

# Balanced Living

October 2022



Wellness, at its core, means being in a good place. It can apply to a person's physical, mental and even financial state. And yes, as nebulous as the concept might seem, a person's wellness can be measured.

But what does wellness actually mean in terms of a person's overall financial health? And if financial wellness can indeed be measured, how to go about it? "Wellness is very personal," explains CERTIFIED FINANCIAL PLANNER™ (CFP®) professional, Marguerita M. Cheng, who heads Blue Ocean Global Wealth in Gaithersburg, MD. "Everyone has their own needs, goals and dreams. It's making sure you are on track to do what is important to you and gives you peace of mind that financially, you're covering your needs, you're supporting your values, you're on track to meeting your goals and you're in position to fulfill some of your dreams and wishes."

Just as there are certain basic indicators — weight/body mass, blood pressure, cholesterol level, to name several — to measure a person's physical wellness, there are certain measurements to assess a person's overall financial wellness. And as important as it is for people to periodically get an assessment of their physical wellness, so, too, is it critical that they periodically take stock of their financial well-being. The following checklist provides a starting point for conducting your own financial wellness checkup. Use it to see where you stand, then, if there are specific areas where your financial health could be improved, consult with a CFP® professional for guidance on how to go about addressing those areas of concern. To find a CFP® professional near you, visit the Financial Planning Association's searchable national database at [www.PlannerSearch.org](http://www.PlannerSearch.org).

**Personal balance sheet.** List all your assets (investments inside and outside retirement plans, cash accounts, home/real estate and other assets), minus your liabilities (debts, chiefly, including mortgage and other outstanding loans, credit card balances, etc.), to determine roughly what your net worth is. This helps you see where you stand in the big picture.

**Household cash flow.** To determine your cash flow, figure your total income, then subtract your expenses. This helps you see whether you're living within your means, identify discretionary areas where you may be able to curb spending, and figure out ways to allocate more toward meeting your highest priorities.

**Debt.** Are you able to pay down credit card balances wholly each month? Or, do you struggle to pay off those balances and feel like debt is managing you instead of the other way around?

**Saving toward goals.** Are you making enough progress in setting aside funds to meet your short- and long-term goals — things like buying a car or a home, taking a vacation, funding a child's education and funding your own retirement?

**Cash reserve/emergency fund.** Do you have an adequate amount of readily accessible "just-in-case" cash set aside for emergencies — preferably enough to cover at least three to six months' worth of household expenses?

**Asset allocation.** Is your mix of assets, including investments, retirement plan holdings, bank account holding, etc., appropriately diversified for your circumstances, stage of life, needs and goals?

**Credit score/rating.** Have you reviewed your credit score and credit report lately? When seeking to secure a loan, open a credit card account or take other important steps, your credit score can work for you or against you. Not only can a review of your credit report identify potential identity theft, it can help you identify steps to strengthen your overall credit score. It's therefore important, says Cheng, to check with the major credit bureaus, Experian, TransUnion and Equifax, on an annual basis to see where your credit score stands. Visit [www.annualcreditreport.com](http://www.annualcreditreport.com) to access a free credit report.

**Insurance.** Are you and your family adequately protected financially from risks to health and property? Which type of insurance do you need, and how much coverage should you have? If others depend on your income, do you have life insurance and disability insurance? If you're a homeowner, do you have an adequate amount of homeowner's coverage? If you rent, is your renter's insurance coverage adequate? Is your health insurance coverage adequate? How about auto insurance? And could you benefit from other forms of insurance, such as an umbrella policy, long-term care insurance, professional liability insurance or identity theft protection?

**Workplace benefits.** Are you taking full advantage of the core and voluntary benefits to which you have access via your job? If your employer offers matching retirement plan contributions, are you taking advantage of them? Are there voluntary benefits you should be considering, such as discounted group life insurance or disability insurance? If you're part of a high-deductible health plan, are you taking advantage of the tax-favored Health Savings Account that goes with it? If your employer offers an Employee Assistance Plan, are you tapping that resource?

**Key documents.** Do you have a will in place and up-to-date, along with other important estate documents, such as powers of attorney and medical directives? Also, are beneficiary designations on insurance policies, retirement plans and bank accounts up-to-date?

**Support and guidance.** Do you feel like you have a strong handle on all the key aspects of your financial life — basically, the 10 areas referenced above? Are there areas you'd like to address to improve your overall financial wellness? If so, you could benefit from the guidance, perspective and advice of a financial expert. Not only can working with a financial professional improve your financial wellness, it gets you an actual financial plan — a professionally authored plan detailing how to maintain your financial well-being over the long run.

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In a garden, you plant seeds, nurture them with water and fertilizer, work at keeping the weeds out and trust the plants will accomplish your goal of growing strong and productive. The same processes can be used to plan for progress in your life and work.

"Setting goals gives direction to life," says Jack Ensign Addington, author of "All About Goals and How to Achieve Them." "If you don't have goals, you have no direction. You're going to drift and get nowhere. Setting a goal creates a mold into which the energy of life flows. It's a law of the mind -- that which you can conceive of, believe in and confidently expect for yourself, must necessarily become your experience."

Follow these steps and you'll soon be reaping a bountiful harvest.

### **Put it in writing**

Writing down your goals is like planting seeds. To do so, write a detailed description of each goal -- the more detailed, the better. Most goals fail to materialize because they're too vague. So, instead of writing "I want a new car," describe your new red convertible with the black leather seats.

Make sure your goals are realistic and not in conflict with each other. You should believe they're attainable.

Next to each goal, write the feeling you hope to get from reaching it. You might want excitement from the red convertible, for instance. A feeling of success or accomplishment may come from the purchase of your first home. Other goals might give you feelings of security, respect, social acceptance, love, fun, happiness, adventure or power.

### **Act as if**

"Goals should be thought of as already accomplished. Never allow yourself to feel anxious about them. This will impede your progress," warns Mr. Addington.

When you feel in your heart you deserve your goal and will do whatever it takes to achieve it, you have won the biggest battle -- the battle with your mind.

Close your eyes and visualize yourself as if you already have attained the goal and are experiencing the feelings that go along with it. Feel the joy and satisfaction of owning your new home, the prestige of earning a college degree, the excitement of driving a new car.

Then start acting as if you already have achieved your goal. If your goal is a new home, start shopping for furniture. If your goal is to become a lawyer, attend some trials and apply to law school.

### **Make daily lists**

Now that you're clear about your goals, nurture them. Decide which tasks must be done and the tools and training you'll need to achieve them.

Each evening, ask yourself, "What can I do today to get closer to my goal?" Then make a list of six things to do and schedule time to do them. Don't beat up on yourself if you don't accomplish them all in one day. Simply carry over the unfinished tasks to tomorrow.

At the end of each day, write down what you accomplished in a notebook or calendar so you can track your progress.

### **Be careful about sharing**

Don't discuss your goals with friends or family members who don't share your enthusiasm. They may cause you to doubt your goal, or they may feel threatened and subtly sabotage your success. Most of the time it's best to quietly go about pursuing goals, only giving people information when a goal will affect their lives. That way, you won't have the added stress of accounting to other people about your progress or making explanations if you change direction.

On the other hand, encouragement can be motivating. You can get it from the people who teach you the new skills you need. They have a personal interest in your progress and will be thrilled about your success.

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The COVID-19 pandemic greatly altered the way most people in the world live, forcing many out of their routines and into a situation of health and economic uncertainty. As a result of this perfect storm of negative factors, many people's mental health and family dynamics have suffered. According to researchers, cases of domestic violence increased by more than 8% in the United States since the pandemic began, with other countries experiencing similar trends (Piquero et al., 2022). Though mitigation strategies helped to slow the spread of COVID, they came with certain costs, including increased isolation, stress, substance abuse, and family struggles. It's important to be able to recognize possible signs that abuse is taking place—by being aware, we could make a difference in the lives of victims, their children, friends, and even the community at large.

### **History of Domestic Violence Awareness Month**

The first domestic violence awareness day occurred in October 1981 to encourage a national "Day of Unity." It has now evolved into a month of uniting advocates, loved ones, supporters, and political leaders throughout the country to raise public awareness, uplift survivors, and encourage a unified conversation to help put an end to domestic violence.

### **How Is Domestic Violence Defined?**

Anyone can be a victim of domestic violence, regardless of gender, age, ethnicity, or sexual orientation. Domestic violence involves a pattern of coercive and controlling behavior and includes various types of abuse, including physical, emotional or psychological, sexual, economic, and stalking or harassment. Third parties are often greatly affected by witnessing the abuse, such as children, friends, and other family members.

### **Common Traits of Abusers and Warning Signs**

The perpetrator will often convince the victim they are to blame and try to minimize the severity of the abuse. Despite how they try to portray themselves to others, abusers tend to feel inadequate and insecure; their pattern of abuse then helps them to feel more in control. In-between periods of abuse, they may be charming and apologetic, which can help convince the victim to stay in a hostile and unsafe situation. This also makes it harder for others to notice that abuse is taking place.

Therefore, it is important to be aware of possible warning signs in case you or someone you know experiences domestic violence. Warning signs include someone who:

- stalks or harasses their partner, showing up places unannounced/uninvited.
- has an unpredictable temper or mood swings.
- blames their partner for anything that goes wrong or for their actions, including the abuse.
- acts possessive and gets upset if their partner spends time with others.
- invades privacy by checking their partner's phone or email.
- makes threats or acts in a violent manner.

### **Get Involved**

Be part of the unified conversation this October by using the hashtag #1thing on social media, which was a campaign started by the Domestic Violence Awareness Project. The goal is to end domestic violence through the community's collective voice and power. Though you may only be one person, one small action can help contribute to big change.

### **Resources to Get Help**

No one should ever have to deal with abuse or feel unsafe at home. If you are a victim of domestic violence or know someone who is, here are resources to connect you to the help you need. If you are in immediate danger, call 911 or go to your local police station.

- National Domestic Violence Hotline: 1-800-799-SAFE (7233)  
Homepage: <https://www.thehotline.org>  
Local Resources: <https://www.thehotline.org/get-help/domestic-violence-local-resources/>  
Create a Safety Plan: <https://www.thehotline.org/create-a-domestic-violence-safety-plan/>
- The National Coalition Against Domestic Violence: <https://ncadv.org>
- U.S. Department of Justice: <https://www.justice.gov/ovw/domestic-violence>
- Office on Women's Health: <https://www.womenshealth.gov/relationships-and-safety/get-help/state-resources>
- Domestic Violence Awareness Project: <https://www.dvawareness.org>



# The Wellness News

Tips and resources for living well

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## Dental Hygiene Month

### What's Dental Hygiene and Why Is it So Important?

Dental hygiene encompasses various practices that contribute to maintaining and improving teeth, gums, and tongue health. When implementing recommended dental hygiene habits, individuals can prevent tooth decay, gum disease, cavities, bad breath, and more!

With poor dental hygiene, mouths can harvest bacterial infections with the ability to attack the cardiovascular system. For example, Advanced Gum Disease results from bacterial infections in the gums and is associated with inflammation that can travel throughout the body. This inflammation can lead to blockages in the arteries causing Individuals with Advanced Gum Disease to be twice as likely to have a heart attack or stroke than those free of gum disease.

Dental hygiene may keep smiles bright, but healthy dental habits will also aid in keeping other dimensions of wellness wholesome. This said, let's review some tips to keep our mouths healthy!

### Tips for Dental Hygiene Habits

- **2:2 Ratio:** To start a healthy dental hygiene routine, brush twice daily for two minutes using small, circular motions. Don't forget to brush your tongue!
- **Get in the Middle:** Pay attention to what's happening between the teeth. Using a mouth rinse and flossing daily, we can keep teeth clear of plaque and gums free of disease.
- **Consume Consciously:**

**Limit Sugar and Alcohol.** Limit sugar intake and alcohol consumption to avoid tooth wear and staining. After consuming acidic foods or beverages, wait thirty minutes before brushing your teeth. Contents high in acid can soften enamel, so if we brush immediately after drinking coffee, there's a chance we will damage the enamel.

**Quit Tobacco Use.** Tobacco use increases the risk of developing gum disease. Call the National Tobacco Quitline for FREE cessation services at 1-800-QUIT-NOW.

- **Schedule and Attend Preventive Dental Visits:** Attending preventive dental visits every six months is a great way to get your teeth professionally cleaned and see how you're doing with at-home dental hygiene.

Source: [Oral Hygiene | National Institute of Dental and Craniofacial Research \(nih.gov\)](#)





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## Fresh Air Activities

The health benefits of physical exercise come with no surprise – heightened endorphins, preventing and managing disease, and even the reduction of symptoms of depression and anxiety. But what many of us are not aware of is the increased benefits of taking your workout outside!

Recent studies have shown that exercising outdoors provides enhanced physical health benefits compared to exercising indoors. Another study found that exercising outdoors was “associated with greater feelings of revitalization, increased energy and positive engagement, together with decreases in tension, confusion, anger, and depression.”

### **Further studies have found that exercising outdoors led to the following:**

- Lower levels of perceived physical exertion
- Reduced stress
- Improved mental fatigue
- Enhanced mood and feelings of self-esteem
- Increased social interaction
- Boosted creativity

Outdoor exercise results in increased levels of vitamin D, cardiovascular and hormone function regulation, and increased feelings of enjoyment surrounding exercise.

### **Some ideas for taking your workout outside:**

- Go for a walk, run, or hike around your neighborhood or local park
- Create a custom circuit-based workout in your backyard or local park
- Take your yoga mat to the grass!

*Source: [Outdoor Exercise | 6 Benefits of Exercising Outdoors \(acefitness.org\)](https://www.acefitness.org/fitness-benefits/outdoor-exercise/) ;  
[The great outdoors: how a green exercise environment can benefit all - PMC \(nih.gov\)](https://pubmed.ncbi.nlm.nih.gov/35444444/)*

We know it is not always easy to juggle everything & realize simple tips can help provide a different approach.





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## Domestic Violence Awareness Month

October is National Domestic Violence Awareness Month. With a likelihood that 1 in 4 women and 1 in 9 men in the United States will experience domestic violence in their lifetimes, we must learn the signs of domestic violence to keep those we love safe.

### What is Domestic Violence?

Domestic Violence is defined as a pattern of abusive behaviors, including physical, sexual, and psychological, used by one intimate partner against another to gain, maintain, or regain power and control in the relationship (dvawareness.org). Although there are signs of abuse, Domestic Violence can be challenging to identify as the abuser makes their victim believe this type of behavior is expected.

### Recognize the Signs

**If you feel you are in immediate danger, please call 9-1-1.**

- Telling you that you never do anything right
- Showing extreme jealousy of your friends or time spent apart
- Insulting, intimidating, demeaning, or shaming you
- Preventing you from making your own decisions
- Controlling finances without discussion
- Pressuring you to perform sexual acts you're not comfortable with
- Pressuring you to use drugs or alcohol
- Destroying your belongings or your home

**Seek Help.** If you witness or hear a violent incident and/or someone is in immediate danger, call 9-1-1.

### •National Domestic Violence Hotline: 1-800-799-7233

This hotline has 24/7 advocates to help get you to a safe place. Whether you are a survivor of abuse, a concerned family or friend, or an abusive partner, the hotline is a free, personal resource to help keep you and your loved ones safe.

### •Shelter Search Tool

Shelters are safe places for individuals suffering from abuse to receive free, confidential emergency services and shelter. To find a shelter near you, [click here](#).

*Source:* <https://www.thehotline.org/resources/types-of-abuse/>



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## Chicken Cutlets with Sun-Dried Tomato Cream Sauce

2 Servings

### Ingredients

- 1 pound chicken cutlets
- ¼ teaspoon salt, divided
- ¼ teaspoon ground pepper, divided
- ½ cup slivered oil-packed sun-dried tomatoes, plus 1 tablespoon oil from the jar
- ½ cup finely chopped shallots
- ½ cup dry white wine
- ½ cup heavy cream
- 2 tablespoons chopped fresh parsley

### Directions

1. Sprinkle chicken with 1/8 teaspoon each salt and pepper
2. Add sun-dried tomato oil in a large skillet over medium heat. Add the chicken and cook, turning once, until browned and an instant-read thermometer inserted into the thickest part registers 165 degrees F, about 6 minutes total. Transfer to a plate
3. Add sun-dried tomatoes and shallots to the pan. Cook, stirring, for 1 minute
4. Increase heat to high and add wine. Cook, scraping up any browned bits until the liquid has mostly evaporated, about 2 minutes
5. Reduce heat to medium and stir in cream, any accumulated juices from the chicken, and the remaining 1/8 teaspoon each salt and pepper: simmer for 2 minutes
6. Return the chicken to the pan and turn it to coat it with the sauce. Serve the chicken topped with the sauce and parsley

### Nutrition

**Serving Size:** 3 oz. chicken and 1/4 cup sauce

**Per Serving:** 304 324 calories; protein 25g; carbohydrates 8.4g; dietary fiber 1g; sugars 1.8g; fat 18.9g; saturated fat 8.4g; cholesterol 96.6mg; vitamin a iu 1030IU; vitamin c 18.3mg; folate 17.3mcg; calcium 50.7mg; iron 1.6mg; magnesium 42.9mg; potassium 532.4mg; sodium 249.5mg

Source: [Chicken Cutlets with Sun-Dried Tomato Cream Sauce Recipe | EatingWell](#)



## **COVID-19: Low Testosterone in Men, Higher Risk of Hospitalization**

A recent study demonstrated that men with low testosterone are 250% more likely to be hospitalized with a COVID-19 infection. Talk to a medical provider to learn more, but are you unwittingly lowering your testosterone level because of your lifestyle? Reduced testosterone can be caused by 1) physical and emotional stress (learn how to reduce it!); 2) chronic lack of sleep; 3) an unhealthy diet—particularly from eating fried foods, fast foods, and large amounts of food that are soy based; 4) daily use of alcohol; 5) heat in the groin area from overuse of a laptop, extended pocketing of a cellphone, and even frequent prolonged hot baths; 6) excess belly fat and excess use of sugar. Source: wustl.edu [search low testosterone COVID-19]

## **Online Coaching for Autistic Employees**

Are you an employee on the autism spectrum who, despite high motivation and abilities, faces common challenges regarding job performance, assertiveness, and interpersonal communication? Are daily workplace routines difficult? Talk to your EAP or a professional counselor to discover coaching solutions. ASD coaching is a growing specialization. An ASD coach specialist may help you develop the ability to successfully navigate workplace challenges that are unique to you. The goal is to help you feel more confident and less stressed and provide you with an ability to focus better on maximizing productivity.

## **Should I Get Help for a Crisis?**

Virtually everyone will experience a personal crisis at some point in their life. How long that crisis lasts, how adverse its effects are, and what benefits or undesirable outcomes are ultimately derived from it will vary depending on one's approach to intervention. Most of us are taught to be self-reliant. It's a worthy value, but self-reliance does not mean delaying taking advantage of—or avoiding—helpful resources, whether it is a fire extinguisher or professional mental health counseling. The real skill is your ability to define a crisis early; don't allow resistance to external resource solutions let the crisis you face become more difficult to resolve due to delayed intervention.

## **Avoid Relapse of Your Health Condition**

Relapse triggers are ever-present for many chronic illnesses that require attention to personal health. If you struggle with relapse triggers for a health condition, you may underestimate the power of complacency. Complacency is losing the healthy fear of your condition. Slowly you may drift toward doing things, going places, or participating in activities that make relapse likely and not participating in health practices that make it less likely. Willpower eventually becomes one's sole prevention strategy. All it takes to relapse at this point is a crisis or an emotion-filled event that triggers a rationalized decision to give up treatment or one's recovery program.



### **Build Resilience by Raising Self-Esteem**

Positive self-esteem is a resource tool when adversity hits. You're able to make more effective decisions, feel confident, and sense hope when the going gets tough. If you question the level of your self-esteem, try these action steps to boost it: 1) Identify the positive human qualities you possess by using this massive list: [ <http://ideonomy.mit.edu/essays/traits.html> ] This exercise will make you more aware of the real you. You may be surprised at how many positive qualities you actually possess. 2) Catch negative self-talk quickly and ask, "What is causing me to think this way right now?" This exercise will erode negative, knee-jerk reactions to the everyday mishaps we all experience. 3) When mistakes happen, don't target yourself for self-criticism. Instead, focus on the decision and changes you need to consider next time. 4) Everyone reacts with discouragement or emotions to mishaps and unfortunate events. The life skill to develop is learning to overcome a negative emotional response quickly and restoring your courage to try again. 5) Gravitate toward those who seem to validate your self-worth, particularly good listeners. 6) If you struggle with self-esteem, it can be easier to be critical of others, just as you are with yourself. The act of accepting others along with their shortcomings has a double-healing effect of improving relationships with others while you actually improve the one with yourself.

### **The Hazard of Using Alcohol to Manage Pain**

Do you use alcohol to manage pain? Some research shows more than 25% of people have tried it, but there is risk to the practice. Using alcohol to reduce pain can increase the risk of acquiring a substance use disorder (alcoholism), primarily by stressing susceptibility to the disease, particularly if you have a family history of substance use problems. Although gaining temporary relief from pain using alcohol (alcohol analgesia) might work, research shows that a safe level of consumption isn't enough to manage pain. This means you are consuming daily amounts beyond what the U.S. Centers for Disease Control and Prevention recognizes as safe (one drink for women and two for men.) Talk to your doctor or company employee assistance program for assessment and direction in managing pain. Consider an assessment for a substance use disorder. Source: [www.niaaa.nih.gov](http://www.niaaa.nih.gov) [search "using alcohol relieve pain" ] and [onlinelibrary.wiley.com/doi/10.1111/acer.14883](http://onlinelibrary.wiley.com/doi/10.1111/acer.14883)

### **Boost Your Team's Positivity**

Many workplace teams experience stress, but it is often made worse by not nurturing a team culture that can maintain high morale and resilience. Take these steps to reinforce team positivity: 1) Decide to not just perform tasks. Instead, agree on a common vision and set up goals. Then post them. 2) Lose the cynicism and believe in the organization, or discover how to rekindle this loyalty so you have a foundational purpose with your employer and a real reason to engage that naturally pulls you forward; 3) Don't avoid the manager; determine how to elicit praise for your successes. Praise from the boss is pure currency to boost morale. 4) Regularly set aside a few minutes to have honest discussions about issues—even if a moment of silence passes as members consider what's relevant. Don't allow only a concern or issue to be what prompts such meetings. You may miss the opportunity to resolve a problem early-on. Recommended reading: "The Team-Building Tool Kit: Tips, Tactics, and Rules for Effective Workplace Teams."

### **Stop Stress, Right Now: Absorbing Other People's Stress?**

Some people are so empathetic that they may absorb coworkers' stress and anxiety and, therefore, feel drained of energy needed to take care of themselves and loved ones at the end of the day. Do you absorb other people's stress and anxiety in this way? If so, reach out for help. Empathy is a powerful and positive human trait but exploring how to set boundaries, protect yourself, and if needed, acquire skills to help release the tension you picked up during the day will help you be more productive without losing the ability to have deep and meaningful relationships with others on the job.

*Here for you as life happens ...*



# Is Your Workplace Harboring Bullies?

Workplace bullying refers to repeated, unreasonable actions of individuals (or a group) directed toward an employee (or group of employees), which are intended to intimidate and which create a risk to the health and safety of the employee(s). One standard often applied is the misuse of power to intimidate, degrade, offend or humiliate a worker, often in front of other employees. It can happen in person or in cyberspace.

The bad news is that best-guess estimates say that nearly 40 percent of U.S. workers have experienced bullying in the workplace. In some industries (e.g., health care), the estimates are even higher. A recent study conducted by the Joint Commission for the Accreditation of Healthcare Organizations found that more than 50 percent of nurses reported having experienced abusive behavior at work and more than 90 percent had witnessed it.

Growing evidence also shows that the competitiveness and insecurity brought about by things like economic downturns can cause a considerable increase in workplace bullying.

Parents are learning that schoolyard bullying has much more serious consequences for students than we ever imagined. The same, it turns out, is true for workers.

Being a victim of workplace bullying can cause depression, sleeplessness, increased risk of cardiovascular disease, post-traumatic stress and financial problems from missing work. Victims of workplace bullying also have reported an increase in stress at home and in their family life.

There are also consequences for employers. Bullying in a workplace often leads to increased absenteeism, lost productivity, decreased employee loyalty, decreased morale, higher turnover rates, and an increase in employee grievances.

In other words, this is an epidemic we should all pay attention to.

## Bad for the bottom line

In the workplace, bullying can take many forms. Some of the most visible indicators include:

- Excessive monitoring or “nitpicking.”
- Shouting or humiliation.
- Out-of-control practical joking.
- Isolation of individuals from information, outings or other opportunities.
- Blaming without justification.
- Impossible deadlines or expectations.
- Undermining by not giving credit to an individual, constant negative criticism or impossible assignments.
- Too much power given to certain individuals or groups because of position or tenure.



**The message from the research is clear.** If you are seeing bullying in your workplace, this is not only unhealthy for you, but unhealthy for the bottom line. Although the research hasn't caught up to the workplace, we know that children who are bystanders to bullying sometimes experience harmful effects, such as stress, depression and anxiety. The same, we can assume, may be true of workplace bystanders.

Bullying is not necessarily illegal in the U.S. Many other countries have passed strict anti-bullying laws targeting both workplaces and schools. In general, a U.S. employee must prove that “harassment” occurred in order to get recourse from bullying. So it is up to organizations to control its spread.

It appears to be in the best interest of every New Hampshire employer to pay attention to this growing phenomenon. Among the first steps you can take is to educate yourself and your co-workers about workplace bullying. Many businesses have chosen to create zero-tolerance policies for workplace bullying. Others have created effective education campaigns against workplace bullying.

One of the most effective anti-bullying measures that the research points to is to create an organizational culture of treating people with regard. In so doing, you will be protecting your most important organizational asset — your people.

*source: Dr. Malcolm Smith, University of New Hampshire Cooperative Extension ©2020*

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# Stop Gossip in the Workplace

Gossip in the workplace is one of the most common negative activities that can destroy the morale of a company and decrease the productivity of a business. Not only is it a waste of time and energy, it also hurts the business' reputation, people's feelings, and also your bottom line.

**The truth is gossip is as old as mankind. It will continue as long as humans exist. However, that doesn't mean that there is nothing you can do about it.**



If gossiping is very common in your workplace, it's time for you to learn how you can avoid it. Start gaining control and focus on being more productive.

## Change the subject

*You know when your colleague sitting in the next cubicle pops his head over your divider wall and whispers something about the boss? Or when you get to the pantry and someone starts telling you something that has nothing to do with work?*

One of the keys to avoiding gossip is to learn how to change the subject of your conversation. Decide not to join and just ask an unrelated question, such as "How was your weekend? Mine was great."

The one who asks the question will be in control of the conversation because people will have to answer you. If they don't, they will just feel like they are the bad guys who are trying to offend you.

**Action: So the next time someone approaches and wants to gossip with you, just change the subject.**

## Keep your goals and priority in mind

It is human nature to want to know more – but gossiping is not the way to go. Always remember your goals and priorities. Remind yourself that you have something more important to do so you will never want to waste time in the pantry talking trash with your co-workers.

When you are busy or have a lot of work to do, usually, you will never have time to gossip. People do it when they have plenty of free time. It is when you are idle that your mind will have to search for something to do or someone to talk to. Guess what, this is how gossips usually start.

**Action: Always remind yourself of the goals that you want to accomplish in your workday. You can use a Post-It note to write down your priorities. Create reminders to keep your focus.**

## Ignore the gossipers

This is another easy method you can take if you want to stop gossip in the workplace. Sooner or later, you will find out who the gossipers are, and hopefully, you are not one of them.

**Action: Once you know the people who always love to talk bad about someone else, just ignore them. Avoid joining them in conversation.**

Gossipers thrive in attention and invitation. Hence, your solution is to keep yourself busy and ignore them. Show them that you are hard at work and have no time to talk to them. They will understand and start looking for other targets.



### Walk away

Even if you do not contribute or join in, you are still going to be affected by the negative energy when you just stand there and listen to someone talking bad about somebody else. Do not be the bystander. Walk away or go somewhere else.

Come up with an exit strategy and politely remove yourself from the gossiping. You can say, *“I’m sorry, I forgot that I need to send an email,”* and excuse yourself. Or just go to the restroom. Whatever you do, walk away so that you won’t be affected.

**TIP: It is true that you may not be gossiping when you are just a bystander, but your act of being there is encouraging others to gossip more. Don’t contribute to a toxic work environment.**

### Focus on solutions, not problems

Sometimes, rumors may not be about other people – it may start off from a problem. When you sense people complaining, try to align the conversation back to the solution, NOT the problem.

**TIP: People gossip in the workplace because they have lost control of the conversation and fall into the urge. Choose to focus on the solution.**

For instance, come up with an answer and ask the group or the individual what they think. The key is to make people realize that they are off topic. Pull them back to the purpose of the moment.

However, you have to be extremely careful here as you may offend someone if you approach it incorrectly. People may think that you are trying to belittle them when you change the conversation out of nowhere.

The best way is to allow someone in a higher position to do so. Or just walk away from the gossiping.

### Set yourself as an example

The best way to stop gossip in the workplace is to NOT get involved. If you are the leader or the manager and want to eliminate gossiping, start with yourself. Take a good look at yourself and ask if you are someone who gossips a lot.

Do you gossip about your own boss and other colleagues? Are you speculating idly or complain about future company policies?

**TIP: When you set the example and tone in your workplace, people will notice and start to follow. This is just like the saying, “You can’t help the poor by being one of them.” You can’t stop rumors if you are the one spreading them.**

### Encourage positive gossip

Encourage a positive work environment where people share helpful stories about work and motivate each other to reach a common goal. This may be difficult to achieve, but it is something that every organization aims to accomplish.

**TIP: A good example is when an employee serves the customer beyond expectations. The management can share the story within the company or even on social media to increase workplace morale, or teach brand values.**

Deflecting or changing negative gossip into something positive and encouraging requires a lot of effort. Sometimes, people may not buy into your idea right away. Don’t force them into agreeing with you – but do your part and let your positive energy affect them.

**These are effective methods you can use to stop negative gossip in the workplace.** Always remember that the first step is to be aware of it. You cannot fix something that you don’t know is broken.

Raise your awareness and always keep an eye on yourself. When you find that either you or someone else is gossiping, you can apply the seven methods above.

source: [www.everydaypower.com](http://www.everydaypower.com)