



Employee Enhancement Newsletter

Helpful Resources from your Employee Assistance Program

January 2016

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Weight Loss: Ready to Change your Habits?

Your weight-loss success depends in large part on your readiness to take on the challenge. If you jump in before you're ready, your weight-loss plan might buckle under the first challenge.

Use these questions to assess your weight-loss readiness.

1. Are you motivated to make long-term lifestyle changes?

Successful weight loss depends on permanent lifestyle changes, such as eating healthy foods and including physical activity in your daily routine. That could represent a significant departure from your current lifestyle.

Be honest.

Knowing that you need to make changes in your life and actually doing it are two different things. You might need to overhaul your diet so that you're eating more whole grains, fruits, vegetables and low-fat dairy products, for example. You'll also need to find time for physical activity, ideally at least 30 to 45 minutes — or more — nearly every day of the week.

Whether your motivation for undertaking these changes is better health, improved appearance or simply feeling better about yourself, find your motivation and focus on it.

2. Have you addressed the big distractions in your life?

If you're dealing with major life events, such as marital problems, job stress, illness or financial worries, you might not want to add the challenge of overhauling your eating and exercise habits. Instead, consider giving your life a chance to calm down before you launch your weight-loss program.

3. Do you have a realistic picture of how much weight you'll lose and how quickly?

Achieving and maintaining a healthy weight is a lifelong process. Start by making sure your weight-loss goal is safe and realistic — such as losing 10 percent of your current weight. Then aim to lose 1 to 2 pounds (0.5 to 1 kilogram) a week until you reach your goal. This means burning 500 to 1,000 calories more than you consume each day — through diet, exercise or both.

You might lose weight more quickly if you change your habits significantly. Be careful, though. Radical changes that aren't sustainable aren't likely to be effective over the long term.

Online Seminar Reminder

A Healthier You

Available on-demand
January 19, 2016

Where:

www.deeroakseap.com

Our popular online seminars are now available on demand. You no longer need to register and attend at a set time. Seminars will be pre-recorded and uploaded on the third Tuesday of each month:

- Go to your homepage to find the Online Seminar link.
- Click on the link provided and follow the instructions to launch the seminar.
- If you have questions type them into the "Ask a question" box.
- You will receive an answer within five business days. All questions and answers will be posted on the FAQ tab.





Weight Loss: Ready to Change your Habits? continued...



4. Have you resolved any emotional issues connected to your weight?

Emotions and food are often intertwined. Anger, stress, grief and boredom can trigger emotional eating. If you have a history of an eating disorder, weight loss can be even trickier.

To prepare for the challenges, identify any emotional issues related to food. Talk to your doctor or a mental health provider, if needed.

5. Do you have support and accountability?

Any weight-loss program can be difficult. You might face moments of temptation or become disheartened. Having someone in your corner to offer encouragement can help. If you don't have friends or loved ones you can rely on for positive help, consider joining a weight-loss support group.

If you want to keep your weight-loss efforts private, be prepared to be accountable to yourself with regular weigh-ins and a log of your diet and activity. You might also want to consider joining an online program or using a certified health coach.

6. Have you embraced the weight-loss challenge?

If you don't have a positive attitude about losing weight, you might not be ready — and if you dread what lies ahead, you might be more likely to find excuses to veer off course.

Instead, try to embrace the vision of your new lifestyle and remain positive. Focus on how good you'll feel when you're more active or when you weigh less. Picture yourself celebrating every success along the way, whether it's enjoying a new food, finishing another exercise session or losing your first few pounds.

Your results: Ready or not?

Think about your responses to the questions above:

Did you answer yes to all or most of the questions? You're probably ready to make the lifestyle changes that'll support permanent weight loss. Forge ahead with a healthy diet and regular physical activity — starting today! If you think you need help, consult a dietitian or enroll in a reputable weight-loss program. If you have a significant amount of weight to lose, you might benefit from medically supervised weight loss with a team of health professionals — such as a dietitian, a therapist or an obesity specialist.

Did you answer no to more than one of the questions? You might not be ready to embark on a weight-loss program right now - and that's OK. Explore what's holding you back and face those obstacles. Consider seeking help from your doctor or another professional, such as a certified wellness coach, to help you work through these issues. Then re-evaluate your readiness for weight loss so that you can get started on the path to a healthier weight.

If you couldn't answer all of the questions with a simple yes or no but you feel generally positive about most of your answers and you're upbeat about a weight-loss program, consider starting now. You might never have definitive answers in life. Don't let that rob you of a chance to achieve your weight-loss goals.

Source: https://www.advantageengagement.com/p_content_detail.php?id_element=001&id_cr=58418

New Year, New Resolutions- Declutter your Financial Information

Ready to rid yourself of financial clutter? A Kansas State University personal financial planner said you might get rid of some unnecessary documents.

Cliff Robb said that ridding yourself of bills that pile up is one way to clean up your finances, but there are other “cleaning” practices you should make an annual habit if you want to be financially fit. This includes investing in your retirement, checking your credit report, and updating critical life documents like your will.

On retirement accounts. The first mistake is not opening up a retirement account (a 401(k)) as soon as possible. Decide what to allocate, where to allocate, and how much of your paycheck to invest. Yes, these are hard decisions, but not making them costs you time and investment.

The second mistake is not reviewing the account until you near retirement. As you age, you should be adjusting your allocations into less risky investments. Robb also suggests consolidating retirement accounts into a single 401(k), which you legally can do at no cost.

About that credit report. While you’re checking on your retirement, check your credit report, which also is free through the website www.annualcreditreport.com. You have the option of checking the report from all three providers at one time annually, or staggering it and checking one provider every four months.

Each report is subject to different information. You might find one provider has an inaccuracy and the other doesn’t. If you do find an inaccuracy, clear that up with the credit provider.

And your will? Have you gotten married in the last year or had kids? Review any big life changes and make sure your insurance lines up with your new lifestyle. And although it is uncomfortable, also use this time to create or update your will.

About that paperwork? If it isn’t needed for taxes, you can toss it. Here are some documents that are okay to shred:

- Monthly bank statements or statements past a year old; just keep the annual statement.
- Paperwork for debts that have been paid.
- Old leases or contracts that are no longer current.
- Monthly utility bills.

If you don’t feel comfortable disposing of these documents, Robb suggests scanning them and storing them electronically.

Health-e headlines™

Make snack calories count

Snack on foods that fill the nutrient gaps in your day’s eating plan. Think of snacks as mini-meals to help you eat more fruits, vegetables, whole grains, and low-fat dairy—foods you often don’t eat enough, advises the Academy of Nutrition and Dietetics.

Health-e headlines™

Use Airplane Mode

It allows you the safety of having your phone with you in case of an emergency but also allows you to focus on the task at hand with no cellular interruptions.

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.

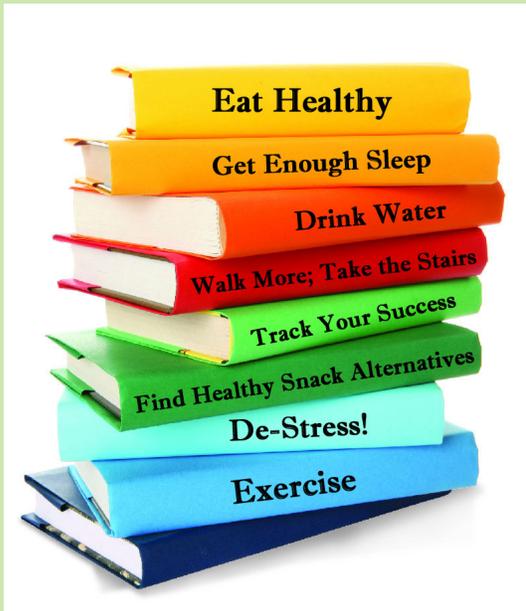
Counselors are available 24/7 to provide you with immediate care.





Clinician's Corner..

Monthly Advice from the Deer Oaks Clinical Team



Have you ever stopped to take an inventory of your current physical and emotional state? Most of us lead such busy lives that we plow through our days, moment-by-moment, struggling to get ahead, catch up, or simply break even with our time management demands. So, many of us aren't as tuned into the subtle changes in our physical and emotional states as the days progress. For example, have you ever felt like you started a day in a decent mood, but by lunch time feel irritated or overwhelmed? Or, have you come back from lunch feeling okay but have a throbbing headache by quitting time? Throughout the day we often fail to notice the inch by inch changes, and we are therefore left with feeling like we have gone from zero to sixty in the blink of an eye.

One of the most effective tools for physical and emotional well-being, successful behavior change, and improved goal-setting/attaining is mindfulness, and more and more research studies are emerging that show just how promising this simple concept can be for all of these endeavors. In short, mindfulness is a state of non-judgmental awareness of our physical

and emotional state. For example, take a moment to just scan your body. Focus on each muscle group, beginning at the crown of your head, and ending at your toes. As you scan down, notice any tension that you may be holding. When you find these hot spots, see if you are able to release the tension just a little bit. Try taking a slow, deep breath as you release each muscle group.

The same practice can be done with our thoughts and feelings. What is running through your mind in this moment? Are you dwelling on the past, worrying about the future, or judging yourself? Mindfulness is not a practice of changing these thoughts, but simply increasing your awareness of them. You may notice that like clouds passing in the sky, our thoughts and emotional states are never permanent. By focusing on your breath, you can watch the more upsetting emotional states or memories pass instead of trying to push them out.

During this time of year so many of us are making plans to change some aspect of ourselves. Whatever you are hoping to change and improve, try incorporating daily mindfulness moments into your plan. By hearing the cues, you may be more likely to notice stress before it gets so severe that your resolutions are thwarted. Interested in learning more about mindfulness? Visit us online or call our 24/7 helpline today.

By:
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How to: Avoid Credit Card Debt - Use Credit Wisely



Credit is often considered negative; however, most of us need to use credit at some point in our lives—to purchase a home, finance a college education, or buy a car. Not all credit is created equal, and it's important that you use credit, especially credit cards, wisely, to ensure that you won't find yourself in debt beyond your means. Credit cards essentially offer a high-interest loan for you to purchase just about any item you want within your credit limit, and there are some steps you can follow to make sure you don't get into credit card debt.

Understand how credit cards work

Credit cards offer consumers the ability to conveniently purchase items without paying for them immediately. This can definitely work in your benefit if you pay the card off monthly, because you are essentially using the bank's money interest-free for up to a month (depending on your grace period). You also get a variety of other benefits, which can include a record of all of your purchases, reward points, consumer protection, and convenience.

But, fail to pay off your entire balance in one month, and you'll quickly notice the benefits fade away. Generally, if you carry a balance, your grace period disappears and you'll find yourself paying interest on your purchases starting on the day you make them. Interest compounds (i.e., you'll pay interest on interest owed) on credit cards, so before you know it, you could owe more interest than principal.

Using restraint in using credit cards

If you want to use credit cards wisely, only make purchases that you know you can afford. You should have enough money in the bank to pay off the purchase when the bill becomes due. Tempting as it is to buy the things you want now hoping that you'll have enough money in the future to pay them off, living on credit is an expensive, and uncertain, habit to get into. In fact, you may find that you've paid the bank more money in interest than the item actually cost!

In addition, to avoid late fees or interest fees, make sure you pay off the card well before the due date. Using your bank's website to pay your bill will help ensure your payment is received on time.

If you find yourself unable to restrain from reckless spending or unable to make payments on time, consider using a debit card that's linked to your checking account. By using a debit card, you'll still have a record of your purchases but won't pay interest or late fees.

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.