

Balanced Living

January 2025



Want to Fight I.D. Theft? Be Careful How You Treat Your Information in the Real and Virtual Worlds

Foiling I.D. theft is no longer just a matter of buying a document shredder and keeping track of your receipts - though it helps. I.D. theft evolves every day and according to security experts, net-savvy thieves are getting more efficient about blending their illegal activity on the ground and online. Here are some examples from Identity Theft Resource Center (ITRC), a non-profit group focusing on the latest I.D. theft trends and assistance for victims:

- I.D. thieves are stealing more paper checks being delivered to homes. Why? Because with the credit squeeze, there are fewer people being approved for checking accounts, so physical checks left in mailboxes are being swiped more frequently so the account numbers can be used to open fraudulent accounts under different names.
- Fraudulent dating, job hunting and social networking Web sites are being used to gather critical data for a host of fraudulent activities. Be careful what you put online.
- Thieves are getting younger since young people are the earliest adapters of online skills. The ITRC notes that arrest records show that younger individuals are getting caught with sophisticated forgery equipment or designing sophisticated online scams.
- Sadly, there are more reports of I.D. theft occurring within families and groups of friends. Individuals are more likely to have their guard down on protection of credit and account data around people they know. Often, such thieves are connected to drugs or other illegal activities being done by their peers.

What can you do? Here are some ideas:

Change your online record-keeping behavior. If you download bank or credit activities to a desktop program like Quicken or Microsoft Money, don't store passwords on that software. It may slow you down, but take the time to type in that access data, and then log off as soon as you've completed your transactions and close the browser too. Never put this data on a wireless-enabled computer - I.D. thieves lurk in coffeehouses and other public places to capture data that's traveling through the air. Confine these activities to the desktop and secure terrestrial Internet connections.

Put a lock on your mailbox. If you work long hours or are otherwise not available to grab your physical mail as soon as your letter carrier drops it off, either install a high mail slot on a door with a strong lock (so a thief can't reach in and grab mail that's fallen on the floor), or install an outdoor mailbox with a key lock on it that only you can open. Also, talk to your bank or check printer about secure ways to receive delivery of printed checks.

Shred or cut up any receipts or credit and account documents. A strong, safe paper shredder really is a good investment. What should be shredded: credit solicitations, receipts you're not keeping, line of credit checks that come in your monthly credit card bills (which you shouldn't be using anyway), and tax-related evidence for prior-year returns your tax advisor says you no longer have to keep.

Guard your Social Security number above all. Never, ever share this data unless you are dealing with a recognized financial institution that you trust. Never put it on a check or type it into an online form.

Beware the "Phishermen." Phishing is a process by which scam artists try and get you to divulge your Social Security number, your account numbers, address or other personal information under the guise of a legitimate company you may already be doing business. It's most common over the Internet, but there's no reason why a phishing request couldn't come via direct mail or over the phone. They'll get your attention by saying there's a problem with your account you have to address immediately. Online, the scams are so sophisticated that you'll see e-mails that look exactly like the ones your bank, credit card or even your airline mileage club would send you, right down to the logos and disclaimers. Anytime anyone asks you for personal information, use your own account customer service number (not the one on the mailing) to speak to a live person to verify that the request is real. If it's not, save the evidence - it may help put the con artists in jail.

Change your passwords occasionally. If the only username and passwords you can remember are your e-mail address and your dog's name, you need to develop a schedule for changing those passwords and storing that information in a safe place off your computer. Again, resist storing this information on your computer.

Get each of your credit reports once a year. By law, you're entitled to free copies of your credit report from each of the three major credit rating agencies - TransUnion, Experian and Equifax. Don't get them all at once - stagger them a few months apart so you can see if erroneous data appears throughout the year. Also, if you are on active duty with the military, you can place an active duty alert on your credit reports to help minimize the risk of identity theft while you are deployed. Active duty alerts are in effect on your report for one year - if your deployment lasts longer, you can place another alert on your credit report. Couples need to check both reports.

Think twice about I.D. theft insurance. Some companies offer identity theft insurance that will cover lost pay if you have to straighten out your credit, but realize they will not do the dirty job of restoring your credit - that's up to you. And since many of the companies selling this insurance are already affiliated with the credit industry, that's good reason for pause. Also, check your home or renter's insurance policy to see if they provide I.D. theft coverage. Most important, be aware that some of the I.D. theft prevention marketers are scams themselves!

Stick with a known ATM. Some of those independent ATMs you see in convenience stores, restaurants and bars may be collecting your data for illegal use. Use ATMs only at established banks.

Watch your wallet and cell phone. Yes, it sounds dumb, but the easiest one-stop opportunity for I.D. thieves to fleece you is sitting in your purse or pocket. Keep only a few necessary items in your wallet and regularly clean out receipts and other data that would identify you. And keep in mind that an Internet- and address book-equipped cell phone is a potential gold mine - they'll not only get your information, but they'll be able to reach all your contacts as well.

What if theft still happens? One of the best resources for a step-by-step guide to fighting identity theft is the Federal Trade Commission and its Web site, www.ftc.gov. The FTC provides a complete listing of contacts and procedures for getting to the bottom of identity theft before the event goes from being serious to devastating.

Time Management Strategies for the New Year

The start of a new year is a great time to redefine your priorities and goals while also creating new habits related to organization and time management. It can be overwhelming trying to manage both your school and work responsibilities to find balance. Here are some tips for optimizing your time when you're both a student and an employee.

Keep your calendar organized.

Find a calendar system that works for you, and make sure to update it regularly with all your obligations and upcoming deadlines. Make it a habit of looking at your calendar each night before bed or in the morning when you wake up, so you don't forget anything.

Plan your work schedule in advance.

Make your work schedule conducive to your school schedule and allow ample time for studying. Let your supervisor know your availability well in advance. Request to work the same shifts each week, which can help you to maintain a consistent schedule with school and studying.

Optimize your school schedule.

If you are commuting to school, try to minimize driving time to and from campus. Schedule your classes close together on specific days rather than having them spread out throughout the week. If you live on campus, this strategy will also benefit you by maximizing your time.

Prioritizing schoolwork.

Rank assignments by when they are due and how much of your final grade they are worth. For example, spend more time studying for an exam worth 30% of your final grade over a homework assignment worth only 5%. Also, prioritize assignments due sooner.

Minimize distractions.

A big part of managing your time is learning how to minimize distractions. For instance, if you put away your phone while you are studying, you'll get it done a lot quicker. Then you can set aside time to return calls or messages all at once rather than being interrupted numerous times.

Don't be afraid to say no.

There are only so many hours in a day, which means you can't do it all. Try to be realistic, and don't be afraid to say no. If you know you are going to be having a particularly busy week, then don't make new commitments.

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Prevent Misunderstanding in Your Team

When working with others, you're likely to encounter people from different backgrounds with various levels of experience and education. In addition, each person also brings his or her own unique personality to a group. When joining all these differences together, you need to learn how to handle the inevitable misunderstandings and miscommunication that can come from people's diversity. Follow the tips below to learn how your team can optimize communication.

Ask questions like:

- Did that make sense?
- Can you repeat back to me your interpretation of what I said? I want to see if I missed anything.
- Did I describe that adequately?

Use Facts

Try to use facts, rather than opinions, when demonstrating a point. If coworkers come to you with a disagreement, ask for the facts, and try to help using those facts.

Give Your Time

Some people are quick to catch on to a procedure, while others take a little longer. By spending enough time to ensure understanding among every staff member, you'll know that everyone is on the same page. Have patience when working with each person and you will notice improved work and attitudes throughout the whole team. Make sure to communicate with your workers at various times, not just when you have criticism. This will help create more positive relationships with workers, and they may be more willing to talk to you when they need assistance or guidance. Be supportive by following these three tips:

- Be polite and cordial with everyone.
- Share good news about accomplishments and achievements.
- Talk about concerns and giving feedback.

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Webinar Now Available:

Identity Theft: What Can You Do About It?

Identity theft is the fastest growing crime in America. Around 15.4 million consumers were victims of identity theft or fraud in 2016. The average fraud amount per victim was \$1,038. In this seminar, you will learn what identity theft is and how to prevent it. What you should watch out for in your email? What about suspicious text messages? Learn the red flags. And know what to do if it happens to you.

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The Wellness News

Tips and resources for living well

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Cervical Health Awareness Month

Why Early Detection Matters

Each January, Cervical Health Awareness Month reminds us of the importance of proactive measures in preventing cervical cancer and promoting overall health. Cervical cancer is one of the most preventable types of cancer, yet it still affects thousands of women annually. Raising awareness about early detection, regular screenings, and HPV vaccinations can help save lives and improve health outcomes. Here's what you need to know to take control of your cervical health.

Why Screenings Are Essential

Cervical cancer often has no symptoms in its early stages, making routine screenings like Pap tests (or Pap smears) and HPV tests vital. These tests detect abnormal cell changes in the cervix early, often before cancer develops. If you're 21 or older, talk to your doctor about how often you should get screened. Staying consistent with your screenings is one of the most powerful things you can do for your health.

Protect Yourself with the HPV Vaccine

The human papillomavirus (HPV) is the leading cause of cervical cancer. The HPV vaccine offers strong protection against the virus, significantly lowering your risk. If you haven't been vaccinated yet, it's not too late—ask your healthcare provider if the HPV vaccine is right for you. It's recommended for preteens and young adults but may also be available for others depending on their health history.

Small Steps, Big Impact

Preventive care plays a key role in your wellness journey. Add a reminder to schedule your next cervical screening, talk to your doctor about the HPV vaccine, and make healthy lifestyle choices like eating well and exercising regularly to support your overall health.

Let's Take Action Together

This Cervical Health Awareness Month, empower yourself by staying informed and proactive about your health. Regular checkups, education, and healthy habits are key to staying strong and thriving. For more information, visit the [CDC Cervical Cancer Resources](https://www.cdc.gov/cervical-cancer/) or the [National Cervical Cancer Coalition](#).

Source: <https://www.cdc.gov/cervical-cancer/>



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Small Steps, Big Changes: Achieving Your Fitness Goals This Year

New Year's resolutions have been around since the 17th century, as has the habit of breaking them. So, the age-old question remains: how do we make a resolution—and stick to it?

Here are some general tips to keep in mind:

1. Set goals that excite you and are realistic
2. Be specific, but keep it simple
3. Have smaller interim goals
4. Create a plan
5. Write it all down

Setting realistic fitness goals is a fantastic way to stay motivated and achieve long-term success. But how do you know if your fitness goals are realistic? Start by considering why each goal is important to you and imagining what success looks like. It's also crucial to consider where you're starting. If you're new to exercise or a sport, you may see quicker improvements early on, which can be incredibly motivating.

Keep your goals simple, but be specific about what you want to achieve. Break your larger goal into smaller, interim steps that guide you toward your ultimate objective. These may include diet, exercise, and training milestones that align with your overall plan. Make sure each goal is measurable, and write everything down, including timelines for both interim and final goals. Regularly track your progress and celebrate your achievements to maintain motivation.

Finally, build a support system that includes family and friends. You may also benefit from expert guidance, such as working with an exercise professional or sports coach. By following these steps, you'll be well on your way to setting and achieving your fitness goals.

Source: <https://5bridgeshealthandfitness.com/blog/fitness-new-years-resolutions/>

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.

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Shine Bright This Winter: Tips for Avoiding SAD

The holiday season can be joyful, but for some, it brings feelings of sadness, anxiety, or isolation. Known as the "holiday blues," this phenomenon can often be exacerbated by the winter months' lack of sunlight, leading to Seasonal Affective Disorder (SAD) or seasonal depression. Recognizing and taking proactive steps to address these feelings can make a big difference. As the days grow shorter and colder, many people find themselves feeling low on energy, unmotivated, or even downright sad. If this sounds familiar, you might be experiencing Seasonal Affective Disorder (SAD), a form of depression tied to the changing seasons. While SAD is common, especially in the winter months, there are steps you can take to keep your mood and energy levels steady.

Brighten Your Day with Light Therapy

Lack of sunlight during winter months can disrupt your body's internal clock and reduce serotonin levels, which can lead to SAD symptoms. One of the most effective ways to counteract this is through light therapy. Sitting near a light box for 20-30 minutes each morning can mimic natural sunlight and help regulate your mood. If you don't have a light box, simply spending time outdoors on bright days can also help.

Stay Active and Move Your Body

Exercise is a natural mood booster. Physical activity releases endorphins and can improve symptoms of depression, including SAD. Whether it's taking a brisk walk, trying a new workout, or stretching with yoga, moving your body can make a big difference. Aim for at least 30 minutes of moderate activity most days of the week.

Prioritize Social Connections

It's tempting to hibernate during the colder months, but isolation can make SAD symptoms worse. Stay connected with family, friends, or colleagues through phone calls, virtual chats, or in-person meetups when possible. Joining a group activity, like a book club or fitness class, can also lift your spirits and provide a sense of belonging.

Fuel Your Body with Mood-Boosting Foods

A balanced diet supports both your body and your mind. Focus on foods rich in vitamin D, omega-3 fatty acids, and complex carbohydrates to keep your energy and mood stable. Examples include salmon, leafy greens, nuts, whole grains, and fortified dairy products. Avoid overindulging in sugary snacks, which can lead to energy crashes and mood swings.

Stick to a Consistent Routine

Keeping a regular schedule can help regulate your body's internal clock and improve sleep quality. Try to go to bed and wake up at the same time every day, even on weekends, and spend time outdoors during daylight hours to maintain your natural rhythm. If you've tried these tips and are still feeling down or struggling with daily tasks, it might be time to reach out for professional support. Therapies like counseling or medication can be highly effective in treating SAD. Don't hesitate to consult a healthcare provider—they're there to help you feel your best. This winter, take charge of your mental well-being by incorporating these simple but effective strategies into your routine. Seasonal changes can be challenging, but with the right tools and habits, you can keep yourself happy and healthy all season long.

Source: : <https://www.nlm.nih.gov/health/publications/seasonal-affective-disorder>



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High-Fiber Apple-Cranberry Baked Oats

Ingredients

- 2 large Fuji or Honeycrisp apples
- 2 1/2 cups gluten-free old-fashioned rolled oats
- 1 1/2 cups whole milk
- 2 large eggs, lightly beaten
- 1/3 cup packed light brown sugar
- 1 tablespoon plus 2 teaspoons grated orange zest
- 3 tablespoons orange juice
- 1 tablespoon vanilla extract
- 1 teaspoon baking powder
- 3/4 teaspoon ground cinnamon
- 1/4 teaspoon ground nutmeg
- 1/4 teaspoon salt
- 2 cups frozen cranberries

Directions

1. Preheat oven to 375°F. Lightly coat a 7-by-11-inch baking dish with cooking spray.
2. Using the large holes of a box grater, grate 1 apple to yield about 3/4 cup packed. Set aside. Cut the remaining apple into 1/2-inch cubes to yield about 1 cup.
3. Combine 2 1/2 cups oats, 1 1/2 cups milk, 2 eggs, cup brown sugar, 1 tablespoon plus 2 teaspoons orange zest, 3 tablespoons orange juice, 1 tablespoon vanilla, 1 teaspoon baking powder, 3/4 teaspoon cinnamon, 1/4 teaspoon nutmeg and 1/4 teaspoon salt in a large bowl; stir until thoroughly combined. Fold in 2 cups cranberries and the grated apple. Transfer to the prepared baking dish and sprinkle with the chopped apple.
4. Bake until golden brown and set, 40 to 45 minutes. Let cool for 15 minutes. Slice and serve warm or at room temperature.

Nutrition

Per Serving: 1 Piece

Calories: 230 | Protein: 7g | Carbohydrates: 40g | Dietary Fiber: 5g | Saturated Fat: 2g | Total Sugars: 19g | Sodium: 169mg | Cholesterol: 51mg

Source: www.eatingwell.com/high-fiber-apple-cranberrybaked-oats-8737780

International Quality of Life Month

There's always something you can do to improve the quality of your life. Welcome to International Quality of Life Month. It is a simple observance and reminder that encourages people to assess and improve their physical, mental, emotional, and social well-being. How busy is your life? In the daily hustle and bustle, it's easy to overlook areas of our lives that need improvement. As human beings, we tend to simply deal with life's challenges rather than actively seek change to make things better. So, engaging in self-reflection during Quality of Life Month helps us remember that being intentional in the pursuit of happiness and being proactive—taking action—rather than accepting life as it comes, will actually make life qualitatively better. What adjustment or correction in your life might be the one that makes it more fulfilling? And how can the Employee Assistance Program (EAP) help? Learn more: nationaltoday.com/international-quality-of-life-month/

Embrace frugality for big rewards

Frugality often gets a bad rap and is misunderstood as "stinginess," but it actually means being moderate, thrifty, prudent, or economical in consuming resources. Frugality can promote financial stability and reduce anxiety when practiced conscientiously. Could frugality be a good thing for you? When you're frugal, you avoid waste and extravagance. Finding a balance between prudent financial management and enjoying life is also crucial to maintaining mental well-being. Start your journey to frugality by checking out the resource below and turn to your Employee Assistance Program for any kind of help that supports your financial goals and overall well-being. (Fun fact: Warren Buffett's net worth is \$142 billion, yet he only lives in a five-bedroom house with two and a half bathrooms.) Learn more: "Frugal Living for Dummies" by Deborah Taylor-Hough

Respond better in a workplace crisis

Workplace crises — violence, accidents, equipment breakdowns, or incidents that damage mission, function, and reputation — happen. He knows how to support your organization in a crisis to avoid contributing to confusion and chaos through poor communication. 1) Don't panic. To avoid panic, use a tactic called "mindfulness." For a few seconds, focus not on the crisis but on yourself. He decides not to panic, he breathes slowly several times, counting slowly if necessary. This helps stop the cascade of physiological reactions known as the "fight or flight" response. 2) If your organization has protocols and procedures for handling a crisis, familiarize yourself with them so that when a crisis occurs you can act as needed. 3) Avoid sharing rumors. Increased anxiety can lead to sharing rumors as a coping mechanism and as a way to "fill in the gaps" when accurate information is scarce. 4) If safety is an issue, make it a priority in a crisis. 5) Maintain confidentiality. Do not share sensitive information about the crisis outside of official channels.

Investing in experiences rather than material possessions

Research shows that investing in experiences leads to greater and longer-lasting happiness compared to buying material items. Experiences are believed to create lasting memories and foster social connections that contribute to long-term happiness and personal growth. For example, you're more likely to remember the experience of a childhood camping trip often and fondly than a toy, even though both have brought happiness. While possessions seem to lose novelty over time, experiences endure and become part of our identity, and the stories we tell about them increase our sense of fulfillment. This year, try to embrace new experiences and reflect on whether they actually improve your overall happiness. If you find that to be true, create a new habit that enriches your life. Learn more: <https://integrative-med.org/investing-in-experiences-over-possession-boosts-happiness/>

Loneliness at work

Employee loneliness is a growing problem in the workplace. It doesn't mean being physically or remotely isolated or locked in a back office. Work loneliness refers to feeling disconnected and emotionally separated from coworkers despite being surrounded by people all day. If you feel like you're simply "going with the flow" at work, lacking meaningful social connections, and experiencing a diminished desire to participate or collaborate on projects, this feeling of feeling invisible or undervalued can hurt productivity and mental health. Loneliness can occur when social connections don't meet our personal needs, even in busy office environments. This often includes feeling like you can't be your true self, which makes it seem like no one really knows who you are. A recent survey found that one in five employees feel lonely on a typical workday. Try this compromise solution: Be deliberate in building relationships with coworkers instead of leaving everything to chance. Initiate conversations and show genuine interest in the experiences of others. Look for common interests to discuss. Invite a colleague over for coffee or lunch. Small efforts to connect with others can make your workplace feel more welcoming and reduce feelings of loneliness. Try talking to your Employee Assistance Program (EAP) for advice on how to feel more connected at work. Remember, these feelings can sometimes be related to depression, and your PAD can help you determine if that's a factor in your job loneliness. Learn more: ridleyconsultants.com/loneliness-at-work/

What You Need to Know About Mini-Stroke

A mini-stroke, known clinically as a transient ischemic attack (TIA), is a temporary disruption of blood flow to the brain that results in stroke-like symptoms. Although TIAs do not cause permanent damage, they serve as critical warning signs of potential future strokes. About one in three people will have a larger, more severe stroke within a year of a TIA. The symptoms of a TIA last only a few minutes, but are similar to those of a larger stroke and include weakness, numbness or paralysis in the face, slurred speech, trouble understanding others, temporary blindness, dizziness, and loss of balance or coordination. See a doctor without delay if you experience a TIA. Learn more: www.yalemedicine.org/conditions/transient-ischemic-attack

Turn your New Year's resolution into a "magnificent obsession"

Turn your New Year's resolution into a "magnificent obsession" (OM) so that it propels you forward with continuous action and gives you a consuming passion for achievement. On the other hand, a goal is also important, but achieving it may require encouragement, rewards, or responsibility as keys to success. An OM is fueled by intense passion—you don't need reminders to stay on track or have to review the "why" to reinspire and motivate you. This is because OM itself is compelling, energizing, and non-negotiable. To transform your goal into an OM, ignite a massive passion, reexamine your "why," expand the importance of the goal, link it to something bigger than yourself, and connect it to a purpose that has impact for others you care about. When you feel that your goal is driven by inspiration and not self-discipline, then you have achieved it! Learn more: www.game-changer.net/2017/02/28/obsession-the-difference-between-good-and-great/

Stress Tips from the Field: A Journey Through Forest Bathing

Forest bathing is a practice that involves immersing yourself in the sights, sounds, and smells of a forest. Originated in Japan during the 1980s (called "shinrin-yoku"), forest bathing encourages people to slow down, be present, and connect with nature through conscious sensory engagement rather than simply walking or exercising. To practice forest bathing, use all your senses: sight, hearing, smell, touch, and taste. (As for taste, if the forest doesn't offer a surefire way to try something, simply substitute with a snack you bring along to savor.) Forest bathing can reduce stress levels by decreasing cortisol (the stress hormone), improving mood, boosting immune function, and leading to better cardiovascular health by lowering blood pressure and heart rate. Learn more: www.psychiatry.org/news-room/apa-blogs/forest-bathing-benefits-mental-physical

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