

# Balanced Living

October 2024



## How to Beat Serious Stress

Every day we face stressful events. Most of these events are minor. But other events are clearly major sources of stress. These include things such as a separation or divorce, or trouble at home or work. You may need help from others, such as a professional counselor, to get a handle on a stressful situation. They can help you plan and implement changes to ease your stress. You also need to look at the resources available to help you understand and work through the problem.

When you're faced with a highly stressful event in your life, these methods may help you cope:

- **Don't make unneeded changes in your life.** Instead, save what energy you have for dealing with the major stressor at hand. If possible, try to make your work and home environments stable while working out the main problem.
- **Quiet your mind.** Use deep breathing and visualization methods to calm your mind and slow your breathing. When you're stressed, your mind can make things seem worse. It does this by creating endless versions of coming disaster. This affects your body, too. The body can't tell the difference between what's real and what's not. So it reacts with a greater physical response.
- **Stay in the present.** You can calm both your mind and your body by keeping your mind in the present. The present is hardly ever as stressful as an imagined future or a past full of regrets. To stay in the present, center your attention on your breathing, a sound or visual pattern, a repetitive movement, or meditation.
- **Bravely and aggressively face the stressor.** Don't just ignore whatever is causing you stress. Instead, carefully think about the seriousness of the problem. But don't blow it out of proportion. Ask yourself, "What's the worst thing that is realistically likely to happen?" Then remind yourself of all the good things that will still be a part of your life even if the worst happens. Talk with others to confirm your view of the stressor. Make a special effort to speak to family, friends, or co-workers who have had similar experiences.
- **Review your coping responses.** Confidence is helpful in fighting stress. And it builds on memories of past successes. Think about successes you've had with other stressful life events. Recall some of the things you did to cope. Think about writing this down.
- **Take action.** Commit to a reasonable way to deal with what is causing you stress. Action is powerful in helping you to reduce stress. Studies show that your body lowers the amount of a powerful stress hormone (epinephrine) when you shift into action. Don't stop taking action because you're afraid you'll make the wrong decision. There are many ways to successfully handle a stressful situation.
- **Take time out to relax.** At least once or twice a day, take time to calm down by relaxing. Try listening to soothing music, taking a walk, gardening, reading, or exercising. You could also choose to do more formal relaxation, such as deep breathing, meditation, yoga, or tai chi.
- **Be mindful of your time.** Consider making a day-to-day prioritized list of what you need to do and cross off items as you complete them. This can help give you a sense of achievement and decrease a sense of being overwhelmed.

- **Get enough sleep.** Lack of sleep can cause additional physical and emotional problems, such as drowsiness, memory problems, and trouble concentrating.
- **Stay away from alcohol and drugs .** Far from helping you cope, these can actually make symptoms worse. If you're struggling with alcohol or drug use, consider talking to a parent, friend, professional counselor, healthcare provider, or a faith leader. Support groups, such as Alcoholics Anonymous (AA) and Narcotics Anonymous (NA), can also be helpful. Treatment can be located through the Substance Abuse and Mental Health Treatment Alliance (SAMHSA).

The StayWell Company, LLC ©2024

## Seasonal Affective Disorder

Seasonal affective disorder (SAD) is a type of depression that occurs with changing seasons. It is sometimes referred to as the “winter blues.” It typically begins in the fall and lasts through the winter months. Less commonly, people experience SAD in the spring and summer months. During a usual SAD experience, the symptoms are mild in the fall and progressively get worse through the winter period. Once spring arrives, the symptoms typically start to fade away but may return later in the year.

### Common Symptoms

Many of the symptoms are similar to depression but tend to occur and then ease around the same time each year. Common symptoms include having less energy, feeling moody or sad, losing interest in activities previously enjoyed, social withdrawal, sleeping more, weight gain, difficulty concentrating, and feeling hopeless.

### Treatment Options

Light therapy can be used to treat SAD, which involves sitting near a special kind of lamp called a lightbox each morning for a period of time. Seeking therapy with a counselor can also be helpful. Talking through your feelings with a trained professional can help manage SAD-related challenges. Lastly, medications, such as antidepressants, can sometimes be helpful in treating chemical imbalances.

### Additional Steps

If you suspect you are experiencing SAD, it might be a good idea to make an appointment with your primary care doctor to have your vitamin D levels checked. Many people who live in climates with more extreme winters have lower vitamin D levels and could benefit from supplementation. Also, try to spend more time outside or near a window that gets bright light, which can help prevent and treat SAD.

Other steps you can take to prevent or ease symptoms include spending time with family and friends, exercising regularly, eating well-balanced meals, and often reminding yourself of what you are grateful for in your life. It may take time to start to feel better but be patient with yourself. Get the help you need and prioritize taking care of yourself.

Life Advantages, LLC © 2024



**awpnow.com**

*Optimized for all devices including: desktops, laptops, tablets, smart phones and more.*

It is now easier than ever to access the online resources provided by your EAP, Alliance Work Partners.

Contact your Account Manager for log-in instructions

[AM@alliancewp.com](mailto:AM@alliancewp.com) | 888-327-4636



Visit your EAP Website today.  
**AWPnow.com**



# Six Burning Investment Questions, Answered\*

*\* Think of the answers to these questions as a prerequisite to, not a substitute for, seeking advice from a financial planner.*

Choices. Investors today have so many options for where to put their money, selecting the right ones — as in, those that best match their financial goals, life stage, monetary philosophy and tolerance for risk — can be daunting, even downright confusing. Making sense of the many options starts by enlisting the services of a CERTIFIED FINANCIAL PLANNER™. A CFP® is trained specifically to help you make the right investment choices based on a big-picture analysis of your current circumstances and priorities as well as your situation going forward. To find one in your area, visit the Financial Planning Association's national database of personal finance experts at <http://www.plannersearch.org/>

With your hard-earned money at stake, here are some of the key choices you are likely to face, to help you sort through the options and to prep you for that must-have discussion with a financial planner:

**1. Should I prioritize investing over paying down debt?** Given how fast debt — from credit card balances, school loans and the like — can compound, Keith Newcomb, CFP®, at Full Life Financial LLC in Nashville, Tenn., said paying down debt in many cases should take precedent over investing the money instead. People with minimal debt can do both at once.

**2. Should I invest my discretionary income toward retirement or spend it now on stuff I want?** Members of Generations X and Y, according to some estimates, will need to save upwards of \$2 million to live comfortably throughout retirement. Bottom line: The earlier a person starts investing for retirement, the better off they will be financially during retirement, even if it's investing only a small amount to start. So, if you have discretionary income after your expenses are covered and your short-term money goals (paying off a credit card, saving for a car or a home, etc.) are addressed, invest it in a retirement vehicle now and save that 72-inch TV purchase for later. **3. Should I put money in my work-based retirement plan [such as an IRA or 401(k)] or open my own individual retirement account (IRA)?** Whether it's a work-offered IRA or 401(k) or an IRA you open yourself, these types of account offer the advantage of letting you make contributions tax-free (tax-deductible). But if faced with a choice, you may want to opt for an employer-based retirement account over one you open yourself for several key reasons: (1) your employer may offer matching contributions; (2) you may be able to contribute more each year to a work-based retirement plan, depending on the type of plan; and (3) contributions to a work-based plan can be set up to come automatically out of your paycheck. There's also the option of investing in both a work-based plan and your own IRA. Regardless, this is an issue that deserves a deeper discussion with a financial planner.

**4. What type of IRA should I invest in, a traditional IRA or a Roth IRA?** Given the tax implications, here's another issue to take up with a financial planner. But before you do, know that with a Roth IRA, contributions aren't tax-deductible on the front-end; you're investing after-tax money, but that money comes out tax-free on the back end. It's the other way around with a traditional IRA, whose distributions typically are taxed on the back end. Many financial planners recommend putting money in both types of IRA to diversify the tax status of their IRA distributions.

**5. When it comes to an investing strategy, should I rely on a traditional (stocks-and-bonds-focused) approach or a less traditional asset-allocation model?** Ultimately, it comes down to the investor's comfort level and risk tolerance, said Newcomb. "There are many approaches to successful investing. My advice is to be open-minded to breaking with tradition." Tradition, embodied in what's called "modern portfolio theory," holds that investors should diversify their portfolio with equity investments (stocks and stock mutual funds, for example), fixed-return investments (such as bonds and bond mutual funds) and a small amount of cash. Now more than 60 years old, that theory lately has begun to show signs of wear, notes Newcomb, who said the best approach is to "invest in harmony with market conditions" — and in consultation with a financial planner.

**6. Am I better suited to investments that require a hands-on, self-directed approach or to those where I can take a more hands-off, autopilot type of approach?** Some investors prefer building a portfolio of individual, hand-selected equities (such as the stocks of individual companies) and fixed-income investments. Others prefer vehicles such as mutual funds (including target-date or lifecycle funds) that take certain investment choices out of the investor's hands and put them in the hands of a third-party portfolio manager. The more hands-off you want to be, the more you should rely on investment vehicles in the latter category, said Newcomb. "Target-date funds are good for people who don't want to make any [investment] decisions themselves."

Whatever approach you prefer, he adds, it's always best to develop an investment strategy with the help of a qualified financial professional.

Financial Planning Association (FPA) ©2024

## Webinar Now Available:

### Investing 101

Do you want to invest but don't know where to get started? This webinar will help you to understand what investing is, what it means, and how the "miracle" of compounding works. It will also cover some of the building blocks of investing and provide some insights into techniques with the goal of helping you think about which investing strategies are right for you.

[Log-in](#) any time this month to watch the webinar!



To Access:

- Login: **www.AWPnow.com**
- Select **Access Your Benefits**
- Enter your **Username & Password**
- Click **"HelpNet"**
- Click **"Connect to HelpNet"**
- Click **"Webinars"** (4<sup>th</sup> row; 3<sup>rd</sup> column)
- Select the archived webinar you would like to view.

1<sup>st</sup> time login? Contact us at [AM@alliancewp.com](mailto:AM@alliancewp.com) for your Registration Code.





# The Wellness News

Tips and resources for living well

October 2024

## Breast Cancer Awareness Month

October is Breast Cancer Awareness Month, a time dedicated to raising awareness about breast cancer and the importance of early detection and prevention. Breast cancer is the most common cancer among women worldwide, but with early detection and preventive measures, the chances of successful treatment are significantly increased.

Regular self-examinations and mammograms are crucial. Women in their 20s and 30s should become familiar with their breasts and report any changes to their healthcare provider. Clinical breast exams are recommended every three years for women in this age group.

Once women reach their 40s, annual mammograms should become a priority. These screenings can detect tumors too small to feel and identify changes in breast tissue. Women with a family history of breast cancer or genetic predispositions should discuss earlier or more frequent screenings with their healthcare provider.

### Early Signs and Symptoms to Watch For

While a lump in the breast is the most recognized symptom, there are lesser-known signs of breast cancer that women should be aware of. These include:

- **Inverted Nipple:** Any sudden change in nipple shape, such as inversion or retraction, should not be ignored.
- **Skin Changes:** Redness, scaling, dimpling, or thickening of the skin can indicate underlying issues.
- **Nipple Discharge:** Any unusual discharge, particularly if it is bloody or occurs without squeezing, should be evaluated by a healthcare provider.
- **Breast Pain:** Persistent pain that is not related to the menstrual cycle warrants a check-up.
- **Swelling or Lump in the Armpit:** This could indicate that cancer has spread to lymph nodes.

Being informed about these signs can empower women to seek medical advice promptly, leading to earlier diagnosis and improved treatment options. This Breast Cancer Awareness Month, take the time to understand these signs and share this knowledge with loved ones. Early detection saves lives, and awareness is the first step in prevention.

Source: <https://www.nationalbreastcancer.org/>



# The Wellness News

Tips and resources for living well

October 2024

## Soaking Up the Sun: How to Make the Most of Shorter Days

As we turn the clocks back for daylight savings, it can be easy to get caught up in the shorter days and longer nights. With less sunlight to work with, it's more important than ever to make time to get outside and soak up the daylight, especially for our mental and physical well-being. Getting outside during daylight hours can boost your mood, improve focus, and even help regulate your sleep patterns. Exposure to natural light during the day keeps your circadian rhythm in balance, which in turn promotes better sleep at night. Plus, fresh air and movement can do wonders for relieving stress and lifting your spirits—something we all need more of as the days grow darker and colder.

But with work schedules, family obligations, and everything else on your plate, how do you make time for it? Start small! Try a brisk walk during your lunch break or take a few minutes in the morning for a quick stretch outside. Even just 15 minutes of natural light can make a noticeable difference. If you're working from home, set up your workspace near a window, or take phone calls outside when possible. For the weekend, plan outdoor activities that make the most of daylight, like hiking, biking, or even a simple stroll in the park. Not only will you get some much-needed vitamin D, but it's a great opportunity to disconnect from screens and reconnect with nature.

As we adjust to the time change, prioritizing outdoor time will help you stay energized and balanced, even as the days get shorter. So, bundle up, step outside, and enjoy the benefits of daylight, no matter how brief it may be!

### Simple Ways to Maximize Outdoor Time During Shorter Days:

- Take your breaks outside
- Start your morning with sunlight
- Move your workspace near a window
- Plan weekend outdoor adventures
- Combine outdoor time with social time
- Garden or do yard work
- Take phone calls outdoors
- Bundle up and embrace the cold
- Use outdoor playtime for kids
- Create outdoor routines

Source: <https://www.fepblue.org/news/2018/10/02/07/31/5-ways-to-make-the-most-of-shorter-darker-days>



# The Wellness News

Tips and resources for living well

October 2024

## Teal Pumpkin Project Making Halloween Inclusive for All

Halloween is a fun and exciting time for kids to dress up, explore their neighborhoods, and collect treats. But for children with food allergies, it can be a little more complicated. That's where the Teal Pumpkin Project comes in—a nationwide movement that aims to make Halloween safer and more inclusive for all children.

The Teal Pumpkin Project was created by the Food Allergy Research & Education (FARE) organization. It encourages households to offer non-food treats on Halloween to help kids with food allergies enjoy the festivities without worrying about allergens in candy. By placing a teal-colored pumpkin outside your home, you signal that you have safe, non-food options available for trick-or-treaters.

So, what kinds of non-food items can you offer? Think of fun and creative alternatives like glow sticks, stickers, bubbles, small toys, or temporary tattoos. These options not only make Halloween more inclusive for children with food allergies but also for kids with dietary restrictions, diabetes, or other conditions that limit their candy consumption.

### How to Get Involved

Participating in the Teal Pumpkin Project is simple! Here's how you can get involved:

1. Place a teal pumpkin outside your home to show that you're offering non-food treats.
2. Provide non-food items as a safe alternative to candy. You can still offer candy, but just keep the two options separate.
3. Spread the word to your friends and neighbors to help raise awareness about food allergies and promote inclusivity during Halloween.

This small act of kindness can make a big difference in creating a more enjoyable, stress-free Halloween for everyone. So, consider joining the Teal Pumpkin Project this year—your thoughtful gesture could mean the world to a child who just wants to enjoy Halloween like everyone else!

Source: <https://www.npr.org/sections/thesalt/2019/10/29/774121173/teal-pumpkins-make-halloween-less-tricky-for-kids-with-food-allergies>

---

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, well-being & legal issues.

**1-800-343-3822 | TDD 1-800-448-1823 | [www.AWPnow.com](http://www.AWPnow.com)**

*Here for you as life happens*





# The Wellness News

Tips and resources for living well

October 2024

## Chicken Tinga Tostadas

### Ingredients

- 8 corn tortillas
- Cooking spray
- 2  $\frac{2}{3}$  cups Chicken Tinga
- 1 (15 ounce) can low-sodium refried beans
- $\frac{1}{2}$  cup crumbled cotija cheese
- $\frac{1}{2}$  cup chopped fresh cilantro

### Directions

1. Preheat oven to 350°F.
2. Arrange tortillas in a single layer on a baking sheet and coat on both sides with cooking spray.
3. Bake, flipping once, until crispy, about 12 minutes.
4. Meanwhile, heat chicken tinga and refried beans in separate pans until steaming
5. Divide the beans among the tortillas, then top each with  $\frac{1}{3}$  cup chicken and 1 tablespoon each cheese and cilantro.

### Nutrition

#### **Per Serving: 2 tostadas**

**Calories: 345 | Protein: 21g | Carbohydrates: 44g | Dietary Fiber: 8g | Saturated Fat: 2g | Total Sugars: 3g | Sodium: 514mg | Cholesterol: 53g**

Source: <https://www.eatingwell.com/recipe/7944697/chicken-tinga-tostadas/>

## **Domestic Violence Awareness Month: Supporting Coworkers Facing Domestic Abuse**

You may not immediately recognize that a coworker is a victim of domestic violence by spotting bruises or a black eye. Instead, several symptoms observed over time can lead you to feel a stronger sense of concern about your coworker's situation. Isolating themselves at work, not participating in office events, receiving flowers at the office as a gesture of forgiveness from an abuser, or being overly cautious about not staying late can all raise suspicions. Talk to your employee assistance program (EAP) about your concerns. They can provide you with resources, support, and strategies for approaching the situation sensitively. Domestic abuse victims—30% to 40%—eventually confide in a coworker. So, this places you in a unique position to offer support. The EAP can help you understand how to offer assistance to your coworker while maintaining confidentiality and respecting their privacy.

## **Mammogram Myths: Busting Common Misconceptions**

Myths and misconceptions about mammograms still persist, contributing to tragic outcomes due to resistance to early breast cancer detection. Despite efforts, the following myths remain highly prevalent: "Radiation from mammograms is harmful." Fact: Radiation exposure during a mammogram is minimal and considered safe. "Mammograms can cause cancer to spread." Fact: No evidence exists that the compression of the breast during a mammogram causes cancer to spread. "A mammogram is needed only if a lump is felt." Fact: Many cancers found through mammograms are never felt. "Mammograms are only needed for older women." Fact: One in six breast cancers occurs in women in their forties. "Having no family history of breast cancer makes it safe to skip screenings." Fact: 85% of women diagnosed with breast cancer have no family history of the disease. Source: American College of Radiology at [www.acr.org](http://www.acr.org) (search: mammography)

## **Deepening Relationships at Work for Improved Job Satisfaction**

Most people come to work, do their job, and leave. They interact with coworkers just enough to get by—without recognizing the value their colleagues bring. Don't leave workplace relationships to chance. Actively build them to enhance your well-being and create a fulfilling work environment. You'll find more meaning in your job. Here's how: Seek out and participate in transparent conversations where ideas, concerns, and feedback are shared freely. Offer support and show appreciation for your coworkers' efforts. Regularly collaborate on projects. Participate in team activities. Be approachable and "askable," which means being open, friendly, and easy to talk to, so that others feel comfortable coming to you with questions or concerns. Learn simple skills to resolve conflicts constructively, and make a habit of celebrating successes together.

## **There's a Path to Recovery from an Eating Disorder**

Nearly three million people in the U.S. suffer with anorexia nervosa, a mental illness (not a lifestyle choice) characterized by an intense, irrational fear of gaining weight or becoming fat. Only a fourth of those affected seek treatment. The majority suffer in silence and fear. If you suffer from anorexia, you know the profound pain and frustration of feeling trapped in the need to isolate yourself and the fear of judgment from others. You're forced to both struggle with intense hunger while battling horrible anxiety about food and weight. Here's the news: Any health issue that includes a tremendous struggle over fear of getting help, along with a battle over its associated behaviors, has a recognized path to wellness that has been discovered by others, and it can lead you to the relief you seek as well. Seek confidentiality from your employee assistance program and/or a medical doctor experienced with this health issue. Source: National Association of Anorexia Nervosa and Associated Disorders

### Don't Undermine Your Assertiveness

Many who want to be more assertive often undermine their attempts at assertiveness. As a result, they later feel confused about why their needs or concerns weren't taken seriously. When assertiveness is mixed with uncertainty and fear of the consequences of being too direct, you lose the effectiveness of your message and hinder your goal in communication. Do you recognize any of these assertiveness "missteps"? 1) Hesitancy and unsureness: "If it's okay, and if you have time—it doesn't have to be today, but can we discuss my performance review?" Better: "I would like to discuss my performance review. What is a good time for you to meet?" 2) Framing a question instead of a statement: "May I offer another idea for everyone to consider?" Better: "I believe we should consider an alternative approach for this project." 3) People pleasing or conflict avoidance: "I have a few observations to share about your report's conclusions." Better: "I noticed inaccuracies in your report; let's review them together to ensure accuracy." A person may perceive the initial statements above as assertive. However, in each case, the level of assertiveness is diminished. This can trigger ineffective communication, confusion, delays in problem resolution, and a greater risk of weakening, not enhancing, your workplace relationships. Having trouble communicating with someone at work? Your employee assistance program can help. They are go-to communication pros.

### Stress Tips from the Field: Schedule "Think Time" and Decompress

Simply pausing to think might be one of your best techniques for managing stress. On a busy day, pausing to think can help you organize your thoughts, prioritize tasks, and clarify goals. Doing this may lead to better decisions while you reduce mental clutter. (Mental clutter is the overwhelming thoughts, worries, distractions, and information that pile up in your mind and make productivity difficult.) Just five minutes of no distractions and calm can help you prevent burnout, give you a bit of renewed energy, and let you decompress. This week, plan some five-minute think times throughout the day. Then, see if you experience more mental clarity, creativity, and job satisfaction, along with the sense that you are more effectively managing stress.

### Conquer Digital Time Theft

Digital time theft is passage of time that produces no or little workplace productivity resulting from diverted attention while engaged in online, nonwork-related activity prompted by distraction. If you have experienced digital time theft, you know the frustration of suddenly realizing you've been distracted by some online activity again. It can feel as though you have little control over how easily you are sidetracked, but gaining control might be easier than you think. Experiment with what works for you. Do a search for highly specific apps/tools that dramatically increase self-control over precisely this problem. They allow you to avoid online distractions, so you do not mindlessly browse the Web but instead stay on task. Some tools even add a delay in opening a web page long enough for you to catch yourself being distracted, so you can return to your current work! Google "apps to help you focus."

### Discover What Nutrition Can Do

Participate in a one-week nutritional improvement challenge. Then, see if you notice the benefits, including a positive difference in mood, energy level, concentration, sleep quality, and overall stress levels, especially at work. Do this with a friend so you can discuss your experiences together. The end result may be a greater conscious awareness for healthier eating, and less reliance on—or perhaps even rejection of—unhealthy, processed foods. You will find more than 30 such seven-day healthy meal plans to choose from at this link: <https://www.eatingwell.com/search?q=7-day+healthy+meal+plan>.

---

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.

To access your EAP services  
1-800-343-3822 | TDD 1-800-448-1823  
[www.AWPnow.com](http://www.AWPnow.com)

*Here for you as life happens ...*