



# THE EMPLOYEE ENHANCEMENT NEWSLETTER



DEER OAKS EAP SERVICES

HELPFUL RESOURCES FROM YOUR  
EMPLOYEE ASSISTANCE PROGRAM

APR.  
18

## April Online Seminar

### *Maintaining Respect and Civility in the Workplace*

Identify methods to assertively address inappropriate conduct within the workplace to promote a healthy work environment.

Available on-demand starting  
April 17th at [www.deeroakseap.com](http://www.deeroakseap.com)

## About Your EAP

### *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.

## Financial Assist

If you have questions about a financial issue, speaking with a financial expert can help. Your EAP provides you with free consultations with financial experts on everything from credit and debt, to purchasing a home, or saving for retirement. We also offer a full selection of financial articles, tip sheets, financial calculators, and other online tools to help you get the answers you need.

Helpline: 855-492-3631  
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# For a Fit Family

Being a parent often means dealing with a whole lot of shoulds. We wake up every day knowing that we should eat smart, exercise, and set a good example for our children. We know it's important for the family to make decisions and participate in activities together, and we're continually reminded that it's best to get the kids started on healthy habits as early as possible. But sometimes our lives get the best of us and all of our good intentions go out the window. Try the following suggestions on for size, and see how they can help your family fit overall wellness into your everyday lives.

## Get active with choices.

- Involve everyone by sitting down to a brainstorming session. Try to come up with all of the possible activities available to your family.
- Find out whether anyone has a particular interest, and help everyone discover something active that's particularly suited to them.
- Take stock of what equipment you have lying around the house. An indoor basketball hoop or old croquet set that was abandoned by one child may be just right for another who's gotten older.
- Discuss what might work in the way of healthy snacks or adapting favorite meals.
- Make sure each family member feels included in the process as you make changes together.

## Schedule fun.

- It's important that there's a regular time set aside for workouts, and that they're fun!
- Schedule at least a half hour most days a week and keep a variety of things happening: trips to the pool on Mondays; different physical activities in the backyard on Tuesdays; going for walks, skating, or riding bikes on Thursdays and Fridays. Then head to the park on the weekends.
- Keep in mind that regular activities need to be convenient. The easier it is to exercise, the greater the chance you'll go to the effort.
- Pick options that are free or within your budget. Physical fitness is an investment in wellness. It shouldn't put you under a financial strain.
- Take turns in selecting what you'll do, and start a fitness log for each family member.

## Find other families.

- To keep yourself motivated, join with other families for swimming and water sports, nature hikes, skateboarding, miniature golf, kite flying, Frisbee tournaments, volleyball at the beach, or camping trips.
- Sign up for local softball games, a bowling league, or classes at a nearby gym, recreation center, or YMCA. The entire family can join a walking club.
- With neighbors, form your own flag football or basketball teams and set a weekly game time. Or organize an "Olympics" and get really creative about what kind of races and events you include.
- Have birthday parties—or any parties—at a roller skating or ice skating rink. As gifts, buy equipment or toys that promote activity: hula hoops, juggling supplies, or in-line skates (plus a helmet, knee pads, and elbow pads).

## Activities at Home

- Set aside areas for active play, both inside and outside.
- Even if you don't have a big back yard, there's probably room for jumping rope, playing hopscotch, jumping on a pogo stick, or stilt-walking.
- Inside, build an obstacle course in the garage on a rainy day, or do indoor gymnastics. Get physical with a family game of charades. Have a dance contest. And set aside time to stretch, relax, and unwind.

- Limit TV to less than two hours a day, and take the TV set out of your child's room. Also place time limits on the computer and video games.
- Take the time to touch base with your child's teachers to see that your child is physically active at school, stays involved with games and intramural sports when appropriate, and is eating a healthy lunch.

## **Kitchen Basics**

- Keep cut veggies, fruit, low-fat cheeses, nuts, and raisins around for easy snacking.
- Water should always be in the fridge. Small bottles are more likely to be snatched up—find refillable containers.
- Try to pack snacks and lunches for outings and for school. There's no reason the kids can't help, or even be in charge.
- Involve the whole family in meal preparation. Toddlers are able to wash fruits and vegetables, mix ingredients, and set the table. School-age children can measure, use tools like an egg beater, cut with child-safe kitchen scissors, and follow recipes.
- Let everyone read food labels. Learn what to look for—fiber, added sugar, artificial ingredients, and fat content—and see if your taste buds change as you make healthier choices.
- Whenever possible, take the whole family grocery shopping and try new things. But don't give into demands for the latest candy, cookies, chips, and soft drinks.
- When it comes to bread and baked goods, whole grain is better!

## **Make mealtime important.**

- Never skip breakfast. As hectic as a morning can get, make time for yogurt with fruit, whole-wheat toast and peanut butter, cereal with low-fat milk and fruit, or whole-grain frozen waffles.
- Get into the habit of serving fruit, salad, and vegetables with each meal. For adults as well as children, the goal is five to nine servings of fruits and veggies per day.
- Low-fat milk or dairy products should also be part of every meal.
- Eat meals together. In busy households it's sometimes difficult, but for children, a mealtime routine is just as important as a bedtime routine. Use family meals as an opportunity for catching up on everyone's individual activities.

## **You're in charge of change.**

- Sure you watch your kids as a parent, but they're also watching you. Model good behavior when it comes to smoking, drinking, exercising, eating right, and finding a healthy way to relax—read a book, walk the dog, or listen to music instead of watching TV.
- Learn to say no. Putting restraints on outside activities and commitments which put too much pressure on the family is just as important as drawing boundaries for the kids.
- Pick your rewards. Instead of rewarding children with food or electronic game privileges, try rewarding them with your time and attention.
- Stay involved as you see and feel the changes in your family happening, and try not to leave anyone out. When you're together, remember to ask questions, tell stories, and turn to each of the kids for suggestions. If a family member visits, keep them in the loop and let them become part of your new and improved daily routine. It's more than likely you'll be doing them a favor.

*Source: Workplace Options. (Reviewed 2018). For a fit family. Raleigh, NC: Author.*



# “I Know Where You Are”

The “new you” may not be you at all. Hackers and cyber criminals steal millions of records and identities, according to the consumer advocacy nonprofit Privacy Rights Clearinghouse. Stay safer online by following these practices:

- **Assume you’ve already been compromised.** Whether it’s your baby monitor, your SmartTV, the webcam on your laptop, or apps you installed on your smartphone or tablet, your antivirus is not enough protection. It’s time to take their privacy policies, and the permissions you grant them, much more seriously.
- **Change your passwords.** All of them. Now. And do it as frequently as you can tolerate. Also, if you don’t want to change it often, then use any unique characters you can think of, such as a dollar sign (\$) or exclamation mark (!), or replace an “oh” with a “zero” (0). This goes a long way in preventing attacks against your password.
- **Turn off wireless and geolocation services.** Protect your smartphones and tablets by turning off Wi-Fi, Bluetooth, NFC and GPS, except when you need them. That way, if you are at a local coffee shop or in a shopping mall, no one can spy on you using nearby (proximity) hacking attacks, and they can’t track where you were and where you are going on your GPS.
- **Assume most of your smartphone or tablet apps are creepware.** That’s malware that spies on you and your online behavior. Do you really need them? Delete all of the apps you aren’t using too often. Replace apps that ask for too many permissions and take advantage of too many of your privacy settings such as GPS, phone and sms logs, and personal identity information with similar apps that don’t.
- **Opt out of sharing your information.** Opt out of every advertising network that you can. Visit the National Do Not Call Registry and register your smartphone and home phone numbers at [www.donotcall.gov](http://www.donotcall.gov). If you use a Google email account and have an Android phone, even with your GPS off, it’s tracking your every move. (Log in to [maps.google.com/locationhistory/b/0](http://maps.google.com/locationhistory/b/0) and see for yourself.) Go into your smartphone or tablet settings and turn this feature off. In your Android phone, go to Settings, then Location, select Google Location Reporting and set Location History to off. The same holds true for the Apple iPhone, iPad, and iTunes. You need to find the location and privacy settings and turn off access under Settings, then Privacy then Location.
- **Your browser is a double agent.** Keep it clean. It is spying on you for advertisers unless you block and remove cookies and delete the cache frequently. In your web browser settings, delete your history, all cookies and passwords and the cache. You should do this frequently so you don’t leave personal information sitting around on your computer, smartphone, or tablet.
- **Remove third-party Facebook plugins.** Third-party plugins are mini applications designed to eavesdrop on your behavior in Facebook and possibly grab information about your habits within that social network. Some websites you visit will require you to log in using Facebook, and then you have to trust them to connect to your Facebook account. This is very risky. Read their privacy policy and make sure they are a legitimate business before you risk doing this.
- **Turn off geotagging.** Your photos are full of information. Twitter and Instagram as well as your iPhone will give away your location. Most people don’t realize Twitter and Instagram both use geotagging for everything you send out. Geotagging stores the latitude and longitude of your tweet or image. Pictures you take on an iPhone usually store geotagging information as well. The less information you give out about where you are located, the safer you are.
- **Don’t use cash or debit cards.** Use credit cards, wisely. Credit cards allow you to travel with less cash, and if you’re purchasing online, it’s safer to give your credit card than your debit card information. The same holds true when you visit your local retail outlet. The reason? If you experience identity theft, credit card laws allow you to keep all of your credit, with no responsibility during an investigation. With a debit card, your bank can tie up your money in the amount equivalent to the fraudulent transactions for up to 30 days.

Source: Gary S. Miliefsky is CEO of SnoopWall and the inventor of SnoopWall spyware-blocking technology. He is a founding member of the US Department of Homeland Security.





# How To: Get the Good Credit Score and Report that You Deserve

Developing good credit is an ongoing process that starts with understanding how credit reporting works. While paying your bills is an essential step in the right direction, there are other smaller, lesser-known steps that are key to establishing and keeping a clean credit report and a good credit score. Applying these steps will go a long way in giving you the credit history you deserve.

## Check your credit report for accuracy

First, check your credit report regularly to ensure that the data included is accurate. While you want to look out for obvious errors, such as accounts that may have been opened as the result of identity theft, there are other smaller errors that may exist that can harm your credit. In addition, look at your name on the report to ensure that it's accurate. Something as obvious as changing your last name from your maiden name to your married name could make a large difference in your ability to obtain credit, as your married name and maiden name may not be linked within your credit history.

## Establish credit history

Next, make sure that you actually have a credit history. Without any sort of credit history to go on, lenders have a difficult time evaluating whether or not you are a risk. Keep in mind that each individual has their own credit file and report, so spouses will each need credit cards and/or loans in their own name. If you don't like the idea of having credit cards or loans, consider a secured credit card or a credit card with a low limit that you pay off every month, establishing that you are a reliable and trustworthy consumer.

## Stay loyal to creditors

Being loyal to your creditors is the next step. Creditors like to see a strong history so keeping cards open for a long period of time is beneficial to your credit score. While the first credit card you opened may not have terms as appealing as some newer cards, consider contacting your existing lender for better options rather than canceling.

## Find a balance

Next, make sure that you don't have too much open credit. Lenders often look at your credit lines as potential liabilities, and this can hurt you. On the other hand, using a high percentage of your available credit can also be detrimental to your credit score. It's essential that you develop a good balance.

## Pay bills on time

Finally, pay your bills on time. When payments are delinquent, creditors report this information to the credit agencies, and it can harm your credit score. Timely payments of the minimum required payment or more shows creditors that you have a history of paying your bills on time.

## 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).*

