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Virtual Group Counseling

Engaging in counseling is a personal decision you make from within your own level of awareness and need for change.

Now, have you ever considered group counseling? Did you know that it can be as effective as individual counseling (actually, even more effective, for certain people)? Group intervention has its own dynamics and is a powerful tool in promoting change. It can be a decision that will surprise you—in a positive way!

When you engage in group counseling, you will be with people who are addressing the same issues as you. This is to ensure that everyone benefits from the group and can be helpful to each other. Sessions will be led by one or two counselors who will steer the group and ensure it reaches its destination. This will be a safe space for you to share your experiences, connect with others, and gain new perspective on what is impacting you. Then, you can learn and finetune strategies to address your concerns. Change happens through the group, and yet, you will receive the focus and attention you need—it will just happen differently.

Experiencing group support can promote long-lasting change, as you benefit from therapeutic factors stemming from peer support and that have been validated by therapeutic research. Here are some benefits that make group counseling such a valuable approach:

- **Belonging**—You will be with others facing similar stories and struggles, so you won't feel as alone or "different," as the group will be a source of validation, understanding, and tremendous discovery.
- **Perspective**—You can gather others' input on what is happening, what works (and what doesn't), and gain further feedback that will help reframe your concerns in a realistic and engaged way. You will receive information and support from more than one source.
- **Movement and personal growth**—Sharing and listening each other's challenges and successes allows you to become "unstuck," as the group will provide you a support system like no other. You will develop a deeper insight into your situation as well as your own ability and responsibility in the change process. This is a skill that you will be able to take away and apply to other areas of your life as well.
- **Social interaction**—You will be able to hone and finetune your own social skills and foster social interaction with others, in a safe environment, with the precious help of counselors to assist with processing each interaction. This enables you to better understand others' points of view and to learn healthy ways of communicating and addressing differences.

So, if you have been thinking about counseling, and if you want and are ready to engage in such a journey, you could consider investing your time in group counseling. Your group would be a safe space; your counselors will be there to ensure you get what you need from it, and that your rhythm and needs are respected throughout the process.

Your employee assistance program (EAP) provides group counseling virtually, in English, French, and Spanish. Groups are set up regularly and cover different topics.

Send an email to groupcounseling@workplaceoptions.com asking for a call back to be assessed for virtual group counseling. Please specify your name, your language preference (English, French, or Spanish), and the best phone number to reach you. A counselor will contact you within 48 hours.

Source: Baptista, A., Marta, G., Schuette, B., & Gregg-Meeker, C. (Eds.). (2020, July 17). Virtual group counseling. Raleigh, NC: Workplace Options.

Busy Families: Establishing a Morning Routine

Don't worry, it's not just you: mornings are pretty much the busiest times for any family. The whirlwind of preparations before the dash out the door to work, school, or child care can be hectic to put it mildly. But with a little advanced planning, there are ways to keep it simple, get organized, and actually stay sane during the household morning rush hours:

- **Start your morning routine the night before.** Just before bedtime, talk with your child about how the day went, and what's up for tomorrow—this is a great chance to check on forgotten permission slips, school activities, and the like.
- **Try taking nighttime baths or showers.** Bathing at night helps settle kids down for sleeping, and eases bathroom chaos in the morning.
- **Make tomorrow's lunches after dinner.** Older children can prepare lunches themselves. But remember to plan ahead, grocery-wise, to avoid any missing ingredient crises.
- **Lay out clothes before bedtime.** Pick outfits the night before—including shoes and socks. Let children choose their own clothes or at least make suggestions, and for stress-free dressing, go easy on accessories and clothes which need ironing or last-minute fussing.
- **Preset breakfast.** Fill bowls of cereal the night before so all young children have to do in the morning is get their milk, which is prepoured into cups in the 'fridge.
- **Put stuff by the door (and in the car)!** Have all backpacks, books, jackets, instruments, after-school supplies, and so on in a designated spot by the front door for easy pickup, or in another "To School" area or drop box. Make sure homework gets put into the backpack as soon as it's completed, as well as signed notes, and so forth. Then, put an extra pair of shoes, a jacket, and a nonperishable lunch in the car... just in case!
- **Give yourselves more time in the morning.** Getting everyone up 30 minutes earlier can make an incredible difference. If your kids move at different speeds in the mornings, staggering wake-up times may make things easier, too.
- **Personalize morning rituals.** Make mornings special by waking up with a song, phrase, or silly way of greeting the day. Be sure whatever you do fits your child's personal style—some kids need time before they're ready to smile or deal with anyone at all!
- **Devote some time to breakfast together.** Try to take at least 15 minutes to eat your morning meal as a family at least once a week. The kids can set the table the night before.
- **Eliminate any unnecessary distractions.** Do not turn on the television! A radio is a better choice for the morning news, or to check on weather and school cancellations.
- **Use a schedule, timer, and calendar.** A dry-erase board or picture chart is a great way to remind your children of daily routines—comb hair, brush teeth, make bed, feed pets, and so on. Use a kitchen timer to get older kids motivated. Looking at a calendar together on Sunday nights will help you all prepare for the week's events.
- **Pay attention to what's important.** Even on the most frantic mornings, don't forget to praise good behavior, give the kids room to be imperfect, and remind everyone to say "I love you and have a great day!"

Source: *Workplace Options. (Revised 2019). Busy families: Establishing a morning routine. Raleigh, NC: Author.*

How to Stay Safe When Shopping Online

There was a time when shopping from home was the height of convenience and luxury. Eventually, the idea of just picking up your phone and buying a tub of laundry detergent was so commonplace it hardly seemed notable.

And of course, nowadays making purchases online isn't entirely about convenience. If you're looking to limit face-to-face contact and reduce your potential exposure to contagious diseases, online shopping can certainly help.

But shopping online does create an entirely different set of risks – risks to your identity and your financial security. The basics of safe online shopping have remained fairly consistent in the past decade-plus, but it's always a good idea to refresh yourself and ensure that you're following all the best practices. If you're making purchases online, make sure you're taking these steps every time.

KEEP YOUR DEVICE AND YOUR BROWSER UP-TO-DATE

Malware is constantly evolving. To stay ahead of the curve, software developers are continually updating operating systems and browsers, shoring up weaknesses and vulnerabilities. You may miss out on some of these important tweaks if you're not updating to the latest version, so stay alert for updates and install them as they become available.

USE ANTI-VIRUS PROTECTION AND SCAN YOUR DEVICE REGULARLY

Most modern anti-virus programs update automatically and run scans in the background on a regular basis, so you won't have to do anything on your own. But if for some reason there is no anti-virus protection on your device, or if you need to schedule scans manually, be sure to take care of that, or else you may risk malware infiltrating your device and exposing your personal information.

ONLY MAKE PURCHASES WITH TRUSTED VENDORS AND THROUGH SECURED WEBSITES

If you're making an online purchase with a new vendor for the first time, take a quick moment to do a little research. Check reviews on third-party websites to see if others have had positive experiences. You may also want to check their listing on the Better Business Bureau.

Once you feel comfortable, be sure to verify that your transaction is being processed through a secure website. Just check the full website address – if it starts with "https" the website is secure.

PAY WITH A CREDIT CARD OR TRUSTED DIGITAL PAYMENT PLATFORM

The last thing you want is for thieves to get access to your bank account. Should your credit card number be compromised, you'll have the ability to dispute and likely reverse any charges with the card issuer. Digital payment platforms like Paypal offer similar security features.

For an extra layer of security, avoid allowing vendors or your browser to save payment data.

USE STRONG, UNIQUE ACCOUNT PASSWORDS

The stronger and more complex your password, the harder it becomes for a hacker to guess their way to the correct combination. Meanwhile, using unique passwords for all of your accounts protects you in the event that one of your accounts is compromised – either locally (someone saw your password) or via a data breach. It's no fun to have one of your accounts compromised, but it's much worse to have all of them compromised, one after the other.

USE TWO FACTOR AUTHENTICATION WHEN POSSIBLE

Two factor authentication adds an additional security layer when accessing accounts or completing certain transactions. One of the most common forms is receiving a text message (to the cellphone number associated with your account) with a special code you need to enter before you can continue. If someone nabs your password, but not your cellphone, they won't be able to access your account.

AVOID USING PUBLIC COMPUTERS OR UNSECURED WI-FI NETWORKS

If you can't vouch for the security on a device, don't use it to submit or share sensitive personal information. The same holds true for public or unsecured Wi-Fi networks. When making online purchases, it's safer to use a secured personal Wi-Fi network or your cellular network.

TRACK PURCHASES, SAVE RECEIPTS, AND REVIEW YOUR BANK STATEMENTS REGULARLY

Keep a record of what you bought and take a look at your creditor/payment accounts often to verify that there are no strange charges showing up. You should also verify that the amount on your receipts matches what came out of your account.

NEVER EMAIL SENSITIVE DATA

Email just isn't an especially secure way to transmit sensitive data (like credit card numbers). Be wary if a vendor ever asks for you to complete a transaction via email.

Online shopping isn't the wave of the future – it's how we conduct business in the here and now. New threats will always emerge, but as long as you do your best to stay safe, you should be able to shop without (too much) worry.

Jesse Campbell is the Content Manager at MMI, focused on creating and delivering valuable educational materials that help families through everyday and extraordinary financial challenges.

Source: Campbell, Jessie (2020, September 1). How to Stay Safe When Shopping Online. Retrieved September 10, 2020, from <https://www.moneymanagement.org/blog/how-to-stay-safe-when-shopping-online>.