



# THE EMPLOYEE ENHANCEMENT NEWSLETTER

Public Employee Benefits Alliance

HELPFUL RESOURCES FROM YOUR  
EMPLOYEE ASSISTANCE PROGRAM

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## March Online Seminar

### *Your Routine Financial Check-up*

Examine your finances from a variety of perspectives, and review and prioritize all of your debts as you explore your assets.

Available on-demand starting  
March 20th 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: 866-327-2400  
Web: [www.deeroakseap.com](http://www.deeroakseap.com)  
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# Making the Most of Small Talk

It's very easy to minimize the importance of small talk. To the people who are good at initiating casual conversations and connecting with others, it's second nature and automatically part of life. But to the rest of us, social situations and one-on-one encounters can leave us feeling completely ill-equipped. Let's face it: The ability to meet and greet and make people comfortable does make a big difference. Why? Because we live in a land of first impressions and we don't always get a second chance. So even if "expert chitchat" isn't on the top of your resume, here are some ways of handling a challenge that could open doors.

## **NAMES COME FIRST.**

It might sound obvious, but it's rule number one: the simplest way to approach someone is to introduce yourself by name. Forget about coming up with a witty opener. Stick with "Hi, I'm \_\_\_\_\_", or if you're in a formal mood, "Hello, my name is \_\_\_\_\_." Whatever the occasion or greeting is, start by putting your name out there. This is true even if you've met the person before or are pretty sure he or she knows who you are. Don't assume. Reintroduce yourself. It never hurts.

Your second step is to get the other person's name. Again, this may strike you as a no-brainer, but it's the little things that slip our minds when we're uncomfortable—which is why people can forget to offer their name in response to an introduction. So if a prompt is necessary, go ahead with "And you are?"

After learning the person's name, repeat it out loud. This trick is pretty much guaranteed to help you remember names. If you can, try to fit the name into the conversation later to reinforce it.

## **LOOKS DO COUNT.**

We're not talking physical appearance here; we're talking eye contact and the awareness of physicality. It's essential that you look the other person in the eye while talking. This doesn't mean staring; it means directly facing them, engaging their focus, and staying connected—not allowing your eyes to wander off mid-sentence or roam around the room when listening.

Also, a firm handshake should generally accompany an introduction for both men and women. In most cases, the physical act can start to break down psychological barriers. Then, during the conversation, make yourself available by giving the other person your full attention. Stay aware of your own body language, and pick up clues from his or hers.

## **IT'S NOT ABOUT YOU.**

OK. This is really the number one small talk rule: Don't talk so much as listen. As much as you're able, let the other person do the talking by asking questions. When given encouragement, most people are quite willing to share information about themselves and express their opinions. So rather than bringing up topics that allow you to impress someone with your expertise, turn it around.

Find out about their interests, likes, dislikes, and experiences. Ask questions that are open-ended and lead to other questions. When you discover common ground and start to tell the story about the time when you got in trouble as a kid—catch yourself. Keep your contribution short and sweet, and bring it back to them.

Of course, this works a lot better if you're genuinely interested. But more often than not people are genuinely interesting, especially when they feel appreciated. Listening, really listening, not just biding time and scanning the room for someone better to talk to, takes practice, but it's a skill worth developing.

### **KEEP THINGS LIGHT.**

When venturing into a group of strangers or meeting someone for the first time, many people dread the prospect of small talk or dismiss it as meaningless and boring. "Why waste my time?" is a question on some serious minds (along with "What am I going to talk about?"). But small talk does have a purpose in our society. Keeping things light and casual actually gives us more information about who someone is and how they live their lives than intense debates which are burdened by the weight of the world's problems.

Talk about the weather, entertainment, books, current events, sports, hobbies, or what you love and hate about your jobs. Compliment the other person if the compliment is sincere, and not inappropriate for the situation. Why not offer to buy someone a cup of coffee? It's common courtesy. Stay positive, be yourself, and remember to smile.

Are there forbidden topics when it comes to small talk? Probably. As a general guide, avoid talking about religion, politics, marriage, divorce, or sex when you're just getting to know someone, whether on a personal or professional basis. But there are always exceptions. To judge each situation, pay attention to whether the other person seems comfortable with your discussion; you never want anyone to be embarrassed about what they've shared with you. And if you find the conversation becoming emotionally charged during a strictly social interaction, change the subject.

### **IS THAT IT?**

Even if things are going well, and you wish you could go on talking forever, let the other person decide how long the conversation lasts. Look for signals from his or her body language; listen to his or her choice of words and when it's time make a graceful exit. Remember that by definition, small talk is just that: a short chat.

Why, then, put so much time and energy into mastering the fine art of small talk? Because "Why bother?" chatter often marks the beginning of a significant relationship. You never know who might become an important part of your life or what conversations will later seem pivotal. Becoming adept at that bothersome little thing called small talk can be an investment that truly pays off.

*Source: Workplace Options. (Reviewed 2013). Making the most of small talk. Raleigh, NC.*



# Checkup Checklist

## Things to Do Before Your Next Checkup

Getting checkups is one of many things you can do to help stay healthy and prevent disease and disability. You've made the appointment to see your health care provider. You've reviewed the instructions on how to prepare for certain tests. You've done the usual paperwork. You're done, right? Not quite. Before your next checkup, make sure you do these four things.

### Review your family health history.

Are there any new conditions or diseases that have occurred in your close relatives since your last visit? If so, let your health care provider know. Family history might influence your risk of developing heart disease, stroke, diabetes, or cancer. Your provider will assess your risk of disease based on your family history and other factors. Your provider may also recommend things you can do to help prevent disease, such as exercising more, changing your diet, or using screening tests to help detect disease early.

### Find out if you are due for any general screenings or vaccinations.

Have you had the recommended screening tests based on your age, general health, family history, and lifestyle? Check with your health care provider to see if it's time for any vaccinations, follow-up exams, or tests. For example, it might be time for you to get a Pap test, mammogram, prostate cancer screening, colon cancer screening, sexually transmitted disease screening, blood pressure check, tetanus shot, eye check, or other screening.

### Write down a list of issues and questions to take with you.

Review any existing health problems and note any changes.

- Have you noticed any body changes, including lumps or skin changes?
- Are you having pain, dizziness, fatigue, problems with urine or stool, or menstrual cycle changes?
- Have your eating habits changed?
- Are you experiencing depression, anxiety, trauma, distress, or sleeping problems?

If so, note when the change began, how it's different from before, and any other observation that you think might be helpful.

Be honest with your provider. If you haven't been taking your medication as directed, exercising as much, or anything else, say so. You may be at risk for certain diseases and conditions because of how you live, work, and play. Your provider develops a plan based partly on what you say you do. Help ensure that you get the best guidance by providing the most up-to-date and accurate information about you.

Be sure to write your questions down beforehand. Once you're in the office or exam room, it can be hard to remember everything you want to know. Leave room between questions to write down your provider's answers.

### Consider your future.

Are there specific health issues that need addressing concerning your future? Are you thinking about having infertility treatment, losing weight, taking a hazardous job, or quitting smoking? Discuss any issues with your provider so that you can make better decisions regarding your health and safety.

Source: Centers for Disease Control and Prevention. (Modified 2015, April 1). Checkup checklist: Things to do before your next checkup. Retrieved May 31, 2015, from <http://www.cdc.gov>





# Five Things You Need to Know About Family and Household Finances

## 1. “How do I have a pre-marriage family finance discussion?”

Before you get married, you and your fiancé need to communicate about your current financial situation. Tell your fiancé about any debt or credit problems that you may bring to the relationship. During the discussion, you should also develop mutual goals. To do this, write out your individual short-term, mid-term, and long-term financial goals. Then, share the goals with your partner and discuss their similarities and differences. After discussing goals, discuss your feelings about money, including how you’d like to retire and how much you’d want to contribute to college funds for any future children.

## 2. “Which financial decisions should newlyweds make?”

When you get married, there are a variety of things you’ll have to consider changing with your finances. After having a financial discussion about your current situation as well as goals and financial values with your soon-to-be spouse, you’ll need to decide whether to combine your financial accounts or keep them separate. You should also review all of your credit accounts, to decide whether these should be changed to joint accounts.

## 3. “We’re having a baby! What’s the first thing we should do?”

Your family is changing and so should your spending plan. When creating your new family budget, remember to factor in often-overlooked items such as increased healthcare, clothing, and insurance costs, as well as the cost of diapers and other baby products. Find out the prevailing rate for childcare, and work out how you can factor the cost into your budget. Keep in mind that some of your expenses, such as entertainment and dining out, may decrease.

## 4. “What options do I have for paying for my kid’s college?”

The cost to educate children has grown rapidly in the past 20 years. Whether you have 18 years to prepare or your son or daughter is packing right now, you’ll have to decide how to foot the bill. If you plan on paying for all or part of your child’s college education, you’ll need to develop a savings plan as early as possible.

Take time to learn about the various options for financing your child’s education. Here are a few suggestions: student loans, private scholarships, Section 529 plans, college controlled aid, military aid.

## 5. “How should I handle my personal finances after a divorce?”

Following your divorce, there are a few things you should do to move forward financially. Start out by getting a firm grasp on your financial situation by requesting your free annual credit reports and review them for accuracy. Make sure that your accounts listed on the report are indeed your financial responsibility. Also, determine a procedure to pay bills, make deposits and withdrawals, get cash and pay taxes. Using automated bill pay with your bank is the easiest way to make sure your bills are paid on time. This is probably a good time to make sure that you are doing all of your banking with the best bank for you. Review the convenience of the bank, as well as the fees and the benefits.

### About Money Management International

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