HELPFUL RESOURCES FROM YOUR EMPLOYEE ASSISTANCE PROGRAM

December Online Seminar

Diversity in the Workplace: Maintaining an Inclusive Environment

Each member of the workforce brings unique skills, background, and experience vital to the successful organization. A diverse workforce is a rich source of creativity and problem-solving.

Available on-demand starting December 19th at www.deeroakseap.com

About Your EAP


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.

Legal Consultation

If your life, or the life of a family member has been impacted by a legal issue, you may need the expert counsel of an attorney. Your EAP can help with a free consultation with a qualified attorney either on the phone or in person. Online support is also available with legal forms, a library of legal articles, even a simple will. Call or visit us online to get the legal answers you need.
WARMING UP TO YOUR NEW YEAR’S RESOLUTIONS

Tips for successfully getting the ball rolling early.

Rather than jumping in cold to a new lifestyle change, you may have more success preparing your mind and body before the new year begins. In fact, each January, fitness centers pack in new members who are intent on fulfilling their New Year’s health goals. But within a few months, attendance drops sharply as motivation fades. Despite high enthusiasm, only about 40% of “New Year’s resolvers” are actually on track after six months.

What causes motivation to fade? And what can you do to keep your enthusiasm high? The answer lies in well-defined goals and personal readiness.

Ready... set... goals you can live with.

It’s easy to get caught up in the excitement of making promises, and end up setting overly optimistic goals that are insurmountable. One example of such a goal would be: “I resolve to lose 30 pounds by April!”

So, how can you ensure that you’ve set reasonable goals that you can stick to? The key is to break large goals into smaller ones and reframe goals to make them achievable in the short term. Here are a few tips for warming up to those changes:

• Tie short-term goals to a behavior, not a weight loss or fitness outcome. A sample of such a goal is, “I will work out at least three times a week.”

• Target the “right” behavior. You can’t work out if you never make it there. If “getting there” is your particular challenge, revise your goal to: “I will make it to the fitness center” or “If I can’t make it to the fitness center, I will take a brisk walk around the neighborhood.”

• Plan incremental milestones. For fitness goals, consider duration, intensity, and frequency. This way you can keep motivation high over time. For example, when focusing on duration, plan to work out 5%-10% longer each week (work up to a 60-minute workout) until the desired level is reached.

• Aim for daily and weekly successes. Reward yourself for each day you make it.

Are you ready?

Warming up to a goal can be better than arbitrarily choosing January 1st as a starting point for drastic change. Change often happens gradually, and people usually pass through four stages of “change readiness” on their way to making lasting change:

1. Pre-contemplation: No intention to change in the near future.
2. Contemplation: Intention to change within the next 6 months.
3. Preparation: Intention to change within the next 6 months, with action steps in place.
4. Action: Taking steps to change, with some success.
“Thinking about it.”
You accept that the change (exercising, stopping tobacco use, etc.) is generally good, but you are still vague on how it applies to you. To help yourself move forward, gather information on the benefits of the change you’re considering.

“Ready for change.”
You want to make a change and may be ready to take small steps to test your ability to fully commit. This is a good time to make a commitment. Remember to reach out to friends and family for their support.

“Ready for action.”
Your plan is in motion and you are taking action. Monitor your progress and celebrate your successes.

“I made it.”
Reward yourself for maintaining the changes. Forgive yourself for setbacks. If you have to start at step #3 again, consider lessons learned, and forge ahead.

Knowing your personal level of change readiness will help you set goals that are “right” at your stage of readiness. If you are in stage #1, a realistic goal should be to gather information to help you make a decision about the change.

As with any change in physical activity, consult a physician before you begin.


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**Resolutions You Can Do**

Think about these innovative (and easy-to-do) New Year’s resolutions suggested by the experts at the University of Buffalo.

- Volunteer your time at veterans’ centers to make war veterans feel at home.
- Floss your teeth every day to prevent heart disease.
- Be a humble leader in your workplace—you’ll grow yourself and your organization.
- Talk to your child about bullying. Conversation is your best prevention about this and other topics.
- Escape into fantasy by reading novels. You’ll read your way to a positive mood.

*Health-e headlines™*
With short days and less exposure to sunlight, everyone feels less energetic and more vulnerable to depression. Seasonal Affective Disorder, known as SAD or winter depression, is a mood disorder related to seasonal changes in sunlight.

Symptoms often last until April or early spring. SAD affects between 10 to 20% of Americans, primarily younger adults and women. Although the exact cause of SAD is unknown, experts believe changes in melatonin and serotonin levels (brain chemicals), or a disruption in the body’s internal clock may be to blame.

Dr. John Stracks of Northwestern Medicine says there are ways to beat the blues caused by SAD and suggests those who experience symptoms visit their doctor before symptoms become severe. Symptoms include feeling low and slow, difficulty waking up in the morning, sleeping more, mid-afternoon blahs, increased appetite, and loss of interest in activities.

The primary treatment for SAD is morning bright light therapy, which has several decades of research to support its usefulness.

For most people who have mild symptoms that do not interfere with functioning, try small things to keep moods balanced:

- **Sleep well** – Make sure to wake up and go to bed at the time same every day, including weekends. Doing so will keep the body’s internal clock in sync.
- **Let the light in** – Get as much exposure to sunlight as possible by opening the blinds at home and making sure that work space has natural or bright light.
- **Control cravings** – Eat a balanced diet while limiting the amount of carbohydrates consumed. Carbs can provide a short-term energy boost but leave you feeling worse later in the day.
- **Embrace an exercise routine** – Exercise is not only good for physical health, but also helps relieve the stress and anxiety that can increase the symptoms of SAD.
- **Learn to manage stress** – Take time to relax each day and try to manage stress so it doesn’t lead to depression and overeating.

*Health-e headlines ™*
Focus on Financial Freedom Instead of Debt

There is an interesting concept taught to race car drivers that also applies to consumers trying to reach their financial goals. One of the things drivers worry about the most is hitting the wall during the race. Trainers instruct their drivers to focus on going straight and maintaining speed, and that avoiding the wall is inevitable. People who focus too much attention on “hitting the wall” often find themselves in the position they feared most.

The same can be said about focusing too much on debt and other obstacles hindering financial success. Instead of focusing too much on the possibility of failure or ‘hitting the wall,’ concentrate on reaching financial freedom.

Each year during Financial Literacy Month, thousands of consumers take the pledge to begin the path toward financial freedom on FinancialLiteracyMonth.com. While this year’s month long financial literacy initiative is over, the quest for financial freedom continues. The financial educators at Money Management International offer the following tips on how to create wealth and avoid debt throughout the rest of the year.

Invest wisely. Many people find themselves in difficult financial distress because they have not properly prepared for emergencies or for the future. If you don’t want to end up broke, start putting things in place now to help you reach your financial goal/s.

- Start contributing to a 401(k) account or some other retirement investment. A little put away now will bring huge results later.
- Build an emergency savings fund. Prepare for the unexpected such as a job loss, home or car repairs, and even periodic expenses. This way you won’t have to rely on credit when these instances occur.

Hone your passion. Invest in a career that is rewarding and challenging. Don’t chase money. Many people are living their dreams and making money at the same time.

Protect assets. Insurance may seem like wasting money, but it will come in handy when it’s needed and could save you a boatload of emergency expenses. Make sure all your valuables are protected including yourself. Purchase the right coverage to avoid an unnecessary financial strain.

Pay off credit card debt. Carrying a credit card balance each month is not helping you. The money going towards payments could be put to good use in another area. Be careful not to charge more than you can afford to pay off in a reasonable amount of time (90 days or less). Also, don’t use more than 30 percent of your credit limit.

A good piece of advice on obtaining wealth is to simply live within your means. Spend less than you earn. Don’t buy a $60,000 car when you’re only earning $30,000. Develop some achievable financial goals and stay on course – and off the wall.

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.