



THE EMPLOYEE ENHANCEMENT NEWSLETTER

Public Employee Benefits Alliance

HELPFUL RESOURCES FROM YOUR
EMPLOYEE ASSISTANCE PROGRAM

JAN
19

January Online Seminar

Building Positive Relationships at Work

Examine patterns in our workplace relationships and how we can alter our approach to make them positive.

Available on-demand starting January 15th at 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.

Work-life Services

Need to delegate items on your “to-do” list? Your EAP can help. Our work-life consultants are available day and night to assist you with locating nearly endless resources such as finding care for your pets, personal care, travel, home improvement contractors, education, and managing your day-to-day responsibilities at home, and work.

Helpline: 866-327-2400
Web: www.deeroakseap.com
Email: eap@deeroaks.com

January is Healthy Weight Awareness Month. Let the EAP help you reach your wellness goals by assisting you with personal issues such as depression, anxiety, and stress that may be contributing to an unhealthy lifestyle or impeding progress to meeting your desired goals.

Aim for a Healthy Weight

Choose a lifestyle that combines sensible eating with regular physical activity. To be at their best, adults need to avoid gaining weight, and many need to lose weight. Being overweight or obese increases your risk for high blood pressure, high blood cholesterol, heart disease, stroke, diabetes, certain types of cancer, arthritis, and breathing problems. A healthy weight is key to a long, healthy life.

Evaluate your body weight.

For adults and children, different methods are used to find out if weight is about right for height. If you have concerns about your child's body size, talk with your health care provider.

If you are an adult, follow the directions below to evaluate your weight in relation to your height, or Body Mass Index (BMI). A BMI above the healthy range is less healthy for most people; but it may be fine if you have lots of muscle and little fat. The further your BMI is above the healthy range, the higher your weight-related risk. If your BMI is above the healthy range, you may benefit from weight loss, especially if you have other health risk factors.

BMI's slightly below the healthy range may still be healthy unless they result from illness. If your BMI is below the healthy range, you may have increased risk of menstrual irregularity, infertility, and osteoporosis. If you lose weight suddenly or for unknown reasons, see a health care provider. Unexplained weight loss may be an early clue to a health problem.

How to Evaluate Your Weight (Adults)

- Weigh yourself and have your height measured to find your BMI category. The higher your BMI category, the greater the risk for health problems.
- Measure around your waist, just above your hip bones, while standing. Health risks increase as waist measurement increases, particularly if the waist is greater than 35 inches for women or 40 inches for men. Excess abdominal fat may place you at greater risk of health problems, even if your BMI is average.

Manage your weight.

Your genes affect your tendency to gain weight. A tendency to gain weight is increased when food is plentiful and when you use equipment and vehicles to save time and energy. However, it is possible to manage your weight through balancing the calories you eat with your physical activity choices.

To make it easier to manage your weight, make long-term changes in your eating behavior and physical activity. To do this, build a healthy base and make sensible choices. Choose a healthful assortment of foods that includes vegetables, fruits, grains (especially whole grains), skim milk, fish, lean meat, poultry, and beans. Choose foods that are low in fat and added sugars as much as you can. Whatever the food, eat a sensible portion size.

Try to be more active throughout the day. It is recommended that all adults get at least 30 minutes of moderate physical activity most or preferably all days of the week. To maintain a healthy weight after weight loss, adults will likely need to do more than 30 minutes of moderate physical activity daily. Over time, even a small decrease in calories eaten and a small increase in physical activity can keep you from gaining weight or help you lose weight.

Control portion size.

- If you're eating out, choose small portion sizes, share an entree with a friend, or take part of the food home.
- Check product labels to learn how much food is considered to be a serving, and how many calories, grams of fat, and so forth are in the food. Many items sold as single portions actually provide 2 servings or more. Examples include a 20-ounce container of soft drink, a 12-ounce steak, a 3-ounce bag of chips, and a large bagel.
- Be especially careful to limit portion size of foods high in calories, such as cookies, cakes, other sweets, French fries, fats, oils, and spreads.

The carbohydrates, fats, and proteins in food supply energy, which is measured in calories. High-fat foods contain more calories than the same amount of other foods, so they can make it difficult for you to avoid excess calories. However, low-fat doesn't always mean low calorie. Sometimes extra sugars are added to low-fat muffins or desserts, making them just as high in calories.

Your pattern of eating may be important as well. Snacks and meals eaten away from home provide a large part of daily calories for many people. Choose them wisely. Try fruits, vegetables, whole grain foods, or a cup of low-fat milk or yogurt for a snack. When eating out, choose small portions of foods. If you choose fish, poultry, or lean meat, ask that it be grilled rather than fried.

Like younger adults, overweight and obese older adults may improve their health by losing weight. The guidance of a health care provider is recommended, especially for obese children and older adults. Since older people tend to lose muscle mass, regular physical activity is a valuable part of a weight-loss plan. Building or maintaining muscle helps keep older adults active and reduces their risk of falls and fractures. Staying active throughout your adult years helps maintain muscle mass and bone strength for your later years.

Source: U.S. Department of Health and Human Services (HHS). (n.d.). Be physically active each day. In Aim for fitness. Retrieved September 29, 2016, from <http://health.gov/>



New Year's Resolutions for Mental Health

President Abraham Lincoln said, "Always bear in mind that your own resolution to succeed is more important than any other." When thinking about a New Year's resolution, it is helpful to choose an objective that can be successfully reached. These goals may be short- or long-term, simple or complex, individual or shared. Some of the most common New Year's resolutions for Americans include

- Focusing on health by losing weight, exercising, and eating healthier foods
- Becoming more financially savvy by lowering debts and saving money
- Quitting a bad habit, like drinking too much alcohol or smoking
- Improving professionally by finding a better job or pursuing higher education
- Traveling more by planning a trip
- Being more environmentally responsible by reducing, reusing, and recycling
- Serving others by volunteering more¹

But what about those who want to make a mental health resolution? Many people choose to focus on stress management or reduction, anxiety control, or just to live happier. Since these resolutions are more difficult to accomplish, how do you make this year different to make sure you set yourself up for success? Change your perspective when approaching New Year's resolutions. Instead of making a vague list of what you want to change, ask yourself three simple questions: What, why, and how?

What?

Start by specifically defining what it is you plan to accomplish this year. Be concise, and keep it simple. For example, if you start with a goal like, "I plan to be happier this year," you may want to redefine that as, "I plan to spend more time doing things I enjoy." If your resolution is to reduce your stress this year, you might guide yourself toward saying, "I will set boundaries about working on the weekends."

Why?

Ask yourself, "Why would I like to accomplish this goal?" Often, changes to your life have an internal representation that you aren't even aware you're striving for. That's why some people vow to lose 15 pounds but once they do, they still feel defeated and depressed. If you really investigate why you want to accomplish your goal, you will find a bit more about what you really wish to accomplish. This is one of the most important things to identify. It helps keep you going when times get hard and you want to quit before reaching your goal.

How?

Have a well-thought-out plan before you embark on your adventure this year. It's important to realize that if you knew all there was to know about this particular life change, you'd have already accomplished it.

- **Do your research.** Make sure you find out the info about what you're taking on.
- **Tell everyone you know.** People who are accountable are more likely to succeed in achieving resolution goals. When you know that you're going to hear about it from people when you continue to engage in the old behaviors, you are less likely to bail out on your resolutions. Also, letting people know about your goals is a great way to have friends and family encourage you along the way.
- **Set up a reward system.** Periodically use rewards for reaching small goals. Accomplishing the goals you set produces dopamine, the pleasure chemical in your brain. Dopamine activates the parts of the brain that make you eager to pursue new challenges. By setting and achieving goals today, you're heightening your ability to be the person you want to be.²

References

1. Todd, W. E. (2014, December 31). Resolutions for the New Year. Retrieved January 2, 2015, from <http://blogs.usembassy.gov/>
2. Bapties, S. (2014, December 31). Making New Year's resolution stick. Retrieved January 2, 2015, from <http://www.robins.af.mil/>

Low-Risk Ways to Start Investing Your Money

If you're just getting started with investing, or you've been thinking about it, you may wonder if it's worth the risk. After all, there are no guarantees that you won't lose the money you invest.

The best way to get started is with a small amount. You should never invest more than you can afford to lose. In the right environment, a small investment of \$50-\$100 a month can create healthy returns over time. You don't need to sink your entire savings account into the stock market and hope for the best. As long as you make sound investment choices, your money will grow faster than it will in an interest-bearing savings account, allowing you to build your wealth faster.

There are a variety of low-risk investments that can pay off and help build your savings. Here are a few to consider if you're new to the world of investment.

PEER-TO-PEER LENDING

This is both low-risk and short-term. Instead of buying shares in a company, you are lending money to someone who will use it for a good cause. The money will be paid back to you by a pre-set date with interest. Be sure to screen your loans well to avoid default. Lending platforms like Lending Club usually have fairly high success rates for loan repayment.

TREASURY INFLATION PROTECTED SECURITIES (TIPS)

This is a low-risk investment from the US Treasury and it comes with two methods of growth. First, there is a fixed interest rate that doesn't change over the term of the bond. And second, there is a built-in inflation protection guaranteed by the government. Whatever rate inflation grows by during the term of your TIPS, your investment value will grow.

MONEY MARKET FUND

This is a mutual fund that protects your principal. The fund pays out a little bit of interest while keeping your principal safe. You can use an online broker like TD Ameritrade or E*Trade to set one up. You won't earn a lot of interest, but you will earn some and never worry about losing your investment.

CREDIT CARD REWARDS

It may sound crazy to include a credit card reward program in an article about investing, but if the card offers "cash back" rewards, it's a nice return on the things you need to purchase anyway. Many cards offer sign up bonuses where you can earn points to put towards gift cards. If you're going to spend the money on utility bills, groceries, and other necessities, why not get paid for it? It's like earning free money.

When you're ready to start investing, there are a few things you should do to protect your investments:

- Never invest more than you can afford to lose unless it's an investment that protects the principal.
- Pay down debt before investing, especially high-interest credit cards. This is a better use of your funds.
- Look for ways to spend less or earn more so that you can invest more comfortably.
- Make sure you have an emergency fund set up because you may not be able to touch your investment money for several years.
- Do your homework before making any investments so that you can feel confident about the decisions you make.

Investing is well worth the effort and can help you reach your financial goals faster. Just make sure you make sound investment decisions and start with small, low-risk investments until you have more money to work with.

Read more: [The Three Most Common Kinds of Investments](#)

Article written by Emilie Burke. Emilie writes about overcoming debt, while balancing trying to eat healthy, stay fit, and have a little fun along the way. You can find more of her work at [BurkeDoes.com](#).

