

Employee Enhancement Newsletter

Helpful Resources from your Employee Assistance Program

June 2016

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Retirement: A New Beginning

As you retire, the door closes on one stage of your life and a new door opens up to a sea of opportunities for you to consider. Design the retirement that you desire by taking time to think about the things in life that are of most value to you. Plan your new beginning around those things. Doing so will take time and energy, but will be well worth it as you begin to enjoy the stage of life known as retirement.



Part of any retirement plan is a solid understanding of your financial situation. Consult with a financial planner, banker, or accountant for assistance in formulating a plan that will carry you through your retirement years. Experts say you should have 70 to 80% of your income to maintain the standard of living you had as a working individual. Adjustments need to be made for inflation and for possible increased medical costs.

No matter how you decide to spend your retirement years, maintaining good health as you age should be a priority. Make exercise and good nutrition a part of your retirement plan and take care not to abuse alcohol or drugs.

Your retirement plan will be as individual as you are. Make sure that your plan complements that of your spouse or partner so you are not at odds in your retirement expectations. Think about your life and answer the following questions:

- * What have you always wanted to do but haven't had time for?
- * When has your life felt the most complete?
- * What activities have given you the most satisfaction?
- * What talents would you like to investigate or develop further?
- * Do you have life goals that you haven't achieved? Are they still important to you?
- * Is community service or volunteerism something that is of interest to you?
- * How will you include family and friends in your plan?
- * Where do you want to live in retirement?
- * Are there hobbies that you would like to pursue?
- * Do you want to go back to school?

Be honest with yourself as you find your personal answers to these questions. Once you define what you want from your retirement, you can make a plan to get there. It has been said that the retirement years are the best years of your life. Planning carefully for them will help make that a reality for you.

Online Seminar Reminder

*Retirement: It's Not Just
About the Money*

When:

Available on-demand
starting June 21, 2016

Where:

www.deeroakseap.com





Conflict Resolution in a Relationship

At the core of any successful relationship is the ability to communicate and resolve conflict. Even though many of our associations with conflict are negative, conflict is normal and healthy. It is an opportunity for both personal growth and strengthening relationships.

Think about a conflict you recently had

Since conflict is inevitable, what's important is how we respond to conflict. Some options are hurtful or destructive to us or others and some options are compassionate and productive.

There are many options for responding to conflict.

Some options are passive, such as withdrawing, ignoring, avoiding, or giving in. Some are aggressive, such as threatening, intimidating, yelling, demanding, or pressuring. And others are assertive, such as negotiating, compromising, or seeking help/mediation (get an outside person to facilitate or help work it out).

Think about the same conflict. Did you choose a passive, aggressive, or assertive response to this conflict? Why?

The assertive options are generally the hardest to master, but the most important if the goal is genuine problem solving and an improved relationship.

Being Assertive

Being assertive can reduce stress. Being assertive means claiming and expressing your experiences, your feelings, your wants, and your rights. Assertiveness is necessary if compromise is to occur. People who are assertive feel comfortable asking for help, saying "no" to others, stating a unique opinion, making requests, and expressing both positive and negative feelings.

What is a situation in which you want to be more effective?

Plan what you can say in this situation with these four short statements.

I think...(description of the problem)

I feel...(emotional reaction to problem)

I want...(specific behavioral request)

I will...(your contribution to the compromise)

Tips for Fighting Fairly

Find a good time. Don't have difficult conversations when you are very angry or tired. Ask, "When is a good time to talk about something that is bothering me?"

Focus on the problem, not the other person. Open sensitive conversations with I statements; talk about how you struggle with the problem. Don't open with you statements; avoid blaming the other person for your thoughts and feelings.

Stay with the topic. Don't use a current concern as a reason to jump into everything that bothers you.

Let others speak for themselves. Don't assume things. When we feel close to someone it's easy to think we know how he or she thinks and feels. Don't assign feelings or motives.

Take responsibility. Say, "I'm sorry" when you're wrong. It goes a long way in making things right again. Ask for help if you need it.

Seek compromise. There may not be a resolved ending. Be prepared to compromise or to disagree about some things. The goal is for everyone to be a winner.

Source: https://www.advantageengagement.com/p_content_detail.php?id_division=d03&id_module=m017&id_cr=46977

Keep an Eye on Portion Size



Time to flip your mattress

McRoskey Mattress Company recommends flipping a mattress in winter and summer (head end to foot end) and rotating it in the spring and fall. A box spring requires once-a-year rotation.

Health-e headlines™

Take risks to avoid regret

People in their 70s, 80s, 90s, and beyond endorse taking risks when you're young, contrary to a stereotype that elders are conservative. They say that you are much more likely to regret what you didn't do than what you did. Say yes to opportunities.

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

Do you know how food portions have changed in 20 years?

Anyone eating on the run or at restaurants has probably noticed that food portions have gotten larger. Some portions are called "super size," while others have simply grown in size and provide enough food for at least two people. With this growth have come increases in waistlines and body weight.

What is the difference between portions and servings?

A portion can be thought of as the amount of a specific food you choose to eat for dinner, snack, or other eating occasion. Portions, of course can be bigger or smaller than the recommended food servings.

A serving is a unit of measure used to describe the amount of food recommended from each food group. It is the amount of food listed on the Nutrition Facts panel on packaged food or the amount of food recommended in the Food Guide Pyramid and the Dietary Guidelines for Americans.

For example, 6-11 servings of whole grains are recommended daily. A recommended serving of whole grains would be 1 slice of bread or ½ cup of rice or pasta. People often confuse the recommendation to mean 6-11 portions with no regard to size. It is not 6 to 11 portions where one portion could mean a large bowl of pasta rather than ½ cup. Keep an eye on portion size to see how your portions compare with the recommended servings.

Source: https://www.advantageengagement.com/p_content_detail.php?id_element=001&search_term=nutrition&id_cr=30287



Clinician's Corner..

Monthly Advice from the Deer Oaks Clinical Team



Self-Care

Have you ever stopped to actually hear the standard spiel that flight attendants give before taking off? "In case of an emergency please secure your own oxygen mask before assisting others," they always say. This phrase has real-world implications that we tend to overlook. Many of us find ourselves frequently in the position of helping others. First responders, health care providers, county welfare workers, and so many others find themselves professionally responsible for putting the needs of others first. And in our personal lives, it is not uncommon for us to attend to the needs of children, spouses, and other family members and friends before taking care of our own needs. Because we do this so frequently, our default mode becomes one of making ourselves the very last on our list of priorities.

Whether we help others because of professional obligations, due to being on "auto-pilot," our out of guilt, constantly taking care of the needs of others without checking in with ourselves can lead to personal and professional burn out. You are much more effective as a friend, family member, and in your professional role if you make a commitment to continually engage in self-care.

So, for those of us who find this a foreign concept, or simply for those who may feel overwhelmed with starting to focus on "me" instead of "them," here's a game plan to help get you started. Take a few moments each day, either before the day begins, during the day, or as you are getting ready to wind down for the evening to simply check-in with you. Physically and emotionally, how are you feeling? What stressors or tensions are present? What mood is predominant, and how does that feel physically in your body? Make a conscious effort to breathe deeply and focus particularly on any problem areas. Try to be aware of judgments you make about yourself, and instead focus on any concerns with an attitude of kindness and self-compassion.

If these breaks leave you feeling more dialed in and refreshed, great! See if you can increase the frequency of these check-ins, or try to make them last a bit longer. If you find that when you are checking in, you feel numb, struggle to connect, or notice constant stress, worry or sadness, it may be time to put on your own oxygen mask and ask for some support. Ready to get started now? Give us a call or sign in online.

By:

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Regional Clinical Manager
Deer Oaks EAP Services, LLC



Going for Groceries without Going Broke

If you are frustrated by the sometimes lengthy family budgeting process and are longing for a quick fix that will save you money almost instantly, start in the grocery store. Your food bill is probably one of the largest budget-breakers. On average, U.S. consumers spend more than 13 percent of their income on food. Fortunately, your food bill is one of the most easily manipulated, and saving money is virtually effortless.

First of all, everyone's heard that you should not shop when you're hungry, and that's a good idea. Here are other smart shopping ideas to consider:

- Always shop with a list. On average, impulse buying accounts for 20 to 50 percent of a total grocery bill. Instead of wandering aimlessly through the aisles, bring a shopping list and a pen with you.
- Grocery stores are for groceries. Books, batteries, light bulbs, and pet supplies can all be found at the grocery store. Before you purchase everything you need from one store, make sure you aren't paying too much.
- Shop alone. Marketers spend a lot of money convincing kids to buy their cereal for a reason. By reducing your distractions, you can make thoughtful purchase decisions.
- Carefully consider the cost of convenience. As a general rule, the more convenient the item, the more it will cost. Ask yourself if it is really worth paying more for shredded cheese when shredding it yourself would take mere minutes and save you some cash.
- Shop only once per week. Try to adjust your schedule and your purchases so that you are going to the grocery store once a week. This will help reduce impulse shopping and should be a big cost saver. If you must go more than once per week, stick to your list.
- Plan your route. To find the most natural and least expensive ingredients, such as dairy, bread, vegetables, and fruit, try skipping the center of the store and make a loop of the outermost aisles.
- Consider generics. Look for generic brands of items where it really doesn't make a difference. For example, most dry goods have the same ingredients, regardless of the brand. The difference in price, however, can be as much as a 50 percent discount.
- Use coupons wisely. Only use coupons for items you are planning to buy anyway. Also, make sure you compare the price of a product with the discount on the coupon to the regular price of the brand you normally buy.
- Finally, don't assume that all supermarkets have the same prices. Make a list of the ten or so products you buy the most and do some comparison shopping. Often you will find a huge difference between chains, and if you can save just 5 percent, it will add up to hundreds of dollars in the long run.

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.