

EAPost

Brought to you by FEI Behavioral Health

WINTER 2008



Season's Greetings!

WISHING YOU PEACE, PROSPERITY AND HAPPINESS IN THE NEW YEAR!

From all of us at FEI Behavioral Health and the EAPost

EASING HOLIDAY STRESS

What memories, feelings and expectations do you have about the holiday season? Thoughts of holidays evoke a myriad of feelings and expectations for each individual. How each person feels about the holiday depends upon past experiences. Some approach the holidays with feelings of warmth and great anticipation as they recall happy childhood celebrations. Others may have unpleasant memories of holidays that included fights, alcohol abuse and financial problems and may approach the holidays with anxiety and dread. For any, along with all the joy of the season, comes a considerable amount of stress.

Increased Stress

Holidays often include increased demands at work and at home. Daily schedules become crowded, and family commitments require time and planning. Stress is created when the demands in our lives surpass our abilities to cope. Children also suffer stress during the holidays. They are affected by adults who are stressed and by too much excitement. Common stress-related problems which occur preceding and during the holidays are fatigue, physical ailments, headaches, anger, anxiety, depression, substance abuse, and irritability.

Tips for Easing Holiday Stress

- ◆ **Plan Ahead**—Shop early. Use catalog shopping. Avoid extensive use of credit cards and deferred billing. Delegate responsibilities.
- ◆ **Be Healthy**—Get enough rest, eat properly, get regular exercise.
- ◆ **Be Flexible**—Allow for the unexpected. Be reasonable about expectations of yourself and others.
- ◆ **Be Realistic**—Estimate the time, energy and money you have available. Limit gift-giving. Limit social engagements. Expect children to be children, not little adults.
- ◆ **Avoid Competition**—Do not compare holiday preparations and gifts. As much as possible, let the holiday season unfold and happen.

A Holiday Reminder

Seek Help From Your EAP When:

- ◆ Your primary focus is alcohol and/or drugs.
- ◆ Financial problems are the result of uncontrolled holiday spending.
- ◆ The “blues” turn into depression. Look at the pattern, duration and intensity.
- ◆ Abuse occurs—emotional, physical, sexual or verbal.



Financial Fitness

MORTGAGE MANAGEMENT PLAN— WHAT TO DO IF YOU'RE OVER YOUR HEAD

Has your mortgage payment become too large for comfort? If so, take swift and informed steps toward resolution.

Know Your Shortfall

First, identify how close or far you are from being able to meet your mortgage payment. Just subtract the total of your monthly expenses from your monthly income—the final number represents the amount of money you'll need to make up so you can pay your mortgage as agreed. Accuracy is key, so avoid overestimating income or undercounting expenses.

Explore Budgetary Changes

Now, identify ways to close the deficit. Carefully review your expenses and pinpoint areas where you can cut down to free up cash. Be realistic with what you can and can't do. After all, you may be able to sell some assets to meet next month's shortfall or live frugally for a couple of weeks, but what about after that? Plan for the long-term.

Contact Your Lender

If you are unable to make your normal mortgage payment on a regular basis by adjusting your cash flow, pick up the phone and call your lender. Be ready to discuss your financial situation in detail. When speaking with your lender, be honest and clear about your desires and abilities. As tempting as it can be, never promise something you cannot deliver.

Be Open to Options

You and your lender will discuss ways you can keep the home, which may include modifying the terms of the existing loan, making lower or no payments for a period of time or refinancing the loan. None of these solutions work? Consider selling the home or deeding it back to the lender. Ask about the benefits and drawbacks of each option before making a decision.

Take Action

Whatever you decide, don't wait with what you need to do. For example, if you gave your word that you will be back on track in three months, make sure you do so. If you know that it will be impossible to afford your mortgage payment, find another living situation now and put the home up for sale or deed it back to the lender before the foreclosure process begins. Delaying action wastes precious time and money.

Not being able to make your home payment is scary. However, if you approach the problem quickly and knowledgeably, you may be able to turn a negative situation into a positive one.

Additional Internet Resources

From the Balance™ Financial Fitness Program

Financial First Aid:

www.balancepro.net/education/publications/financialfirstaid.pdf

How to Communicate With a Lender:

www.balancepro.net/education/publications/howtocommunicate.html

Early Delinquency Intervention—Saving Your Home From Foreclosure:

www.balancepro.net/edi/index.html





TAKE STEPS TOWARDS WELLNESS!

EXERCISE FOR A STRONG MEMORY

Frustrated at your inability to remember things? Perhaps the problem is a lack of exercise. Yale researchers who've studied the effects of exercise on mice now report that the findings might have strong implications for humans. The research suggests that for younger and middle-aged persons, exercise is crucial in helping to maintain good short-term memory function. On the other hand, exercise *combined* with mental stimulation appears to be important for older persons. As physical ability diminishes with age, mental exercise begins to play a larger role in helping to retain memory.



GET AN ACCOUNTABILITY PARTNER

Try enlisting the help of a friend or colleague who won't let you off the hook in your commitment to achievement—an "accountability partner." Whether it's getting to the gym, getting started on writing that book, saving more money, or taking more time to relax, an accountability partner won't take "no" or "maybe later" for an answer. You agree, up front, to have them hold your feet to the fire and insist that you follow through with the plan to reach your goal. Usually, a friend or colleague works with you in this "tough love" partnership. Most of us will accomplish goals we set for ourselves when we can't escape responsibility to account for our actions. An accountability partner closes off the escape routes—the excuses!

AGING WELL

Based on extensive research at Tufts University, there are four markers that determine how well you age. They are: 1) genetics, 2) physical activity, 3) nutrition, and 4) attitude. You cannot pick your parents, but you can control how much you exercise, what you eat and especially your attitude. In this study, having a positive mental attitude is the number one marker for slowing the aging process. Attitude is "a manner of acting, feeling or thinking that shows one's disposition." Simply put—your mindset, be it positive or negative, is the key to your aging. Developing a positive mind attitude is as simple as controlling your thoughts. All it takes is an awareness of your thoughts, a focus on more positive thoughts and a repetition of these positive thoughts. Thought management is indeed the key to positive mental attitude. It is definitely worth the effort. Remember, your lifestyle determines your body, or someday your body will determine your lifestyle.

Source: The Cliffs Communities, INC (www.cliffscommunities.com)

IF YOU AGONIZE OVER EXERCISE

If you find it hard to feel enthusiastic about exercise, don't feel bad—so does Jack LaLanne. LaLanne is America's godfather of exercise and starred in the popular *The Jack LaLanne Show* in the 1960s. Today, LaLanne is busier than ever, and he turned 92 this year! He looks 60! "I hate it!" says LaLanne, who was interviewed on a morning news program. "Do you think I enjoy getting out of a warm bed at 5:00 in the morning? What keeps me going is the benefit." LaLanne's secret is a belief so strong in the need to exercise that motivation overwhelms any resistance. There's no willpower—it's automatic. How to do it: Ask yourself, "What will it cost me if I don't exercise?" "What is it costing me mentally and physically right now not to exercise?" "How will I feel about myself if I start exercising?" Create as many similar questions and thoughtful answers, as you can. Do you feel anxious as a result of this process? If so, it's working. Now, see if your desire and motivation to exercise feels more automatic than before. Keep your questions and answers handy to reinforce your motivation, and don't forget to consult with your physician before starting an exercise program.



TIPS TO LIVE LONGER

- ☞ Laugh!
- ☞ Eat like the Mediterraneans (eat fresher food and rely less on unhealthy fast foods).
- ☞ Get along with your mother.
- ☞ Develop close relationships with family and friends.



- ☞ Live in the country.
- ☞ Embrace life-long learning.
- ☞ Exercise regularly.
- ☞ Eat less.
- ☞ Pursue a worthwhile purpose.
- ☞ Practice forgiveness.

TIPS FOR MINDFUL EATING

Nutritional experts disagree on many aspects of what is truly the best way to eat. However, they all agree that eating less is key to good health and a long life. In fact, studies show that a lower calorie diet is one of the key components to an extended lifespan. A study of centenarians shows that one key to living over 100 is eating in moderation. However, this does not mean that you need to go on a low-calorie diet or deprive yourself to reap the healthy benefits of eating less. One of the best ways to eat less without feeling deprived is to employ mindful eating rules.

- ☞ Drink 6-8 ounces of water before each meal (preferable with a few drops of lemon or lime juice).
- ☞ Eat slowly—your stomach doesn't register the food you've eaten until 20 minutes after you've eaten it.
- ☞ Eat from a smaller plate.
- ☞ Release the death grip on your fork, and actually set it down a few times during the meal.
- ☞ Minimize alcohol with your meal.
- ☞ Eat at the dinner table.
- ☞ Make a nice place setting, light a candle.
- ☞ Fill up on plant foods—whole grains, vegetables and fruits.
- ☞ Don't eat in front of the TV—how many times have you sat down in front of the TV with a bag of munchies only to notice a short time later that the bag is empty and you don't remember eating the whole thing?
- ☞ Don't eat while driving, standing over the kitchen counter or in bed.
- ☞ Portion out food on your plate before you start eating.
- ☞ Don't eat out of serving containers.
- ☞ Avoid eating when distressed.
- ☞ Only eat to an "8" on a 1-10 fullness scale.

The essence of mindful eating is to think about your food while you are eating it. Think about where it came from (and I don't mean the grocery store). How far did it have to come to be on your plate? How was it prepared? Think about the aroma, the texture, the way it feels in your mouth. The way the taste lingers after you swallow. This is how to maximize the enjoyment of your food and be satisfied with less.

Source for both articles on this page: The Cliffs Communities, INC (www.cliffscommunities.com)

Help is Just a Call or Click Away

We all face difficult challenges at different times in our lives. Today, more than ever, companies understand that when faced with personal problems, an employee's work life may be affected as well. Through FEI Behavioral Health, your EAP and/or Work-Life Services provider, help is available if you find yourself struggling with a personal concern or life event. The EAP can assist you with issues such as work-life balance, relationship conflicts, anger management, legal or financial matters, drug or alcohol abuse, stress, family caregiving, parenting concerns, anxiety or depression. Getting help is as easy as calling your EAP or LifeCycle® Service toll-free number to talk to a professional to review your options. Or you can log on to the Internet for information from your company's EAP website. You and your eligible family members can receive a confidential referral to a professional counselor in your community or receive valuable information that can lead to solutions for life events.