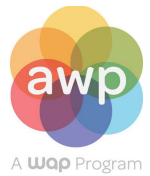


Balanced Living

July 2023



Getting to Know Your Staff

Why Is It Important?

As you get to know your employees you will:

- Become aware of each individual's learning style. You can use this to better describe techniques, job duties, and other processes to the staff member so that he or she can be more effective.
- Become more aware of each individual's communication style. This will make you better able to understand their behavior, leadership potential and management style.
- Know what they like to do and what they don't like to do. Use this information to delegate job duties and tasks. Or perhaps, challenge them to face the tasks that are challenging to them in order to learn new skills and grow as a professional.
- See what motivates them. Some workers are motivated by bonuses, others by receiving praise.
- Gain the trust of your employees.
- Understand what kind of feedback they best respond to, and find out the best way to give them feedback.
- Discover that your staff is more effective and productive when they work in an environment where they feel honored as individuals.

Get to Know Your Employees

A great first step is to focus on your own self-awareness. Make sure you are personable and approachable. Create opportunities to talk both inside and outside of work, if needed. Occasionally, talk about your family, hobbies, or other outside-of-work topics. Allow your employees to see you as not just a boss, but someone they can talk with and trust.

Secondly, focus on listening to your employees. Developing your skills and learning to be an effective listener will help you with your staff as well as in your personal life. Ask sincere questions about things that are important to your employees, like how their families are, how their day is going, etc. Avoid getting too personal, but genuinely get to know them. If an employee does not open up to you, don't take it personally, they may prefer to keep their personal lives and work lives separate. Develop the relationship slowly by focusing on work and task related conversation. Be friendly and open and let the communication evolve according to their comfort level.

To further get to know who you work with, put together outside-of-work functions or team-building activities. Pick activities that build trust or build team unity.

Written by Life Advantages - Author Dr. Delvina Miremadi ©2023

10 Ways to Cool Down a Heated Moment

We all experience disagreements with others at times in our lives—it is part of being human. It can be hard to think clearly when you find yourself amid a disagreement or difficult situation, especially one you weren't prepared for.

Here are some tips you can utilize to help cool off a heated moment and can be applied to both in-person and online encounters.

1. **Reframe the encounter in a constructive way.** You could do this in your own head to help manage your reactions, or you could vocalize it in order to help others see the positive too. Can you steer the conversation toward a solution?
2. **Manage your emotions.** Stay calm, mindful, and don't forget to breathe. If you feel anger or other strong emotions, try to pause and not react right away. Often, we might do or say things we later regret when we feel angry. We can't control how others react, but we can control ourselves.
3. **Don't add fuel to the fire.** Avoid name-calling, personal attacks, and interrupting the other person while they're talking. Be tactful with your words.
4. **Listen with an open mind and ask for clarification.** Did the moment get heated due to a misunderstanding? Don't be afraid to ask for more information. Others have had different experiences than you; be open to learning and growing from the conversation.
5. **Practice validation.** You don't have to agree with someone else in order to validate them. Show you are paying attention to their perspective and try to understand where they are coming from.
6. **Change the subject.** If you can sense a conversation getting heated, be proactive and transition into a new topic. Another thing to consider is whether it is even worth broaching a controversial subject in the first place. Sometimes it's better to just keep it light.
7. **Lighten the mood.** This might be helpful for someone you have a close relationship with—mention an inside joke or something else that could help lower the tension.
8. **Agree to disagree.** Often after a debate, neither person's mind has been changed. That's okay. Shake hands and don't carry any resentment.
9. **Suggest taking a break** and revisiting the topic later, especially if you feel yourself getting emotional and need time to cool off.
10. **Exit the encounter.** If the other person continues the conversation after you suggest a timeout, excuse yourself and physically leave.

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How Will You Spend Retirement? A Spending Plan Can Provide

The golden rule for managing personal finances applies to just about everyone, young, old, and in between: Spend within your means.

But a key distinction surface in planning for how to spend your money in retirement, says New York City-based Certified Financial Planner™ Larry Luxenberg of Lexington Avenue Capital Management. “What’s different [in retirement] is your income is fixed, not your spending, and the consequences of overspending are different. If you overspend in retirement, you may need to go back to work or [you will] run out of money.”

The best way to keep from overspending and to maintain control of your financial destiny throughout retirement is to establish a spending plan, says Robert Braglia, a Certified Financial Planner™ who heads American Financial & Tax Strategies in New York City. “A spending plan is vital to provide you with a view of what the future holds and to give you a path to live the best life possible during retirement.” The process of devising and implementing a spending plan is relatively simple once you understand the twelve steps involved, including:

STEP ONE: Check your mindset. Think you’ll be spending considerably less during retirement than you spent before? Think again, says Braglia. “Face it, you’re not slowing down, you can’t let your money slow down either.” That means positioning your assets to continue growing during retirement and avoiding the temptation to get too conservative with those assets. “The main trap retirees must not fall into is the old thinking that you must be very conservative at this time...A healthy 65-year-old today must plan for a retirement that will last decades.”

STEP TWO: Get clear on how you want your retirement to unfold. “When developing a spending plan for my clients, we talk about retirement lifestyle. How they want to live, what they want to do,” says Certified Financial Planner™ Niv Persaud, managing director at Transition Planning & Guidance in Atlanta, GA.

STEP THREE: Identify income sources. Among the first steps in devising a spending plan is to establish how much money you will have coming in and from which sources. Those sources may include Social Security, retirement accounts, pensions and investments, plus other income, such as from a job, if continuing to work is part of your retirement plan, a rental property, an annuity, etc.

STEP FOUR: Get a grasp of what you spend. Track expenses to determine how much you need to live on each month, not only to cover hard expenses like food, transportation, and housing, but also discretionary spending to maintain the lifestyle you want to lead during retirement.

STEP FIVE: Use online tools to make it easier on yourself. No need to reinvent the wheel when it comes to tracking expenses and income. Apps available at sites like **Mint.com** and **Mvelopes.com** provide a ready-made framework to turn a chore into a quick, easy process.

STEP SIX: Decide how to manage income streams. Be sure you have a good handle on which income streams will be available, when, and plan accordingly. When will Social Security benefits begin to flow? How about income from a pension or an annuity? “You want to make sure your cash flow [during retirement] is consistent and secure through market cycles,” explains Braglia. He suggests setting aside a cash pool equal to one year’s cash flow. “Draw the monthly income from there. In times the [stock] market is up, replenish that pool; when markets are all down, do nothing and let the drawdown continue. Be patient and replenish only with profits” from the investment portfolio. This cash reserve also can serve as an emergency fund to cover unexpected expenses.

STEP SEVEN: Eliminate (or drastically reduce) debt. Because debt (and associated interest payments) can be difficult to manage on a static retirement income, Braglia urges people to shed as much debt as possible before retirement. “Aside from your mortgage, it’s a good idea to be debt-free when retirement hits,” he says.

STEP EIGHT: Account for inflation. Some of the sources you'll be relying upon for retirement income will provide fixed payments (like a pension) and others, like Social Security, may be indexed to inflation. The goal, says Braglia, is to create an income stream that will increase in step with inflation, so if consumer prices for goods and services rise, so, too, will your income. Stock market investments provide good inflation protection because they tend to track with inflation, he notes. Be sure to account for a higher rate of inflation with medical and healthcare costs as well. "The cost of healthcare is going to rise faster than anything else," says Braglia, "so the slice of income to cover medical care is going to get bigger."

STEP NINE: Build well-informed assumptions into the plan. As part of the planning process, you'll need to make projections in a few key areas, including an annual inflation rate (inflation has averaged about 3% over the long haul) and an annual growth rate for your investment assets (market watchers say 4% to 5% average yearly growth is a solid projection going forward).

STEP TEN: Crunch the numbers. Time to take out the calculator or your favorite budgeting app (see the online tools step above) to see where you stand — how total income stacks up compared to total expenses, while factoring in a projected inflation rate, discretionary spending, projected investment growth rate and more. If projected spending outpaces estimated income, you'll need to find ways to bridge that gap.

STEP ELEVEN: Get guidance. Did you overlook something that could make a major difference in the plan, either positively or negatively? What are some proven ways to make up a projected income shortfall? Given the time, energy, and know-how it takes to coordinate all the aforementioned steps and answer questions such as these, it makes sense to enlist a financial professional to guide you through the process of drafting and implementing a spending plan, says Braglia. "It's important to find a professional to help you, someone who does this stuff everyday who can design and quarterback a plan for not a lot of money." To find one in your area, visit the Financial Planning Association's searchable national database at www.plannersearch.org.

STEP TWELVE: Revisit the plan periodically and revise it as necessary. "We like to set up a spending plan and then revisit it three to six months into retirement," says Steve Brenton, a Certified Financial Planner™ in San Francisco, CA. After that initial check-in, says Braglia, be sure to "retest the plan every couple years and recalibrate it to stay on track." Because in all likelihood, things will change. Your plan should adjust accordingly.

Financial Planning Association (FPA) ©2023

Webinar Now Available:

Planning for Retirement: It's More Than Just the Numbers

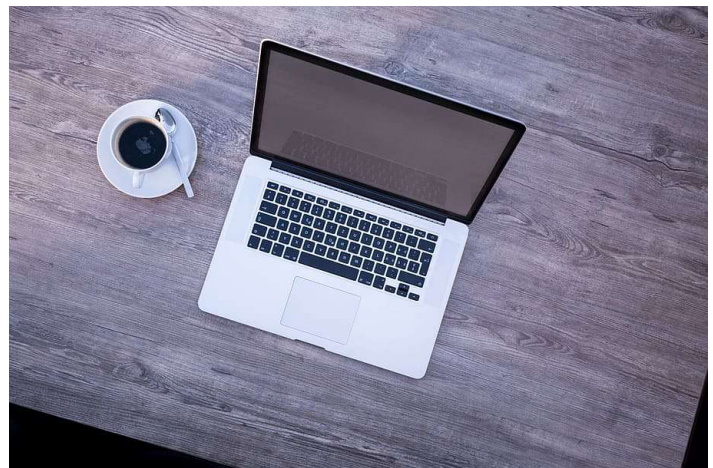
The advertising you see about retirement all seem to emphasize money. While money is very important, it's not the only thing. Join us for a broad look at what you can do now for a satisfying retirement. We'll explore the new world of semi-retirement, emotional issues around leaving work, the money of course, and more.

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The Wellness News

Tips and resources for living well

July 2023

Donate Life ECHO

Every Community Has Opportunity (ECHO) is a nonprofit initiative by Donate Life dedicated to increasing organ, eye, and tissue donation. The Donate Life ECHO program aims to empower communities by spreading awareness about the importance of organ donation and encouraging individuals to register as donors.

Supporting Donate Life ECHO is a powerful way to contribute to the life-saving mission of organ, eye, and tissue donation. Together, we can help save lives, bring hope to individuals awaiting transplants, and create a society where every community has the opportunity for a second chance at life.

Here is how you can help support the cause:

Register as an Organ Donor. The simplest and most impactful way to support Donate Life ECHO is by registering as an organ donor. Visit the official [Donate Life website](#) or your local organ donor registry to sign up and make your wishes known. Becoming a registered organ donor can save multiple lives and provide hope to those in need.

Spread the Word. Help raise awareness by sharing information about Donate Life ECHO with your friends, family, and community. Utilize social media platforms, local newsletters, or community bulletin boards to spread the message. Encourage others to register as organ donors and share the importance of this life-saving act.

Volunteer. Consider volunteering your time and skills to support Donate Life ECHO's activities, such as assisting with awareness events, fundraisers, or educational workshops. By volunteering, you contribute directly to the cause and help positively impact your community.

Participate in Events. Attend awareness walks, fundraisers, or educational seminars to show your support and engage with the community. Participating in these events raises awareness and creates a sense of unity and support for organ donation advocacy.

Advocate for Organ Donation. Be an advocate for organ donation by actively engaging in conversations about the topic. Encourage others to consider becoming organ donors and educate them about the life-saving impact it can have.

Source: Donate Life America



The Wellness News

Tips and resources for living well

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The Do's and Don'ts of Balance on Vacation

Vacations are an important time for relaxation and rejuvenation. Letting go of our usual structure and routines are essential to giving our bodies and minds a break from the typical “go, go, go” of everyday life and maintaining a balanced lifestyle during your vacation can help you enjoy your time off while prioritizing your mental and physical wellbeing.

Here are Our Do's and Don'ts of Maintaining Balance on Vacation:

Do:

Keep the parts of your routine that make you feel good and maintain a good headspace. This could be reading in the morning, daily meditation, journaling, or a grounding walk.

Eat three meals a day. While you are out of your routine, ensure you are still nourishing and fueling your body with what it needs.

Incorporate a little movement each day. Movement doesn't have to mean an intense cardio session or finding a day pass at the destination gym. Instead, try opting for a beach walk, swimming in the ocean, or stretching after the amusement park. Take advantage of your new scenery!

Don't:

Restrict yourself from your favorite vacation treats. Not restricting yourself from favorite treats is vital to maintaining a healthy and happy mindset.

Go in with an “all or nothing” mentality. True wellness is all about balance, with the key word here being “and,” not “but.” Refocus your mindset on ideas like: “A morning walk *AND* ice cream after dinner” or “journaling *AND* sleeping in.” Leaving yourself room for balance will allow you to maintain a positive headspace.

Miss out on memories by trying to stick to a rigid routine. Connection is just as crucial to your long-term health as working out. It's excellent to maintain everyday movement and a healthy diet - but remember, vacation is about taking a break from your daily routines to rest your body and mind while connecting with family, friends, and nature. You may even find some clarity in the stillness.

All this to say, use your vacation to do what makes YOU feel relaxed and rejuvenated. Take the time to do what makes you feel best and permit yourself to truly unwind.



The Wellness News

Tips and resources for living well

July 2023

Summer Party Tips

Are you planning to host a graduation party, birthday party, or just a night together with your friends this summer? If so, check out some tips below for reducing waste while still throwing a party that you and your guests will enjoy!

Use what's in your kitchen. For example, instead of buying single-use plates and cutlery, use what you already have at home. Since you already have silverware, plates, and bowls on hand, you're helping reduce waste and save money.

Provide a batch of lemonade, tea, or water. Make a drink station with lemonade or iced tea in a reusable drink canister. This can help you reduce or avoid using single-use cans, plus you've got the canister for your next hosting gig!

Tag drinks and plates with reusable wear. Instead of providing plastic cups and a Sharpie for guests to know which cup is theirs, choose a reusable item to help your guests keep track of their cup or plate. A cloth napkin or bandana can do the trick and add to the party decorations.

Use the decorations you have on hand. For example, reuse your indoor kitchen tablecloths or table runners as decoration instead of purchasing balloons or other decorations that may land in the trash after the party. In addition, you can gather your potted plants around the house and yard for table decorations.

Provide reusable bags or gifts. If you provide goodie bags or party favors, try reusable or no bag! Giving your guests reusable bags is better for the environment and can encourage others to choose sustainable practices.

Recycle. Finally, if you offer some single-use items, ensure you and your guests recycle all possible decorations and supplies.

We know it is not always easy to juggle everything & realize simple tips can help provide a different approach.
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Feta, Kale, and Pear Salad

Ingredients

- ¼ cup pepitas
- ¼ cup sesame seeds
- ¼ cup sunflower seeds
- 1 ½ teaspoons extra-virgin olive oil
- ½ teaspoon kosher salt, divided
- ¼ cup whole-milk plain Greek yogurt
- 2 tablespoons tahini
- 1 tablespoon water
- 1 ½ teaspoons cider vinegar
- 1 teaspoon lemon juice
- 10 cups torn stemmed kale leaves (from 2 bunches)
- 1 ripe pear, thinly sliced
- ¼ medium red onion, thinly sliced
- 1 cup fresh mint, divided
- ½ cup crumbled feta cheese

Directions

1. Preheat oven to 325 degrees F.
2. Spread pepitas, sesame seeds, and sunflower seeds on a rimmed baking sheet. Bake, stirring once, until lightly toasted, about 10 minutes. Immediately scrape the seeds into a medium bowl and toss with oil and 1/8 teaspoon salt. Let cool to room temperature for 10 to 15 minutes.
3. In a large bowl, whisk yogurt, tahini, water, vinegar, lemon juice, and the remaining 1/8 teaspoon salt. Add kale and massage with the dressing to soften the leaves. Add pear, onion, and 1/2 cup mint and toss to combine.
4. Serve the salad topped with feta, the remaining 1/2 cup mint, and the seeds.

Nutrition

Gluten-Free Option, Egg Free, High Fiber

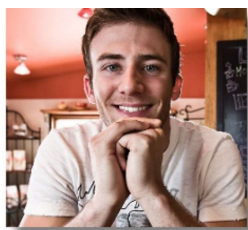
4 Servings

Per Serving:

Calories: **308** | Protein: **18g** | Carbohydrates: **23g** | Dietary Fiber: **8g** | Fat: **21g** | Saturated Fat: **5g** | Sodium: **447mg** | Calcium **334mg** | Potassium: **583mg** | Magnesium: **105mg**

Source: [Feta, Kale & Pear Salad \(eatingwell.com\)](https://eatingwell.com/recipes/feta-kale-pear-salad/)

Develop the Habit of Active Listening



"Active listening" is the practice of engaging with a speaker using techniques of listening that maximize understanding. The goal is more complete communication. Active

listening is conscious and purposeful. The skill is often taught in couples counseling because it reduces misunderstandings, conflicts, and frustration; increases closeness; and helps people solve problems faster. Obviously, active listening has immense value in the workplace. Do you know how to actively listen? To practice active listening, decide to be neutral and nonjudgmental when the speaker begins. Don't interrupt. Periodically reflect back your understanding. Don't "fill the silence" when the speaker pauses. Use nonverbal behaviors to show you're listening and engaged. Finally, ask for clarification if needed, and summarize what you heard.

Caregiving Apps Make It Easier



Being a caregiver is about more than grocery shopping and providing companionship. It's a constant stream of issues, concerns, interruptions, and crises related to medications, surgeries, rehabilitation, appointments, and dozens of personal care issues. It can equate to an exhausting second job. If you're a caregiver, discover apps that can help you reduce the stress of keeping up with it all. Start by taking a look at six such apps at www.caring.com/caregivers/caregiver-support. You will find more caregiving apps by Google-searching for "list of all caregiving apps."

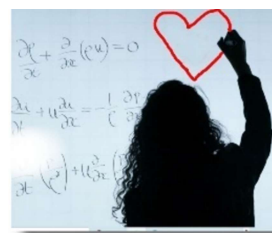
Can Exercise Prevent the Worst of COVID-19 Illness?



Here's another reason to exercise—surviving COVID-19 or a similar illness in the future. A study of nearly 50,000 people hospitalized for COVID-19 examined those who were consistently physically active,

especially with regard to the officially recommended 150 minutes per week. Patients who were *not* consistently active had a greater risk of hospitalization and death. Regular physical activity reduces the risk of systemic inflammation. It's this inflammation that makes the lungs more vulnerable to damage caused by COVID-19. Exercise also improves heart health, lung capacity, and chest wall strength! Result: Reduced risk for the worst outcome. *Source:* www.bjbm.bmj.com [search: *physical inactivity covid*].

Finding Your Emotional Intelligence Gap



Emotional intelligence (EI or EQ) is your ability to identify, understand, and "regulate" or control emotions. This includes the ability to respond to feeling states in ways

that are helpful or constructive. The result: You communicate more effectively, demonstrate empathy, and solve problems more successfully. As with IQ, it's possible to measure EI, but the score is not as important as discovering areas where you can make improvements to help yourself personally and professionally. Many tests are job-specific for leadership, teaching, caregiving, and even dentistry! Questions are usually very similar. Discover EI tests online, but add "pdf" to your search to discover one you can print. *Example:* "EI test PDF". *Example:* www.nodc.org/images/stories/2018/Handouts/EI-ASSESSMENT.pdf



Equity in the Workplace: What's Your Role?



Workplace equity means having a workplace where everyone feels valued, is treated fairly, and is empowered to contribute and to pursue happiness in their job.

Workplace equity is a goal that

requires everyone's participation so opportunity for all becomes reality. What's your role? Here are five ways that you, as a coworker, can help bring equity to your workplace. 1) Value diversity. Diverse workplaces enhance businesses and help them compete in an increasingly diverse world-of-work that expects and rewards workplace equity. See diversity as a plus for any organization. 2) Value inclusion. Inclusion means that differences among employees aren't cause for discrimination—people feel equally welcomed and valued for their contributions. 3) "Step in." When you witness values of inclusiveness, equality, respect, or equal opportunity being overlooked or dismissed, be the one who says, "Can we talk about ____ in this situation?" 4) Don't turn away or dismiss slights or unintentional (indirect) discrimination against others. Those who are victims of discrimination often brush off or set aside these micro-aggressions. 5) Know your biases and mind your language. Everyone has biases, but consider how these biases are demonstrated in private conversations with close friends, and how they may emerge within the workplace and community at large. Workplace equity is an evolving value and area of study for employers and work organizations. The misconception among many employees is that the responsibility for equity lies solely with management and the organization's policies. Ultimately, however, it is the employee-to-employee interaction level that determines whether the goal is realized. This is the business case for understanding and promoting workplace equity. Awareness Challenge: Examine this resource and discuss it with your workgroup: www.sph.umn.edu [search "micro-aggression examples"].

Morning Grogginess?

Try Avoiding the Snooze Button



It may sound like too much to bear, but giving up the snooze button as you struggle to get out of bed might help eliminate the morning grogginess and excessive daytime sleepiness you experience. Snooze buttons can create a condition called "fragmented sleep," as they interrupt REM sleep, which is the restorative part of your sleep cycle. Research shows fragmented sleep can produce grogginess that might linger for hours. Also, consider visiting your doctor to rule out a sleep disorder. Learn more: www.newsroom.clevelandclinic.org [search "snooze button"].

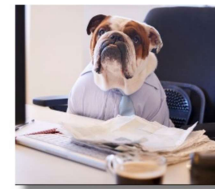
Diagnosing Compulsive Buying-Spending Disorder



A lack of international consensus by experts on the diagnostic criteria for compulsive buying (spending) disorder led to research, with findings released in May 2021. The American Psychiatric Association still

does not consider compulsive shopping an addiction or a behavioral disorder. Still, after interviews with experts in 35 countries, at least two characteristics were described as "universally accepted": excessive purchasing of items without using them for their intended purpose (think unopened boxes of deliveries, loads of clothes in a closet with price tags still attached, etc.) and shopping as a means to positively affect or elevate one's mood. It is hoped that this international consensus will lead to more studied and accepted criteria, lessen denial, and increase self-diagnosis by those who suffer with a shopping addiction. Do you or a loved one experience these behaviors? Not sure? Start with your EAP or a professional counselor to explore more. Source: www.news-medical.net [search: compulsive buying].

New Stress of Going Back to Work



Have you been asked to return to your job on-site after working at home remotely for the past year? Perhaps you kept your fingers crossed hoping your remote job would be the new normal into the

future with newly established family routines, no commute, a home office that started to feel ideal, and a feeling of independence you cherished. Many employees are excited about returning to work, but not everyone feels this way. Talk with your EAP about how to cope with the stress of change and disappointment and how to reconnect so you can become your most productive self and experience the job satisfaction you want.

We know it is not always easy to juggle everything & realize simple tips can help provide a different approach. Your EAP is here to help with family, work, health, & legal issues.

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