easy on cheese, bacon, and high-calorie add-ons.
- *Families.* Quick and nutritious can be done. Keep things simple. Build a collection of favorite recipes and choose ingredients that you can use in more than one meal. For example, cook extra grilled chicken for chicken salad or fajitas the next day.
- *Vegetarians.* You can include nutrient-rich beans in vegetarian chili, a hummus-filled pita sandwich, or veggie burger. Make popular items vegetarian, such as veggie pizza and pasta primavera.

Health-e headlines™

What Men Should Know About Prostate Cancer, but Don't

Men don't think prostate cancer is all that serious. They don't think they'll be affected by it. And most can't name the symptoms. Yet prostate cancer is the second leading cause of cancer deaths in American men.

Men were surveyed by a leading drug maker. Most did not know that the possible signs of prostate cancer are urinary problems, erectile dysfunction, frequent lower back pain, infertility, swelling of the legs and feet, and weight gain.

Without ample knowledge, men may fail to recognize signs and symptoms and may not be diagnosed until the cancer has progressed to an advanced stage.

According to the survey, 81% of men say they would be grateful if their "other half" scheduled their doctor's appointments. It's important for men to consult a doctor in order to work out a proper screening schedule, so making this initial appointment is a simple, yet important, way for their partners to get the ball rolling.

For more information, go to Janssen Biotech's helpful online resource: My Prostate Cancer Roadmap (www.myprostatecancerroadmap.com).

Health-e headlines™



How to Keep a Budget

As soon as you start spending your own money, it's time to start tracking your spending so that you can create and follow a personal budget. Keeping track of expenses, while sometimes tedious, is the best way to find out exactly where your money is going.

The simplest way to keep track of your finances, especially your cash, is the low-tech way, with a notebook and a pen. By carrying around the notebook with you, you can track exactly where every dollar is going—from a small coffee on your way to work to a spending splurge at the mall. If you'd prefer, on a daily or weekly basis, you can transfer your handwritten notes to a computer spreadsheet.

Once you have collected information for about a month, you'll have a good baseline of information to use to create your personal budget. Some major categories that you'll want to include are housing, utilities, insurance, food (groceries and dining out), gasoline, clothing, entertainment, and "other". Using a spreadsheet program (such as Excel), online service, or other personal finance program, add up the expenses that you've been tracking, and then calculate what you'd like to budget for each category. Keep in mind that you'll need to budget for some items, like gifts and automobile repairs, which will be necessary but won't occur every month. You can either create a budget for each individual month, with variances for irregular expenses (e.g., heating expenses which will be higher in winter months, or car repairs and gifts), or a standard monthly budget where you include an average amount for expenses such as car repairs, heating, and gifts.

Your budget should also contain some personal savings amounts for retirement savings, college savings, an emergency fund, long-term savings, and any other savings goals you may have. Don't wait until the end of the month to see what's left—budget for your savings first.

Creating a personal budget is a good first step, but the most important thing is to follow the budget. Make time weekly or monthly to track your spending, and start to see if you are actually keeping to your budget. Using a personal finance program or an online service is probably the easiest way to do this on an ongoing basis, but make sure you continue to track where your cash is going. You could also use a simple Budget Worksheet. You may be surprised to find out how the frequent small amounts you spend actually add up to big money.

After tracking your personal budget, you may notice some areas where you'll have to make changes. Don't just increase your budget without considering alternatives. While you may have no choice, if prices or expenses go up, shop for better deals before giving in to the extra expenses.

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.

