

# Employee Enhancement Newsletter

Helpful Resources from your Employee Assistance Program

September 2013

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## Ways to Balance Family and Work



Balancing family and work can be a big challenge. It's easy to get wrapped-up in the daily grind of work and begin to neglect what's most important to us. This causes personal unhappiness and it also has a negative effect on the family.

Societal and cultural factors contribute to the difficulty many of us have trying to balance family and work. American culture puts a higher value on work than

many other cultures. This is not to say, of course, that other cultures don't work hard. Indeed, they do. But most do not place such an importance on the amount of time working. There is an implicit (and often explicit) understanding in American culture that people who work longer hours are more dedicated to the job and thus more valuable employees.

But what about dedication to one's family? If asked whether we would like to dedicate more time to work or to family, we would probably unanimously answer "family." Unfortunately, our words don't always match our actions. If we truly want to balance family and work, we have to make family a priority and take the necessary steps to change the way we spend our time. Work and family don't balance automatically. Achieving a balance takes "work" and is an ongoing process.

Let's look at some of the commitments you can make to achieve a family and work balance:

- *Set goals.* Setting goals enables you to be crystal clear about what's most important to you. Once you are clear about your personal and professional goals, communicate them to your family. Then ask what is most important to them so you can know what makes them feel valued. Make sure every family member has an opportunity to realize their goals as well.

### *Chat Reminder*

#### *Balancing Work and Family*

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

#### When:

September 18, 2013

#### Where:

[www.deeroaks.com](http://www.deeroaks.com)

#### Session Times (CST):

- 12:15 PM to 12:45 PM

- 6:00 PM to 6:30 PM





# Ways to Balance Family and Work continued...

- *Take care of yourself.* Make a commitment to exercise for at least thirty minutes every day. Regular exercise boosts energy levels and relieves stress, and improves both physical and mental health. Exercise can actually help you be a better mom or dad because you will have extra energy on the weekends to fully participate in family activities.
- *Attend all of your kids' activities.* Another key aspect of balancing family and work is making a commitment to attend as many of your kids' activities as possible. This not only gives you a "reason" (as if you needed it) to leave work on time; it also builds a stronger family bond and shows your kids that you care about their interests.
- *Make dinner time a priority.* Having dinner together every night is another way to achieve a family and work balance. This commitment makes sure you get out of the office at a reasonable time so you can spend quality time with your spouse and kids every evening. It's the perfect time to ask about what's going on in your kids' lives and to stimulate genuine discussion. If that isn't enough of a reason to make it home for dinner every night, consider the fact that studies have shown children from families that have meals together generally do better in school and are far less likely to get involved with drugs.
- *Leave work at work.* Although you may need to do some extra work in the evenings, turn off your cell phone and put away the laptop during dinner time, bath time, story time, and any other time when you're focusing on your kids.

Although balancing family and work isn't always easy, making a conscious effort to achieve this balance will undoubtedly make you happier and more fulfilled in all areas of your life. You'll never regret spending less time at work and more time with your family.



Article Source: <http://EzineArticles.com/6890967>

# Fall Foods Fight Cancer



The harvest bounty should end up on your dinner table. Stacy Kennedy, a senior nutritionist at Dana-Farber Cancer Institute in Boston, says many fruits and vegetables are at their nutritional peak in the fall so it's a great time to incorporate them into a healthy diet.

Kennedy shares the ABC's of fall foods:

- *"A" is for apple.* Studies suggest that eating at least one apple a day can help prevent some types of cancer. Besides being crisp, sweet, and juicy, apples contain quercetin, a nutrient that protects the cells' DNA from getting damaged, which could lead to the development of cancer. Eat them raw with the skin on because that's where many of the nutrients are found.
- *"B" is for berries—cranberries.* Eat cranberries year-round. Cranberries contain benzoic acid, which has been shown to inhibit the growth of lung cancer, colon cancer, and some forms of leukemia. Buy bags of fresh cranberries now, while they are in season and at their nutritional peak, and pop them in the freezer for later use. This will help ensure that the berries will provide the highest level of cancer protection whenever they're used.
- *"C" is for color.* Just like the leaves on the trees, fall is a time for colorful vegetables like beets, carrots, and parsnips. They add a burst of color and taste. The brighter and richer the pigment, the higher the level of cancer-fighting nutrients.
- *"D" is for dark leafy vegetables.* Kale is a top choice because it's rich in phytonutrients called indoles, which stimulate liver detoxification and help fight cancer. Other members of the cruciferous family include broccoli, cabbage, and Brussels sprouts.
- *"E" is for everything orange.* Pumpkins, squash, carrots, and sweet potatoes are all packed with a cancer-fighting nutrient called carotenoid. Kennedy stresses that pumpkin isn't just for pies. She suggests eating it year round by adding it to soup, smoothies, pancake batter and even raviolis.

## Read a Book.

Research from the Rush University Medical Center in Chicago, published in *Neurology*, suggests that reading books, writing, and participating in brain-stimulating activities at any age may preserve memory.

Health-e headlines™

## Free Sleep Resources

The National Sleep Foundation has launched a new website at <http://excessivesleepiness.sleepfoundation.org> to help millions who suffer from too much tiredness and wonder, "Why am I so tired?" This online resource center explains how excessive sleepiness affects health, safety, and everyday performance, and provides free resources. NIH estimates that 13 to 20% of the U.S. population suffers from excessive sleepiness.

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

Health-e headlines™



# Clinician's Corner..

*Monthly Advice from the Deer Oaks Clinical Team*



In today's busy world, it can seem nearly impossible to attain that perfect balance between the working world and your personal life. If you're like most working adults with a family, you feel as if you're constantly juggling deadlines, projects, soccer games, and parent teacher conferences. Although you can't add extra hours in the day (though that would be nice!), you can find ways to enrich the time that you do have with your family.

- *Family homework time:* Have to bring work home? Gather the family at the kitchen table. Kids already struggle with having their personal time consumed with school work, so seeing you do the same will not only make it easier on them, but create a sense of family cohesion.
- *Highs and lows:* Whether you have time at dinner or make time before your kids turn in for the night, take turns sharing your high and low points of the day. Congratulate and reinforce your kids for their achievements, and take a moment to talk about their lows. Help problem solve and be emotionally available. If you don't have time to do this daily, keep a diary that you send back and forth with your kids. They'll enjoy getting letters from mom and dad!
- *Find activities to look forward to:* If your week truly feels so jam packed, schedule a fun weekend activity with your family – something everyone can enjoy. If its game night, movie night, or anything that you enjoy doing together, enlist family members in helping you plan what would be the most fun for them. Talk about it throughout the week to remind you and your loved ones that there is an end in sight.
- *Set boundaries and limits:* Although it's easier said than done, try to keep as much separation between work and home as possible. Sometimes it's inevitable, but aside from those circumstances, unless it's a family emergency, work-related emergency, or part of your job, make sure that you're trying to keep your roles as separate as they can.

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# Dispute Consumer Credit Reporting Errors and Fix Your Credit Report

The three credit reporting bureaus deal with a substantial amount of information daily. As a result, mistakes can occur on your credit report. By requesting and reviewing the free annual credit reports from each of the credit reporting bureaus, you can be on the lookout for errors that may exist on your report.

## Watch out for the following types of errors on your credit report:

- *Information that does not belong to you.* This type of error is not only a concern for identity theft victims, but for everyone. Those with common names, and those with a junior or senior suffix attached to their name, may also find information that does not belong to them. Regardless of the nature of the information (positive or negative) you should work to correct it.
- *Inaccurate dates.* Making sure dates are accurate is particularly important for credit accounts with derogatory information, because the date of the event is the basis for when the negative information will be removed from your account.
- *Old information.* Don't assume that old information has been removed from your report; see for yourself that the matter is taken care of.
- *Other incorrect information.* Account balances, payment dates, and credit limits (especially if you've consolidated accounts) should be checked for accuracy.

## What to do if you find an error on your credit report:

The Fair Credit Reporting Act (FCRA) protects consumers' rights by requiring credit bureaus to furnish correct and complete information to companies requesting credit histories for evaluation. If you find an error on your credit report, there are some steps you can take:

- Write to the credit-reporting bureau disputing the item and include any supporting documents. Send copies of the documents, rather than originals, and keep the originals for your records. You can also visit the credit bureaus' websites and complete their online forms (Equifax, Experian, TransUnion).
- When the credit reporting agency receives your letter disputing the item, they are required to investigate the item in dispute (typically within 30 days) by presenting the information you submit to the creditor. By law, the creditor must review your evidence and report its findings to the credit bureau. The credit bureau must then give you a written report of its investigation and a copy of your report if the report results in a change.
- If an item on your report is found to be an error and is corrected, you can request that the credit bureau send corrected copies of your report to any creditor who received your report in the previous six months or any employer who received your report in the previous two years.
- If you are not satisfied with the results of a formal dispute, you can also write to the creditor disputing the incorrect entry. After receiving your letter, the creditor may not report the information without including a notice of your dispute. In addition, once you have notified the source of the error in writing, it may not continue to report the information if it is an error.
- If your request to remove an erroneous item on your credit report is denied after going through the dispute process, you may add a statement (100 words or less) to your file giving your version of the dispute. The credit bureau must normally include a summary of your statement in future reports.

Before you try disputing all of the negative information on your report, you should know that this works only for errors. In fact, credit-reporting agencies often flag suspicious disputes. The only way to remove accurate but negative information is to wait.

### 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).*