



# THE EMPLOYEE ENHANCEMENT NEWSLETTER

Public Employee Benefits Alliance

HELPFUL RESOURCES FROM YOUR  
EMPLOYEE ASSISTANCE PROGRAM

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## January Online Seminar

*Everything in Its Place:  
Getting Organized*

When we are not organized, we waste precious time and create chaos in our lives. Minimize the stress and maximize the tranquility that comes from putting everything in its place.

Available on-demand starting  
January 16th 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.

## 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.

Helpline: 866-327-2400  
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# TEN LITTLE THINGS That Can Make a Big Difference in Your Marriage

A strong, supportive relationship is built from a couple's words and actions. With work, children and other responsibilities, sometimes it is easy to take your spouse for granted or forget to do the things that strengthen the marriage. Here are some little things to do that can have a big payoff for your marriage:

- Give your spouse a compliment. Better yet, brag about your spouse to others when your spouse is in earshot. It will boost their self-confidence, and your spouse will want to continue making you happy and proud.
- Find something to laugh about. Laughter helps us cope with stress and the pressures of our busy lives. A sense of humor helps marriages survive problems, large and small.
- Have a shared activity both of you enjoy. It can be anything from going out to dinner, dancing or gardening. You may need to make time to do things together, but this is a great way of keeping intimacy alive and well.
- Treat your spouse the way you want to be treated. Be respectful if you want to be respected. This approach helps establish the fact that both parties have a responsibility in the marriage.
- Take time to touch. The value of human touch is amazing. Touching your spouse each day can help you both maintain physical and emotional health.
- Be willing to compromise. Give up some of your wants for the sake of what your spouse wants. Identify the situation as a compromise to avoid having unresolved anger or resentment later.
- Give a smile. An easy but powerful way to value your spouse is to smile and tell your spouse how you feel.
- Discuss the things that bother you. Letting things build up day after day without discussing and resolving them leads to anger and resentment that hurt your marriage. The more quickly something can be addressed and taken care of, the more time you will have for the enjoyable and healthy parts of your relationship.
- Communication is key. Without communication, any team is in trouble. It is important to communicate your thoughts, plans, ideas and opinions on a consistent basis. Equally important is communicating your feelings—the joys, sorrows and frustrations we all experience.
- Chart your course. Charting a course establishes a shared vision for your marriage. It also can be useful to establish some markers to ensure you are moving toward your goals.

For more information about strengthening marriages and families, visit the Web sites of the Coalition for Marriage, Family and Couples Education (<http://www.smartmarriages.com/>) or the Oklahoma Marriage Initiative (<http://www.okmarriage.org/>).

Reference: University of California, Los Angeles (UCLA) Alumni Association. (1981, March-April). UCLA Monthly, Alumni Association News (p 1).

Child Welfare Information Gateway. (Updated 2009, January 5). 10 little things that can make a big difference in your marriage. In Safe children and healthy families are a shared responsibility. Retrieved March 9, 2015, from <http://www.childwelfare.gov>

# Tips for Families Who Want to Volunteer

Thinking of volunteering this year? Why not do it as a family? These tips can help you get the most out of this experience:

1. Sometimes busy schedules can allow for little family time. Volunteering is a great opportunity to devote time to spend together. You can bond with your loved ones while also giving back to the community!
2. Life lessons can be taught through service. By volunteering as a family, you have a chance to expand the perspectives of your children and expose them firsthand to new issues. Talking them through their activities can help them reflect on their experience and grow in their understanding.
3. Encourage lifelong volunteering. When families volunteer, children are more likely to develop the habit of giving to their communities, and are more likely to volunteer on their own in the future.
4. Start your own family tradition. It may be ringing bells to raise money during the winter or assisting with a Martin Luther King, Jr. Day of Service project every January. You can start a tradition of service that will create lifelong memories.
5. Invite the whole family. Use your volunteer activities as an opportunity to spend time with family members you don't see every day. Strengthen your entire family by including grandparents, aunts, uncles, and cousins in your volunteering activities. You could even plan your own event; talk with your local park district and arrange your own project.
6. Choose an activity together. Discussing possible volunteer opportunities can be a great way to help kids think about what matters to them and can help you learn about each other as a family in new ways. Making the decision together is also a great way to ensure that everyone is excited about the activity.
7. Consider letting kids bring their friends. This may make the service experience more fun for them and could also inspire more families to get involved in volunteering.
8. Volunteer as part of a family vacation. Serving together can be a great way to have lots of fun, explore a new place together, and make a difference at the same time.
9. Look for opportunities that can accommodate the skills, interests, and maturity of all family members, especially the younger children.

*Source: U.S. Corporation for National and Community Service. (n.d.). Tips for volunteering: Tips for families who want to volunteer. Retrieved March 26, 2013 from <http://www.nationalservice.gov>*



# Whoever Heard of Watercress?

If you thought kale or blueberries were the healthiest fruits and vegetables, you will be surprised at this study in the CDC journal Preventing Chronic Disease.

Researchers from William Paterson University in New Jersey zeroed in on 17 critical nutrients such as fiber, potassium, protein, calcium, and certain vitamins. They identified the most nutritionally dense.

Here are the top 10 powerhouse foods in the produce department:

- Watercress
- Chinese cabbage
- Chard
- Beet greens
- Spinach
- Chicory
- Green leaf lettuce
- Parsley
- Romaine
- Collard greens

**Health-e headlines™**

## Health Linked to Stress

A NPR/Robert Wood Johnson Foundation/Harvard School of Public Health (HSPH) poll that examines the role of stress in Americans' lives found that about half of the public reported that they had a major stressful event or experience in the past year. Nearly half reported that the most stressful experiences related to health.

More than half of those who experienced a great deal of stress in the past month say too many overall responsibilities and financial problems were contributors. More than a third of those with a great deal of stress say the contributors include their own health problems and health problems of family members.

"It is not widely recognized how many Americans have a major stressful event over the course of a year, or how often health problems are the cause," says Robert J. Blendon, Harvard Professor of Health Policy and Political Analysis.

How did people deal with stress? By spending time outdoors or on a hobby, with family and friends, through prayer or meditation, and eating healthfully.

**Health-e headlines™**



# Personal Loans Among Family Members or Friends

Credit is getting more difficult to obtain, so don't be surprised if a friend or family member springs that frightful question: "Can I borrow some money?" Although borrowing money is usually done with the intention of paying the lender back, this does not always happen. Lending money to friends and family can put you in the unfortunate situation of being left without your money and possibly your relationship.

Before agreeing to lend money to your friends, openly communicate to them your concerns and expectations. Remember, you should only lend money you feel confident will be paid back.

## **Don't test your own financial limits**

Only agree to loan money that you can afford to lend. List all necessary living expenses and make sure those items have been paid prior to agreeing to lend money. You don't want to find yourself in the same situation as your friend who needed to borrow money from you.

## **Put the loan agreement in writing**

If you choose to lend someone money, treat the personal loan like you would any other business matter. Discuss the terms of the agreement and put the details in writing. Be sure to list both parties involved, the interest rate, due dates, payment amounts, and penalty for late or missed payments. Don't feel bad asking to formalize the agreement – it may help protect your friendship later. If your friend doesn't want to put everything in writing, then don't agree to lend the money.

## **Know your place**

Once you've lent the money, do not assume a position of power by expecting special treatment from the borrower. Also, once the money has been lent, don't try to control how it is spent. Being too authoritative could damage your friendship.

## **Prepare for the worst before agreeing to lend money to a friend or a family member**

Make sure you are comfortable with attempting to collect on the debt if necessary. Document the date and time of any letters or phone calls, and make sure you make note of all the responses to your attempts. Your records may be necessary if you plan to take the matter to court, or if you plan to write the debt off as non-business bad debt on your next tax return.

If you still aren't sure whether or not you should extend a loan, remember this famous quote from Shakespeare: "Neither a borrower nor a lender be; for loan oft loses both itself and friend."

## **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).*

