THE EMPLOYEE ENHANCEMENT NEWSLETTER

Public Employee Benefits Alliance

Helpful Resources from your Employee Assistance Program

Oct. 19

October Online Seminar

Emotional Wellness: Building Better Mental Health

Gain coping strategies for dealing with adversity in a constructive way, and develop structured mechanisms for building better mental health.

Available on-demand starting October 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.

Tele-Health Services

Did you know that the EAP offers structured telephonic and video counseling in addition to traditional in-person counseling?

Call from the privacy of your home or office and one of our helpful counselors will help you address issues that are making it difficult to manage at work or at home.

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

Be Good to Yourself: Tips for Adults

Many people feel stress in their daily lives. Stress can cause you to overeat, feel tired, and not want to do anything. Healthy eating and regular physical activity may help offset the effects of stress. Try some of these other ideas to help relieve stress and stay on track with improving your health:

- Get plenty of sleep.
- Practice deep breathing while relaxing your muscles one at a time.
- Take a break and go for a walk.
- Add short stretch breaks to your day.
- Try a new hobby or any activity that sparks your interest.
- Surround yourself with people whose company you enjoy.
- Eat breakfast every day. People who eat breakfast are less likely to overeat later in the day.
- Choose whole grains more often. Try whole-wheat breads and pastas, oatmeal, or brown rice.
- Select a mix of colorful vegetables each day. Vegetables of different colors provide different nutrients. Try collards, kale, spinach, squash, sweet potatoes, and tomatoes.
- Have low-fat, low-sugar snacks on hand at home, at work, or on the go to combat hunger and prevent overeating.
- At restaurants, eat only half your meal, and take the rest home.
- Visit museums, the zoo, or an aquarium. You and your family can walk for hours and not realize it.
- Take a walk after dinner instead of watching TV.

A balanced eating plan, regular physical activity, and stress relief can help you stay healthy for life.

Source: U.S. National Institutes of Health (NIH), National Institute of Diabetes and Digestive and Kidney Diseases (NIDDKD). (Updated 2018). Being good to yourself & Lifespan tip sheet for adults. In Health tips for adults. Retrieved March 27, 2018, from https://www.niddk.nih.gov/

Aging Successfully

Successful aging depends on many factors, some of which are within your control and some of which are not. As your knowledge of the aging process grows, so does your ability to slow its effects.

PHYSICAL CHANGES

Your muscular coordination and strength begin to decline as you age. However, even individuals in their 90s can benefit from exercise and strength training with weights. Biking, walking, and swimming can all improve balance, circulation, and overall fitness in people of all ages.

MENTAL CHANGES

Normal changes in the aging brain account for some decline in the speed with which you learn new information, but healthy elders continue to learn and process new information throughout life. Minor forgetfulness (forgetting a name or where you put the car keys) is common. Remember that stress can also have a negative effect on your ability to process information.

Since older brains contain more data, it is logical to assume that gaps sometimes occur in information retrieval. To assist the process, make a mental note of when and where you put down an item, establish a routine, and keep a calendar of important dates.

SIX STEPS TO HELP YOU STAY FIT AND HEALTHY

Stay active. With your doctor's help, establish an exercise routine.

Do activities that stimulate the mind. Volunteer, travel, read, learn a new language, study an instrument, do puzzles, play games, or sing songs.

Eat a well-balanced diet. Good nutrition is a key factor for good health.

Be social. Spend time with family and friends, join peer groups, or sign up for a class.

Have a positive mental outlook. A positive outlook will support a good attitude.

Maintain a strong support system. Keeping a formal and informal support system will help you be prepared for whatever situations you may face.

Source: Workplace Options. (Reviewed 2017). Aging successfully. Raleigh, NC: Author.

Investing 101

Every day, more people are investing their money. Some make millions, but many lose their life savings by making bad decisions. In today's volatile market, stock trading is especially risky.

Terms to Know

Certificate of Deposit—A low-risk investment you make at a bank for a fixed period of time. Interest is much higher than a passbook savings account, but you will be penalized if you withdraw your money before the term of the deposit is completed.

Stock—A share of ownership in a corporation.

Dividend—A share of a company's profits paid to those who hold stock in that company.

Bond—A loan made by an investor to the government or to a corporation, which is paid back with interest at a fixed time. Bonds are generally lower risk investments than stocks.

Mutual funds—A portfolio of stocks, bonds, cash, and other investments. These investments are bought and sold by a professional manager, so the risk is generally lower than that of an individual stock. In addition, mutual funds are categorized according to how risky they are and how quickly they grow.

Broker—A professional who buys and sells stocks for you.

Commission—The amount of money you pay to a broker to carry out a transaction.

Day-trading—The risky and difficult practice of buying and selling stock constantly on the basis of small, short-term gains and losses.

Here are some suggestions from the Investing Online Resource Center on how to be a smart consumer:

- **Start small.** There is no sense in throwing all your money in one stock early in life. Rather than looking for fast money, try to make small gains. When you get a little more experience, move up to higher profile stocks or mutual funds.
- **Diversify.** That is, spread your money out. Try not to put all your money in one market. If, for example, the technology sector takes big losses, you will be protected by having some money in another sector, such as retail or manufacturing.
- **Don't bail out on mutual funds.** Most mutual funds are supposed to generate growth over time and thus are geared toward long-term investors, not day traders.
- **Information is power.** You can never have too much information about a company that you are interested in. If you invest in a company but don't know what they're doing, you could lose a major part of your investment. Some Internet sites and online brokers have research available for you; you can also check out the company's Web site.
- **Don't forget about commissions.** The fees that you pay to your broker can eat up a significant portion of your returns.

Source: Washington State Attorney General's Office, Teen Consumer Scrapbook. (n.d.). Investing 101. Retrieved November 30, 2016, from http://www.atg.wa.gov