Helpful Resources From Your Employee Assistance Program

November 2011 Page 1

How to Handle Stress Over the Holidays

Deer Oaks EAP Chat Sessions now have audio!

November 2011 Chat Topic: Stress and Overeating

Every month, you will have the opportunity to chat on-line with a trained counselor. These live chats are held from 12:15-12:45 PM & 6:00-6:30 PM CST

Our Deer Oaks counselor now has the capability to conduct the live chat session in audio and all participants can respond via text.

November 2011

At A Glance

American Diabetes Month November 1st—30th

Visit www.diabetes.org for more information

National Alzheimer's Disease Awareness Month November 1st—30th

> Visit www.alz.org for more information





It is easy to feel overwhelmed during the holidays. There is gift buying, decorating, cards to send, special meals to prepare, parties to attend, not to mention family visiting and all the while going to work every day and the usual chores at home. There are ways to cut down on stress so you can enjoy the holidays more.

Stay active, not just busy, during the holiday season. Wear a pedometer to see how many steps you take when shopping and running errands. Try to get 10,000 a day. Take a lap around the mall before entering a store in order to get extra steps into your routine.

Go to the gym for your usual class or workout. Plan to do some activities with your family and friends. Walk the neighborhood to see all of the decorations, go skating or sledding, or put music on and dance. If there is a local charity walk/run, like the Jingle Bell Run, sign up the entire family and make it a contest to see who finishes first.

When going to a party, offer to bring a vegetable or fruit tray. That way you know there will be something healthy to eat. Eating a little something before you go, like a salad or cup of soup, helps you stay in control when eating the holiday treats. If you go to a party when you feel like you are starving, any willpower you might have is gone as soon as you see the chips and dips or cheese plate.

Delegate as much as you can when it comes to house cleaning, cooking, even gift wrapping. Let the rest of your family contribute to the holiday preparations so you do not feel like you are doing it all yourself.

Take time for yourself every day. Soak in a bathtub, read or listen to your favorite music; put your feet up and close your eyes even for just 5 minutes. You will feel relaxed and refreshed and ready for the next round of chores or parties.

Remember that the holidays will end and that everyone will get back to their routines soon. If something does not get done, don't fret. Chances are, no one will even notice. And if they do, put them in charge of it next year.

Don't overeat and drink too much just because it is the holidays. Drink water before, during and after any event. Choose foods that are only around during December and forget about snacks that are available all year like cheese, chips and dips, and candy.

Write yourself to-do lists with the dates and times, like for doctor's appointments or carpools. Be sure to write them on your calendar, too. If you see it, you will do it. Don't rely on your memory for all of the activities and obligations during this time.

Anticipate your needs and change in routine. Keep the car filled with gas; leave your car keys and glasses in the same place for the morning. Even lay out at night what you will wear the next morning, and put out anything that you will need to take with you. You might even put things in your car the night before so you will not forget them.

Eat on a regular basis and be sure to include fruit and vegetables at most meals and snacks. If you become too hungry, angry, lonely or tired, bad habits or overdoing will occur on a regular basis.

http://www.ehow.com/how_4540042_handle-stress-overholidays.html

Deer Oaks EAP Services, your Employee Assistance Program, is always available to you and your dependents. If you are struggling with children, finances, or just want some practical advice on health or the mind-body connection, contact Deer Oaks at: (866) 327-2400

eap@deeroaks.com

Helpful Resources From Your Employee Assistance Program

November 2011 Page 2

More Tips on Handling Holiday Stress



- 1. Acknowledge your feelings: If you've recently had a loss in the family or are separated from loved ones, realize that it's normal to feel sadness and grief. It's okay to take time just to express feelings.
- 2. Seek support: Take advantage of social support. If you're feeling isolated or down, seek out community, religious or social services that can provide you with support and companionship. Staying involved and helping others can be a great way to lift your spirits and make new acquaintances.
- 3. **Be realistic:** As families change and grow, traditions may need to change as well. Hold on to those family rituals you still can- a special food or holiday activity- but understand that some traditions, such as everyone gathering at your house, may no longer be possible. In addition, try not to set your expectations too high.
- 4. Set differences aside: Try to accept family members as they are. Leave old grievances or discussions about differences until a more appropriate time.
- 5. **Budget:** Before you go shopping, decide how much money you can afford to spend on gifts and other items, and then stick to your budget. You might also consider giving gifts that can't be bought- your time, sharing of memories, or an item you made yourself.
- 6. Don't abandon healthful habits: Don't feel pressured to eat or drink more than you're accustomed to just because it's the holiday season. Get plenty of sleep and schedule time for exercise. Not only will exercise help fend off extra pounds, it will help you feel more refreshed and less fatigued.
- 7. **Build your social network:** Work on friendships for emotional support, nothing beats a friend. A friend fulfills your need to care and be cared for.

Create a Consistent Exercise Routine



You know the drill about how great exercise is for you, but perhaps you struggle with making it a priority in your life. Consistency is the key to making exercise a lifelong habit. Here are some tips on building workouts into your regular routine.

1. **Get out early**. Research shows that people who exercise first thing in the morning are most consistent. Nothing except your alarm clock gets in the way-not an urgent deadline, a

traffic jam or a happy hour gathering.

2. **Be realistic**. Set small, achievable goals at first. If you are new to exercise, plan to work out three times a week. Then move to every other day. As you progress you may build up to a 5-day (or more) weekly routine.

3. Have a specific plan before you start. You'll want to build in a variety of workouts to keep things fresh (for example, strength one day, cardio the next) but the trick is planning ahead. Every Sunday night, map out your week of workouts and stick with it like it's a doctor's prescription. Your plan can even be as simple as "Mon: Walk 30 min., Wed: Walk 30 min. plus 15 min. push-ups and sit-ups."

4. Find someone to keep you accountable. This can be a workout buddy or a personal trainer. Either way, pair up with someone who is inspiring and reliable.

5. Set goals and keep track of your progress. Maybe your goal is to lose weight or run 5 miles. It could also be as simple as "exercise every other day for a month." Seeing progress will keep you motivated and consistent.

6. **Find inspiration or distraction**. If exercise goals don't engage you, pick a favorite diversion and build that into your exercise routine. Listen to music, watch TV or read a magazine while you exercise.

www.ehow.com



Helpful Resources From Your Employee Assistance Program

November 2011 Page 3

The Five Pillars of Workplace Happiness *How to get happy at work*

Research in positive psychology has determined the elements that lead to a happy and fulfilled life. Those same factors are even more relevant to work life. Here are the five pillars of workplace happiness. How many do you have in your current job? How can you achieve workplace happiness?



Meaning. Does your work have purpose? Does your labor lead to benefits for others? Certain jobs, like those in the helping professions - health, teaching, counseling obviously have meaning, but even more mundane jobs can have a sense of meaning and purpose. Reframe your current job in customer service ("I'm providing what others need and making it a pleasant experience"), or manufacturing ("Our products are reliable and provide years of service to buyers") to find the meaning.

Engagement. This is the concept of "flow" - do you become so immersed in your job that time is irrelevant and the work seems natural, pleasant and fulfilling? Engagement is easier to achieve if the job makes good use of your talents and skills.

Accomplishment. Do you achieve goals (personal or company- or industry-wide) in your work career? This includes being recognized for your contributions, and your mastery at your job. My sister is an outstanding and recognized librarian and that helps her get through the more mundane aspects of her job and her lengthy commute to and from work each day.

Relationships. Do you have high-quality relationships with others at work? As in all aspects of life, having good relationships with our supervisors, colleagues, and supervisees is critical. Research clearly shows that the greatest amount of stress and dissatisfaction at work is caused by bad interpersonal relationships.

Positive Emotion. Are you upbeat and optimistic at work? Positive emotions and an optimistic outlook on life are key drivers of workplace happiness (and happiness in life, generally).

- 1. Look for the meaning in your job. It's typically there, you just might not see it.
- 2. Search for jobs and tasks that use your talents and those that you find engage you.
- 3. Set goals that you find meaningful. Celebrate (and reward yourself) for achieving those goals and for career accomplishments.
- 4. Work hard to develop good interpersonal relationships on the job. Put energy into those relationships, in the same way that you would put energy into a friendship.
- 5. Try to focus on the positives. Be optimistic. Wear a smile (you will be surprised at how this will both make you happy and improve the moods of those around you). *By Ronald E. Riggio, Ph.D. Cutting-Edge Leadership. June 4, 2011*

Matters of the Heart

Top Antioxidant Foods



For years, doctors have touted the fact that cranberries prevent harmful bacteria from sticking to the walls of the urinary tract, thus cutting down on the possibility of infections. Now researchers also point out that cranberries are high in antioxidants and other phytonutrients important for protecting the body against heart disease, cancer, and other conditions, such as memory loss

Cranberry Sauce with Lime and Ginger

In a heavy medium saucepan, stir together 1/2 cup sugar, 1/2 cup maple syrup, 1/2 cup water, 1 1/2 teaspoon lime peel, and 1 tablespoon lime juice. Bring to boiling; reduce heat. Simmer, uncovered, about 3 minutes or until sugar is dissolved.

Stir in one 12-ounce package of cranberries. Simmer, uncovered, for 5 minutes, stirring occasionally. Stir in 1 teaspoon of fresh ginger. Simmer, uncovered, about 6 minutes more or until berries have popped and mixture starts to thicken, stirring occasionally. Cool. If desired, garnish with lime wedges.

Make-Ahead Directions: Prepare as directed; cool. Transfer to an airtight container; cover. Chill for up to 3 days. Let stand at room temperature for 30 minutes before serving.

Helpful Resources From Your Employee Assistance Program

November 2011 Page 4



Americans Value Paying Down Debt Over Saving



According to the August poll hosted on the National Foundation for Credit Counseling (NFCC) website, 89 percent of more than 2,900 respondents value paying down debt over saving money.

People often debate which is more important, to be debt free or to have a robust savings account, and the answer is both. As important as it is to handle debt responsibly, the truth of the matter is that the unplanned emergency is inevitable, and savvy consumers will recognize this and prepare for it.

January 1959 was the first month that the Bureau of Economic Analysis provided savings data. According to that initial report, the personal savings rate in the United States at that point was 8.3 percent of disposable income, equating to the average person saving approximately one-month's take-home income per year.

History has shown that the rate of savings increases during difficult economic times, as consumers begin to cut back on their purchases. Correspondingly, savings typically decline during good economic times as is evidenced by the rate of savings falling below 1.0 percent before the last recession which began at the end of 2007. Even though the savings rate has recently climbed to approximately 5 percent, it is far less than the savings in some years past.

Admittedly, it is difficult to save during times of inflation and job loss. The fact of the matter is that each person only has a certain amount of disposable income, and when he or she has to pay more for everyday commodities, it cuts into the amount available for saving, making a bad situation even worse.

Making people feel more comfortable with their lack of savings has been access to credit, with some using credit not only as a convenience, but as a piggy bank. Credit replaced savings as the family's safety net, with some arguing that savings was unnecessary since they could charge or borrow their way out of any unplanned event.

Times are different now, and consumers know it, with the new normal for credit shaping up before our eyes. Access to credit has diminished totally for some, while credit lines have been lowered for others, making reliance on credit as a rescue tool in an emergency not an option for many.

Further, as the NFCC's survey reflects, controlling debt has become paramount for consumers, with studies indicating that new purchases are more likely to be paid for with a debit card than credit, thus keeping personal debt at a manageable level and freeing up money for savings.

Consumers appear to have learned their lesson about overspending. Now they need to focus on the other side of the equation: saving. The best use of the money that was previously going to pay off creditors is to begin or build up personal savings in the following five key areas:

- **Rainy day fund** covers the everyday life emergencies such as home or vehicle maintenance, insurance co-pays and deductibles, etc.
- **Income replacement account** sustains you in the event of a job loss, major medical event, divorce, etc.
- **Down payment for a mortgage** a significant down payment will put you in a better buying position, as well as lower the amount you have to borrow
- **Known future expenses** plan in advance for upcoming major expenses such as education, vehicles, vacations, etc.
- **Retirement** start planning today to secure your tomorrow, as even small amounts of money invested over time can make the difference in how you live during your senior years

In bad times, people save out of a fear of tomorrow, and in good times they spend as if there were no tomorrow. To turn this savings/spending cycle into financial stability, consumers should recognize the unarguable importance of savings and develop a systematic plan to meet their personal savings goals.

By Kim McGrigg, September 01, 2011

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.