# BalancedLiving

January 2020



#### LOOKING AT HAPPINESS AS A CHOICE

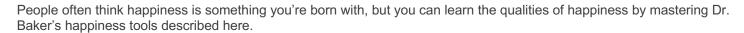
Are you a person who can act on tough questions?

Questions like: What am I grateful for? What choices do I have? What actions can I take to improve my life? What are my primary strengths? How can I live a more balanced life?

People who can act on these questions likely also describe themselves as happy.

"Happiness is neither a mood nor an emotion. Mood is a biochemical condition, and emotions are transitory feelings," says Dan Baker, Ph.D., director of the Life Enhancement Program at Canyon Ranch in Tucson, Arz., and author of What Happy People Know. "Happiness is







This is the most fundamental tool. It is a form of love that asks for nothing and gives everything.

"Taking time each day to appreciate what you have, to think about people who have made a difference, to acknowledge the love you have or have had. Each of these things can turn your attention to the good in your life," says Dr. Baker. "This process shifts your attention away from fear, which is often the basis of unhappiness."

#### Choice

Feeling like you have no choices or options in life is like being in jail. It leads to depression, anxiety, and learned helplessness.

"Unhappy people make the mistake of giving in to fear, which limits their perception of the choices they have," says Dr. Baker. "Happy people turn away from fear and find they have an array of choices they can make in almost every situation."

#### **Personal power**

Personal power has two components: taking responsibility and taking action. It means realizing your life belongs to you and then doing something about it.

"When you're secure in your personal power, it keeps you from becoming a victim," says Dr. Baker. "When you have it, you know you can handle whatever life dishes out."

source: The StayWell Company © 2020

#### **Leading with your strengths**

Focusing on your weaknesses reinforces unhappiness. By focusing on your strengths, you can solve problems and improve situations.

"Building and broadening your talents and positive qualities feels good and improves your rate of success in every endeavor," says Dr. Baker. "People get energy from building on their successes, not fighting their failures."

#### Power of language

You think in words, and those words have the power to limit you or set you free. Similarly, the stories you tell yourself about your life eventually become your life.

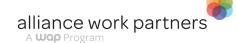
"Self-talk is powerful, so it's important to choose your words carefully," says Dr. Baker. "If you use destructive or critical language, you'll push yourself deeper into fear. Even something as simple as calling an unexpected situation a possibility instead of a problem can change the way you look at it."

A good rule to follow in self-talk is to talk to yourself the way you want others to talk to you.

#### **Multidimensional living**

There are three primary components of life: relationships, health and purpose, or work. Many people, though, put all their energy into just one area.

"But doing so never works," says Dr. Baker. "Happiness comes from living a full life."





## The Wellness News

Tips and resources for living well

January 2020

#### Setting Realistic Health Goals

Health goals can focus on outcomes or the process. An outcome goal — what you hope to achieve in the end — might be to lose a certain amount of weight. While this goal may give you a target, it doesn't address how you will reach it.

A process goal is a necessary step to achieving a desired outcome. For example, a process goal might be to eat five servings of fruits or vegetables a day, to walk 30 minutes a day, or to drink water at every meal. Process goals may be particularly helpful for weight loss because you focus on changing behaviors and habits that are necessary for losing weight.



While we have heard of SMART goals, it is important to remember and apply the criteria when setting realistic health goals, whether they are process or outcome goals.

- **Specific.** Include specific details. You want to declare what you will do, how long you will do it and when you will do it. For example, a goal to exercise more is not specific, but a goal to walk 30 minutes after work every day is specific.
- **Measurable.** Make sure you can measure your goal, so that you can then determine how successful you are at meeting the goal. A goal of eating better is not easily measured, but a goal of eating 1,200 calories a day can be measured.
- **Attainable.** Ensure your goal is attainable and that you have enough time and resources to achieve it. For example, if your work schedule doesn't allow spending an hour at the gym every day, then it wouldn't be an attainable goal. If a particular type of exercise, such as running, is physically too difficult for you, then running every day would not be an attainable goal.
- **Relevant.** Set goals that are relevant and meaningful to you and where you're at in your life. Ask yourself what's most important to you, and then determine your goals. Is weight loss a priority for you? If so, ask your doctor to help you determine a daily calorie goal based on your current weight and health.
- **Time-limited.** Set a deadline and pick your goal accordingly. For example, if you want to lose 10 pounds (4.5 kilograms), circle a finish line on a calendar and strive for that. Giving yourself a time limit can motivate you to get started and stay on course.

Long-term goals help you focus on the big picture. They can shift your thinking from simply being on a diet to making lifestyle changes. But long-term goals may seem too difficult or too far away. You may benefit from breaking down a long-term goal into a series of smaller, short-term goals.

Setbacks are a natural part of behavior change. Everyone who successfully makes changes in his or her life has experienced setbacks. It's better to expect them and develop a plan for dealing with them. Identifying potential setbacks and brainstorming specific strategies to overcome them can help you stay on course or get back on course.

Be willing to change your goals as you make progress in your weight-loss plan. If you started small and achieved success, you might be ready to take on larger challenges. Or you might find that you need to adjust your goals to better fit your new lifestyle.

#### Exercise for Weight Loss

Weight loss a common New Year's goal. There are many factors that affect one's ability to lose weight.

Obviously healthy eating and watching caloric intake is important.

Most people realize exercise is an important part of any weight loss plan. But, what type of exercise should you do if you want to lose weight?



Start by focusing on cardiovascular exercise. This is any exercise using large muscle groups that gets your heart rate up and keeps it up for an extended amount of time. Walking is a great place to start and doesn't require any special equipment except a good pair of walking shoes. On your first walk don't have a specific goal in mind. Go out and see what you can do comfortably and start there. Eventually work up to 30 minutes daily.

If walking is difficult for you, find something else that you can do comfortably and without pain such as biking, rowing or water exercises. Water exercises are great for relieving pressure on joints that weight-bearing exercises might cause. You can walk in the water and let the buoyancy help take the pressure off your joints. Or you can use a board and kick yourself through the water, creating a walking motion without the weight-bearing exercise. The water will provide resistance for a good workout, too!



consider adding some muscle conditioning exercises.

Once you can comfortably work up to 30 minutes a day, you may consider adding time or intervals to your cardio workout. Intervals will mean adding short bursts of harder activity into your walking or other exercise. It may mean going faster or with a higher resistance for a minute. Once you reach a pace that your time and energy can tolerate,

Schedule exercise time for yourself on the calendar. If it's important enough for you, it should be on your schedule. Doing something daily helps you to form a habit. Resign yourself to the fact that you will be exercising daily even if you only have 10 minutes available on some days. For long-term weight loss and keeping that weight off, it is important that whatever you do to lose the weight becomes a life-long habit.

#### Quinoa & Chia Oatmeal

#### **Ingredients**

- 2 cups of old-fashioned rolled oats
- 1 cup of rolled wheat and/or barley flakes
- 1 cup of quinoa
- 1 cup of dried fruit, such as raisins, cranberries and/or chopped apricots
- ½ cup of chia and/or hemp seeds
- 1 teaspoon of ground cinnamon
- ¾ teaspoon of salt



#### **Directions**

- 1. To make the hot cereal dry mix: Combine oats, wheat and/or barley flakes, quinoa, dried fruit, seeds, cinnamon and salt in an airtight container.
- 2. To make 1 serving of hot cereal: Combine ½ cup Quinoa & Chia Oatmeal Mix with 1½ cups water (or milk) in a small saucepan. Bring to a boil. Reduce heat, partially cover and simmer, stirring occasionally, until thickened, 12 to 15 minutes. Let stand, covered, for 5 minutes. Stir in a sweetener of your choice and top with nuts and/or more dried fruit, if desired. Makes 1 cup.

### Health Tip:

## Small changes add up to less weight:

If you have been maintaining your weight:

- Slightly reduce portion sizes at each meal.
- Cut out one snack a day.
- Add 15 more minutes of physical activity a day.
- Drink an extra glass of water.

Action: Focus on small changes for weight loss.

#### January is Thyroid Awareness Month



The thyroid is a butterfly-shaped gland in the front of the neck. Its main role in the endocrine system is to regulate your metabolism, which is your body's ability to break down food and convert it to energy. The two main hormones the thyroid produces and releases are T3 (tri-iodothyronine) and T4 (thyroxine).

Thyroid disease affects approximately 200 million people worldwide. If left undiagnosed and untreated, it can cause depression, tremors, muscle weakness and constant fatigue. During January, experts educate and encourage the general public to perform regular thyroid neck self-exams.

The most common thyroid disorders:

- 1. Goiters: A goiter is a bulge or enlargement in the neck, associated with hyperthyroidism or an iodine deficiency.
- 2. <u>Hyper</u>thyroidism: This condition is caused by too much thyroid hormone, due to an over-stimulated thyroid and inflamed tissues.
- 3. <u>Hypo</u>thyroidism: This condition is caused by too little thyroid

Hormone. It is more common in women and can go undiagnosed for years. An underactive thyroid is generally associated with some weight gain. Most of the extra weight gained in hypothyroid individuals is due to excess accumulation of salt and water. Massive weight gain is rarely associated with hypothyroidism. In general, 5-10 pounds of body weight may be attributable to the thyroid, depending on the severity of the hypothyroidism. Since much of the weight gain in hypothyroidism is accumulation of salt and water, when the hypothyroidism is treated, one can expect a small (usually less than 10% of body weight) weight loss.

While thyroid goiters, nodules, or cancers are typically found through self-exams, other thyroid conditions are often identified through various symptoms. The common signs and symptoms for Hypo- and Hyperthyroidism are:

#### **Hyperthyroidism** (too much thyroid hormone):

- Weight loss
- Fast heart rate
- Anxiety, irritability, problems sleeping
- Hair loss
- Feeling hot, excessive sweating
- Diarrhea
- Abnormal menstrual periods

#### **Hypothyroidism** (too little thyroid hormone):

- Weight gain
- Slow heart rate
- Depressed mood, feeling sluggish or tired
- Hair loss
- Feeling cold
- Constipation
- Abnormal menstrual periods

It is important to talk with your doctor about any signs and symptoms you're experiencing. A physical examination is an important part to diagnosing any thyroid condition; your doctor may palpate or feel your neck for any abnormalities or enlargements. Blood samples may be taken and can include a TSH, T3 and T4, as well as any other labs your physician feels are necessary. Treatment will be determined by your doctor but may include thyroid hormones taken in a pill form for hypothyroidism and anti-thyroid medication for those with hyperthyroidism.

www.thyroid.org/thyroid-and-weight/

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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# WorkingSolutions



Bystander to Domestic Abuse



Millions of women are abused each year, and over a thousand are killed by their partners. (Men face abuse too, but those numbers are far smaller.) Recognition and

intervention are critical to breaking the cycle of abuse, but the key roadblock is thinking, "This is none of my business." Here's your motivation for a different approach: The sooner the abuse is recognized, the safer the exit can be. It could save a life. The simplest intervention is a friend or coworker recognizing an injury, asking about it, and tactfully not accepting an unconvincing answer. The follow-up statement is, "I'm concerned about you. How did you really get hurt?" Offer to find help, and count on your EAP or community resources for expert guidance on what to do or say next.

## Heads Up! Younger Persons Injured More Often



Younger persons are injured on the job more often than older workers. They have less training and experience. They tend to be more hesitant about asking questions.

And they take more risks. Younger workers may be given tougher jobs, requiring more strength, and this increases risk of injury. If you are a younger worker, heed these observations. Ask questions, don't take chances, ask for help with tough jobs, and if you forget a piece of safety equipment, turn around and go back to get it.

#### **Election Year Politics and Office Talk**



Discussion of election politics can lead to strong feelings and heated arguments. These interchanges at work can affect productivity because they may erode

working relationships, alienating workers from each other. Smart tips: (1) Avoid interjecting political commentary, innuendos, allusions, and insinuations into meetings, emails, or official communications. (2) Respect the feelings of those who assert their wish to avoid political discussion at work. (3) Remember the key to avoiding overheated political discussions: Respect the rights of others to have beliefs different from yours.

## Improve the Relationship with Your Boss



Try these "best tips" with your boss to see if they increase the excitement you have about your job: (1) encourage your boss to share knowledge and experience with

you; (2) treat your boss like you would your best customer; (3) ask for feedback rather than waiting for it; (4) initiate contact to keep your boss updated on projects you are working on; (5) have no doubts about what your boss expects of you; (6) encourage your boss to delegate responsibility to you; (7) when bringing problems to your boss, include the solution; and 8) inform your boss about problems early so he or she doesn't make a surprising discovery another way.

#### Should You See a Therapist?



If sadness, grief, fear, and conflict are common human experiences, when is it time to see a psychotherapist? Consider these four broad sets of circumstances: (1) Fear or powerful emotions that follow traumatic events and relentless worry or intrusive

thoughts are creating distress and disrupting otherwise pleasurable activities and experiences. Why go: Constant emotional anguish can contribute to headaches, weight loss, digestive problems, and strain on valued relationships. This can compound the primary issue(s) of concern, thereby causing more harm. (2) Those who care about you start expressing concern about your health and suggest counseling. Why go: Others often see changes in our behavior and demeanor before we recognize them ourselves. However, these individuals may not verbalize concerns immediately and might wait until more acute or repeated symptoms occur. (3) Conflicts with those you love are too frequent and outnumber the positive experiences you once enjoyed. Why go: Frequent conflict builds resentment, which can contribute to a belief that differences are not reconcilable. Conflicts may become more difficult to resolve or resist resolution. (4) You're using alcohol or drugs to cope with stress. This one is a bit tricky because the starting point is not psychotherapy but an assessment by an addiction medical expert or other professional to rule out addictive disease. Why go: Life problems are difficult to resolve when worsened by substance use, which might indicate a primary disease process, not secondary to distressing problems.

#### **Overcoming Everyday Anxiety**



Anxiety happens when we perceive a threat. Fear of running out of gas will cause you to feel anxiety. A notice about downsizing will create anxiety. Everyday anxiety is manageable with three steps: (1) identify the

cause when you feel anxious; (2) develop a plan for removing the cause; and (3) the most forgotten step of all—form a contingency plan to cope with the threat if it actually materializes. Implementing this life skill approach to anxiety will usually reduce suffering. Apply it when anxiety strikes, even at night to stop tossing and turning in your sleep. Note that anxiety disorders also exist. Too much anxiety can be debilitating, so if fear, panic, and a feeling of being overwhelmed are gripping you, then talk to the EAP or your health provider.

#### Stopping a Bad Habit in 2020



Try five key principles to maximize chances of success in stopping a bad habit this year. (1) Drop "resolution" and use "commitment" for a stronger sense of promise in reaching your goal. (2) Substitute a good habit for the

bad habit. For example, instead of hitting the couch when you arrive home, immediately grab workout clothes and leave to go exercise. This replacement activity reduces the intensity of missing the activity you are giving up. (3) As you progress, even on the second day, help by sharing with others your energy and plan for success. This reinforces your own commitment to move forward. (4) Meet with someone who will be excited about your goal and cheer you on. Your company's EAP is an ideal person for this role. 5) Plot, plan, and score your progress, and keep this chart in easy view.

#### **Deciding to Stop Enabling**



Have you decided to stop enabling someone you love who has a serious health or chronic personal problem (for example, an addiction)? Enabling, despite its harm, is nothing to feel

ashamed about because it is a natural response to protecting someone you love from the serious consequences of his or her behavior. The key is making the change—switching to healthier and purpose-driven detachment that facilitates your recovery from enabling and may influence change in your loved one. Get support for your decision. It's a big one that will test your resolve. Counseling and support groups can make it dramatically easier. So, talk to your EAP to discover a self-help group that matches your needs. No other mentoring or teaching format has been shown to produce more rapid and certain change.

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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#### FIVE FINANCIAL RESOLUTIONS FOR A PROSPEROUS NEW YEAR



You have goals for the New Year, things you want to accomplish for yourself or your loved ones, or a cause you want to support. And because some of your goals likely involve money, personal finance experts suggest making a New Year's financial resolution to help attain them.

"Absolutely, making financial resolutions for the New Year is a smart thing to do," said Joseph R. Birkofer, CFP®, principal at Legacy Asset Management Houston, Texas. "It puts a person on the road to meeting their goals and controlling their own financial future."

The key to keeping a New Year's financial resolution, he said, is to "put a due date on it" — set a goal that's reasonable and not too daunting to attain, peg a date by which you aim to attain it, then put it down in writing, whether in your smart phone's calendar, or in a pocket or wall calendar to which you refer often.

Once the calendar turns to January 1, what you want is a financial resolution that is both impactful and easy to keep. Here are a few to consider:

1. Create an emergency fund to cover unexpected expenses. While one rule of thumb said the fund should include enough to cover six to 12 months of household expenses, Birkofer suggests as a starting point to set aside enough to cover insurance deductibles — health, auto, homeowner's/renter's, etc.

Set the money aside in an account you won't be tempted to raid, such as a CD (certificate of deposit, available from virtually any financial institution), which typically offers an interest rate slightly higher than that of a savings account, with negligible penalties for withdrawing funds early.

<u>Tip for success:</u> Build an emergency fund incrementally. By the end of the first quarter of the year, save enough to cover your health insurance or homeowner's/renter's insurance deductible, for example, then in each quarter thereafter set aside enough to cover other deductibles.

2. Save (more) toward retirement. If you don't have an IRA (individual retirement account) or some kind of work-based retirement plan, such as a 401(k) or pension, establish one yourself or get involved in whatever plan your employer offers, Birkofer suggests. Even setting aside (or increasing your plan contribution) a little bit can make a major difference down the road. To find a plan that's right for you, ask your employer or a financial adviser for guidance.

<u>Tip for success:</u> Through your bank and/or employer, set up automatic contributions to your retirement plan



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3. If you have a child, start saving for college.

Tax-favored college savings plans (such as a state-sponsored "529" plan) typically are simple to set up and maintain, with contribution requirements as low as \$25 a month, notes Birkofer. Whether it's for an infant or a teenager, it's worth setting up a plan.

<u>Tip for success:</u> Make it your goal to set up a college savings plan by the child's next birthday, and set up automatic contributions.

4. Review last year's tax returns and, if you received a refund, work with your employer to adjust your tax withholding rate so extra money stays in your paycheck rather than going to the government in what amounts to an interest-free loan from you. The average federal tax refund in 2013 was \$3,000, said Birkofer. "Who wouldn't want an extra \$250 a month" to save, spend or to pay down debt?

<u>Tip for success:</u> Put that extra money to constructive use (to pay down a credit card balance or put toward retirement, for example), but use some of it to **reward yourself**, too, with a meal at your favorite restaurant, a golf outing, a spa treatment, etc.

Financial Planning Association (FPA) ©2020

#### 5. Review your insurance policies

Homeowner's, health, auto, etc., and assess whether that coverage is appropriate to your situation.



Are you missing out on discounts? Do you have more, or less, coverage than you need?

<u>Tip for success:</u> Consult a financial planner or insurance agent for help reviewing your insurance. Just one hour of their time can result in hundreds, even thousands, of dollars in savings.

#### Other financial resolutions worth considering:

- Review utility bills phone, Internet, cable
   TV, etc. to look for savings opportunities via
   bundling, switching plans, etc.
- Review how your retirement plan assets are allocated and rebalancing (reallocating) them as necessary, preferably with the help of a financial planner.
- Review your credit history/credit score via the major credit agencies, looking for discrepancies, red flags indicating potential identity theft issues, unused accounts to close, etc.

#### WORKPLACE GOALS FOR THE NEW YEAR



The new year brings hopes and dreams for the future. You've made your resolutions -- to lose weight, exercise, plan a dream vacation, for example.

Don't forget, however, that you also spend one-third of your day at work. You can improve your on-the-job enjoyment and your productivity by making the following work resolutions.

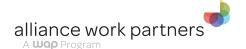
#### Learn new skills

To keep your career moving forward and prevent burnout, learn some new skills. Investigate which ones you'll need for a promotion or for your dream job, then make sure you acquire them. Make a resolution to always be learning something new.

#### **Keep organized**

Most people don't function well in the midst of chaos. The clutter on your desk likely distracts you and muddles your thinking. If your office is disorganized, the time you spend getting organized will be paid back in less stress and increased productivity.

Make a resolution to spend the last 15 minutes of every day clearing your desk and getting organized for the next day.



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#### Take daily breaks

Human beings aren't built to sit at a desk for hours at a stretch -- that's why the coffee break was invented. But, there are better ways to use your breaks -- quick, simple techniques that rejuvenate the body, mind and spirit so you can return to work refreshed and ready to accomplish great things.

The following energizing breaks take less than two minutes: Count down from 10 to one, taking a deep breath with each number. Read affirmations, inspiring quotes or poetry. Read a couple of pages of a book. Put your hands over your eyes and visualize a favorite vacation spot. Gaze out a window. Listen to your favorite music. Stand up and stretch your muscles. Doodle. Drink a full glass of water. Eat a healthy snack. Take a short walk.

#### Structure your time

Are you wasting time taking care of things that just aren't important? If so, you'll be frustrated when you fritter away your workdays doing things your boss would consider insignificant.

The solution is to block off one or two hours of quiet time each day that you spend focusing on your important tasks. Since most people concentrate best in the morning, choose your quiet time early in the day. Then transfer your calls to your voice mail and put a "Do Not Disturb" sign on your door.

Make a resolution to set aside quiet time every day to work on your important projects.



#### Keep an accomplishment journal

Buy a separate notebook for an Accomplishment Journal. At the end of the day, write the date on a new page and write something that you accomplished. It doesn't have to be something major. Even little steps of progress need to be acknowledged.

For example: "I dealt with Mr. Jones, a difficult customer, in a very kind and professional way." "I wrote two pages of a special report."

Writing such a journal increases your enthusiasm as you look for things to accomplish and write in your journal. Your focus will be on what you did instead of what you didn't do. Keeping the journal will also give you more confidence during employee reviews or when asking for a promotion.

One last thought: When you follow through on your work resolutions and make them daily habits, you'll experience increased productivity, more energy and enthusiasm and the joy of accomplishment.

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