



# THE EMPLOYEE ENHANCEMENT NEWSLETTER

Public Employee Benefits Alliance

HELPFUL RESOURCES FROM YOUR  
EMPLOYEE ASSISTANCE PROGRAM

FEB  
19

## February Online Seminar

### *Mental Health First Aid*

Recognize the signs of someone who might be facing emotional concerns, and learn best practices for offering support.

Available on-demand starting February 19th 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.

## 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  
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**February is American Heart Month. Heart disease is the leading cause of death for men and women in the United States. In order to better your heart health, it is important to not only exercise regularly and follow a healthy diet, but also to reduce stress and anxiety. The EAP can help you address stressors in your life and to develop a better work-life balance.**

## Stress and Your Body

Today, it's common knowledge that what happens mentally and emotionally has a significant effect on the physical, and vice versa—so what about stress? Physically, stress isn't always a bad thing. Stress hormones are what help people out in emergency situations, allowing their bodies to move into lifesaving action. Also, it's actually good for people to deal with some stress in order to build up a tolerance for stressful situations. The problem comes when people are on overload or have to handle too much stress too often. It's then that stress affects people in ways they might not always be aware of.

### Physical Impact of Stress

Everyone is familiar with signs of stress such as nervousness, anxiety, and depression, as well as the other ways stressors can upset a person's state of mind. Here's a look at what stress can do to people's bodies:

**Heart Disease**—Added up, daily stress can lead to heart attacks. Type A personalities have an extremely high risk of developing abnormal heart rhythms, and the normal stress of everyday life negatively affects people already prone to heart disease.

**Strokes**—People who are highly stressed, and even moderately stressed on a regular basis, have a significantly increased risk of a fatal stroke.

**High Blood Pressure**—Stress hormones cause an immediate rise in blood pressure. While this may not create problems for everyone, chronic stress and hypertension is a deadly combination.

**Lowered Immunity**—Stress hormones compromise a body's immune system so that it is more susceptible to the flu, colds, and other infectious diseases.

**Digestive Problems**—Stress has been proven to reduce the amount of beneficial bacteria in the digestive system, which can lead to indigestion, diarrhea, constipation, and other problems.

**Headaches and Muscle Aches**—What is the most common cause of most headaches and muscle aches? The answer is tension and stress.

**Changes in Sleep Patterns**—Overstressed people often suffer from insomnia, or feel the need or desire to sleep too much, which can be a sign of depression.

**Sexual Dysfunction**—Any type of psychological or emotional stress can be the cause of temporary sexual dysfunction in both men and women.

**Hormonal Imbalances**—During stressful times, the mind sends emergency messages that upset the body's natural hormonal balance.

In addition, there are many stress-induced behaviors that can cause physical harm, such as overeating or eating the wrong foods, alcohol and substance abuse, and smoking.

## Help your body beat stress: Exercise.

Whether you like it or not, the best weapon against stress is exercise. Regular exercise—it doesn't matter what it is as long as it's consistent—helps your body deal with stress for a number of reasons:

- Exercise releases hormones that are natural antidepressants and increase your tolerance to pain.
- Exercise stimulates nerves that help the brain's ability to accurately sense emotions. A clear mind can steer clear of misinterpretation and miscommunication, which are high-level stressors.
- Exercise connects to hormones that control the stress response and improves a body's ability to tolerate stress and changes.
- Exercise gets your mind in shape by giving you a positive place to release frustrations and take a break from your worries; it also leaves you with more energy.
- Exercise can reduce negative thinking and improve your self-image—it changes the way you look and feel.
- Exercise improves cardiovascular health—your heart is a muscle and can be strengthened like any other.
- Exercising is a direct hit on stress-induced muscle aches and headaches and helps to normalize sleep patterns and hormonal imbalances.

## Eat right to fight stress.

Under stress, people physically need more vitamins and minerals, but the foods that have them aren't the ones they grab. Foods rich in fat and calories are what people crave when they're stressed or depressed, and these comfort foods actually work—they do make people feel and function better in the short term. However, they're killers in the long run. These are the kind of foods that, especially when eaten under stress, turn into fat around the middle.

In stressful situations, try to eat foods high in vitamins and fiber: poultry, fish, beans and legumes, low-fat dairy products, whole grains and cereals, and fruits and vegetables. Foods in complex carbohydrates—pasta and potatoes—can help reduce stress because they're more slowly absorbed by the body. Don't skip meals. Getting too hungry will only make you reach for the wrong foods when your blood sugar's low. Avoid caffeine, alcohol, and stimulants in medicines and beverages.

## Calm your body and mind.

Other ways to physically take control of stress include these:

- **Breathing Techniques**—Breathing slowly and deeply automatically relaxes the body.
- **Yoga**—Slow exercising such as yoga connects breath, movement, and body control.
- **Meditation**—Find a quiet place to be alone, wherever you are, and try to clear your mind.
- **Relaxation Techniques**—Learn how to really relax, physically and mentally.
- **Stretching**—Take time to stretch whenever you find yourself in a tense position.
- **Walking**—Walk around the building instead of taking a coffee break, or get up 15 minutes early and walk around the block before you leave for work.
- **Sleeping**—Make sure you get just a little more sleep than you think you need during times of high stress.

*Source: Workplace Options. (Revised 2018). Stress and your body. Raleigh, NC: Author.*

# Effective Communication: Basic Skills

As speakers, we sometimes focus exclusively on the information that we want to relay. But your listener or reader may understand your message, understand only a portion of your message, or miss your point entirely—even though you transmitted the information accurately by your standard. It is not enough merely to deliver a message. The message must be received for communication to be successful. The steps involved in the send-receive model of communication are shown below.

- The sender sends a message.
- The receiver gets the message and personalizes it.
- The receiver, in turn, sends feedback and thus becomes a sender.
- The original sender now becomes a receiver and reacts to the feedback.
- Generally, a new communication sequence is then initiated.

In the send-receive model of communication, receiving or listening is as critical as sending the message because, without listening, it is impossible to personalize and respond to the message.

## Listening Behaviors

When you focus only on yourself, you often forget to listen, and as a result, the chances for successful communication are poor. Listening is the basis of effective communication and entails much more than just hearing sound.

Think about the last time you noticed someone obviously not paying attention when you were trying to communicate. What specific behaviors did the person exhibit that led you to believe that he or she was not attending to you? What impact did the person's behavior have on you? Perhaps you felt alarm that your important message was not getting through properly, or frustrated that your audience was not getting it. You may have been offended by your listener's inattention or felt an urge to repeat your message.

## Hearing Versus Listening

Hearing is the special sense by which noises and tones are received as stimuli. Hearing is a sensory experience that gathers sound waves indiscriminately. You can hear something without choosing to listen.

Listening is a voluntary activity. Listening includes more than just sound being received by the ear and transmitted to the brain. Listening includes interpreting or processing that sound. Active listening involves listening with empathy.

## Active Listening

When you listen empathically, you don't just hear words. You hear thoughts, beliefs, and feelings. Empathic listening is highly active and requires hard work. Following the steps below will help you to improve your listening skills.

1. The first step is to decide to listen and concentrate on the speaker.
2. Then, use your imagination and enter the speaker's situation. Concentrate and try to imagine his or her frame of reference and point of view.
3. Observe the speaker's vocal inflection, enthusiasm or lack of it, and style of delivery. These are essential components of the message. If you are speaking face-to-face, pay attention to the speaker's facial expressions and other nonverbal cues for more insight into the message.
4. Listen without interruption. Note key phrases or use word associations to remember the speaker's content.
5. Use paraphrasing or clarifying questions to confirm that you received the intended message. Check your perceptions of how the speaker is feeling to put the text of the message in emotional context.
6. Finally, provide feedback to the speaker.

### Practice Active Listening

Like other skills, listening skills improve with practice. Ask a trusted friend to rate you honestly on your listening skills; then, the next time someone comes to you with a problem, work on the listening skills that need improvement. Practice empathic listening by attending, paraphrasing, and asking questions.

### Tips for Active Listening

- **Make eye contact.** Eye contact increases the chances of getting the message and demonstrates interest and attention. When listening to someone on the phone, try not to look at things that will take attention away from the speaker.
- **Adjust your body posture.** Posture—facing the speaker and slightly leaning in—suggests that you are paying attention and helps you to stay tuned in. When on the phone, position yourself so that you're comfortable but not so relaxed that you lose the ability to attend to the speaker.
- **Give verbal or nonverbal acknowledgment.** Acknowledging the speaker helps involve you in the communication process and shows you are paying attention.
- **Clear your mind.** Clear your mind of your own thoughts to avoid wandering mentally.
- **Avoid distracting behaviors.** Distracting behaviors such as playing with a pencil, drumming your fingers, grimacing, jingling change in your pocket, or others may take away from your ability to listen and may distract the speaker.

*Source: U.S. Federal Emergency Management Agency. (2005, December). Effective communication: Independent study. Retrieved November 28, 2017, from <https://training.fema.gov/>*

# Prepare for 2019 with this Post-Christmas Financial Checklist

If you didn't put money aside for Christmas spending this year, or you overspent your budget, you may be feeling a pinch right now. The holiday season is the time of year when most people spend more than they planned. And not just on their gift list. With so many great deals, many shoppers like to find some great gifts for themselves, too.

But now that the damage is done, how do you keep it from having a long-lasting effect on your finances? After all, maxing out your credit cards isn't good for your bottom line (or your credit report). Here are some things to consider in order to get your finances back on track as you head into 2019:

## **Review Your Credit Cards**

How much did you put on your credit cards? What is your debt ratio? (This is also known as your credit utilization ratio - it's the amount of debt you have compared to the amount of available credit.)

Missing a payment, keeping your balances too high, and maxing out your available credit can hurt your credit score. And fast! Paying down your credit cards quickly and putting your debt ratio back in balance can keep you from having any long-lasting effects to your credit score.

## **Review Your Savings and Emergency Fund**

Did you use money from savings or your emergency fund to pay for gifts? If so, you may find yourself in some financial trouble if you need this money for unexpected, but necessary expenses like car or home repairs. You'll want to rebuild these funds as quickly as possible to reduce your financial stress.

## **Review Your Budget**

You'll need to find extra money to pay down your credit cards, and then rebuild your savings. But if your income hasn't increased, that money has to come from somewhere else. That means it's time to get serious about slashing unnecessary items from your budget. Even if it's only temporarily while you get back on track. Cancel gym memberships, cable services, and slash your entertainment fund to re-purpose that money to debt and savings. Start packing your lunches, making coffee at home, and fix budget-friendly dinners until your credit cards are paid off and your savings are replenished. Yes, it will be hard, but it's only for a short time and in the end, you'll be glad you did it.

## **Earn Extra Income**

You can get your finances back on track much faster if you start bringing in extra income and directing that money to paying off debt and building savings. Consider some part-time opportunities that you can do in your free time to earn extra cash. Get a part-time weekend job, drive for Uber or Lyft, start a dog-walking service, offer to rake leaves, shovel snow, or babysit. If you're crafty, open an Etsy shop. The opportunities for earning extra income are endless. As an added bonus, you may decide that you like the work and the income that goes with it even after you've paid off your debt.

Getting your finances in order as quickly as possible will ensure that there are no long-lasting effects to your overspending. Once you've reviewed your finances and made a plan for how to get them back in order, review your holiday spending. It's time to start planning for next year so that you don't find yourself in the same place again.

*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](http://BurkeDoes.com).*