

YOUR TEEN'S SOS SIGNALS

It's way past midnight, and once again your adolescent has broken curfew. Finally, she arrives home. When you ask for an explanation, she races past you without a word, runs to her bedroom and slams the door behind her.

Infuriating? You bet. But whatever you do, don't react on your emotions. "Instead, stay calm; get the facts and after everyone's had a chance to cool down, talk things out," says John Rowlett, M.D., a member of the American Academy of Pediatrics who specializes in treating adolescents. He offers these tips on how to communicate effectively about the problem:



[How to communicate effectively:](#)

- Go to a neutral setting and try to have both parents present.
- Other siblings or people should not be there.
- Start out by saying, "I am concerned about ..."
- Don't pass judgment or be defensive.
- Find common areas that you agree on and establish some rules.
- Discuss with your teen what would be a reasonable punishment.
- Forget any kind of physical contact as punishment; this will not work.
- Some teens communicate better in writing. Encourage your teen to write down their feelings.

When things settle down and times are good, review the boundaries you set. For example: "You know when your curfew is. If you break it, you have crossed the line and will be punished by ..." Remind your child of all the good times you have had together and how you have always been there for her.

Still, sometimes no matter how hard you try to do things right, they don't come out right and the behavior problems continue. While an occasional broken rule usually is not cause for concern, there are ways to tell if your child is having significant problems.

Here are some clear signals from your teen that he or she wants or needs help:

- A sudden, dramatic drop in school performance.
- A change in friends, eating, dress or favorite activities.
- Fighting or getting arrested.
- Substance abuse.
- Sexual promiscuity.

When your teen is sending these SOS signals, it may be time to get help. But remember, that doesn't mean you have to seek out a person with a therapy license (such as a psychologist or social worker). While these professionals certainly can help, your minister, a relative, or anyone else your child can identify with and you can trust can help, too. "And don't be afraid to call in the authorities; a cop intervening can straighten up a kid real fast," says Dr. Rowlett.

source: *The StayWell Company, LLC* ©2019

NUTRITION AND THE FAMILY



The sooner you talk to your kids about nutrition, the sooner they can start making smart decisions related to their own health and wellbeing. It's not easy to get kids to eat right. However, it's especially difficult when you're setting a not-so-great example through your own unhealthy habits. But, if you and your family work together, you can all start off on a path that leads to happier, healthier living.

Kids are Naturally Curious

The best way to start kids off on a life of good nutrition is to activate their curiosity. Make healthy living an experience that they can explore and learn from. Find ways for kids to see where their food comes from, how it's grown and harvested, and cooked into tasty meals.

Appeal to Their Activities

Are your kids into sports, outdoor activities, or just having fun? Remind them that healthy foods provide the energy their bodies need to keep up with their friends, stay focused in the classroom, or score those game-winning goals. Promote food and eating as a means to stay active, not a reward.

Monitor Food Fads

Fads can have a serious impact on younger family members, especially teenagers. From new food crazes to fad diets that might impact their development, you need to keep an eye on what they're eating and how they're developing a relationship with nutrition. Remember, monitoring what's happening in your child's life will help you guide them to the right decisions about healthy living.

Look for Small Ways to Make Big Changes

If you're in charge of shopping for your family, consider the needs of everyone when you're at the grocery store. Try purchasing low-fat or sugar-free alternatives. Avoid stocking up on high-sodium or high-caloric meals. Make a dinner plan for the week so everyone can discuss what they want to eat and have a hand in their nutrition.

source: Life Advantages – Author: Delvina Miremedi ©2019

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IS YOUR HOME INSURANCE COVERAGE ADEQUATE?

As the overall cost of replacing a home has risen due to the impact of multibillion-dollar natural disasters, it's hard to open an annual homeowners insurance bill without fear.

Yet if you're tempted to save money, don't underinsure in order to offset rising premiums, say financial professionals. But there are measures you can safely take to blunt those increasing costs while making sure your coverage is adequate.

Clean Up Your Credit Score

Remember that credit scores are being used for many purposes besides offering credit. Increasingly, insurers set pricing based on how much credit you're already using, which obviously puts a strain on finances if you suffer damage at your home or lose your job. Make this a first step in keeping your overall costs down.

Test Replacement Coverage at Several Insurers

Keep in mind that your insurer isn't insuring your land – that's not going anywhere – but the structure and contents on top of it. That's why the insured amount of your home seems so much lower than what someone would pay for it if it went on the market. Many financial planners recommend taking out a guaranteed-replacement-cost policy. The insurer pays for the cost of fully replacing the property even if costs exceed the policy's stated value of the home. Go for the highest replacement value at the lowest cost.

Value Your Improvements

Insurers will ask if you've upgraded a kitchen, added a floor or another bath, but if you didn't do this at the time you were considering the project, here's a resource for valuing various project costs to get an idea of whether the insurer's replacement cost estimate is somewhere close to reality. It's Remodeling magazine's annual Cost vs. Value report Web site. It allows you to check costs by project and region, which is helpful.

Always Keep a Thorough Home Inventory

And don't forget to update it regularly. You may no longer have certain computers, jewelry, art or fur coats in your home, and if you've insured that material in the past, tell your agent to leave it out of the current estimate. Of course, if you've replaced those items with other expensive items that wouldn't be covered with your ordinary household items, make sure you price adequate coverage. Digital cameras make it easy to photograph whole rooms as well as valuable items – you can put those images on a disk or hard drive and store them in a fire safe with your policies.

Consider Higher Deductibles

One of the best ways to cut your overall premium is to take on more risk. That means taking a higher deductible. If you have a \$250 deductible, raise it to \$1,000, and you might be able to save up to a quarter of what you'd pay in annual premiums.



File Claims Only for Major Items

If you keep filing claims for damage under \$1,000 several times during the course of three to five years, you'll see your premium creep up and up. Try and keep your claims behavior confined to larger events and go out-of-pocket for the rest.

Check All Available Discounts

Security and fire alarms – provided they're working – are great ways to keep your premium lower on a long-term basis. If you haven't purchased a system, ask your agent how significant the cost benefit will be over time. There are other discounts as well. Buying home, auto and other coverage from the same insurer might lower your overall rates considerably, and depending on the insurer, they might give you a break for a brand new home or new hail-resistant roofs.

See if Those Dwelling with You Will Cost You More ... Or Less

If your entire family smokes, you'll pay more – for that matter, you'll pay more if one person smokes. If you have a senior in the home, you might get a discount because they're home more and can watch for problems in the home and in the neighborhood. Also, give some attention to the pets you have in your home – certain insurers are asking more questions about breeds deemed to be more predatory, and therefore greater risks for liability.

Consolidate Coverage

Buying both home and auto insurance from one carrier has long been a way to cut the overall cost of premiums, but see if a competitive life insurance, disability or other insurance product you legitimately need might also lower your overall insurance bill if you buy those coverages together. An outside expert like a financial planning professional might be a good resource on any insurance you're buying and may offer good tips to follow when buying in your community.

source: Financial Planning Association (FPA) ©2019



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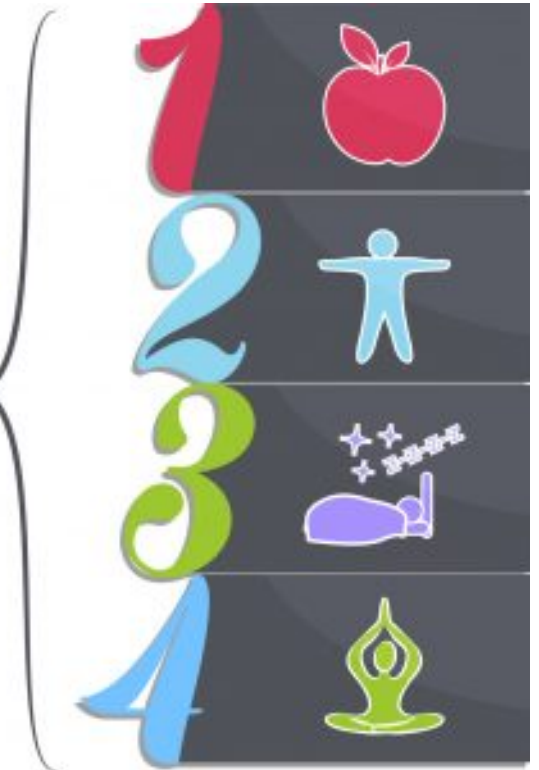
Tips and resources for living well

September 2019

What Does It Mean to be Fit?

To be physically fit is being in a state of good health and well-being. There are many definitions for each of these, and they may mean different things to different people.

Health is a state of physical, mental, and social well-being, not just the absence of disease or infirmity. Good health helps us live a full life. Some basic health factors you may have regularly evaluated at a wellness physical are your height, weight, temperature, heart rate, blood pressure, glucose levels, and cholesterol levels. Your doctor will also look at all bodily systems to assure everything is working properly from your heart, to your kidneys, liver, etc.



Well-being is the state of being healthy, safe, comfortable, and happy. There is a physical and psychological component to well-being. According to the World Health Organization, "Mental health is defined as a state of well-being in which every individual realizes his or her own potential, can cope with the normal stresses of life, can work productively and fruitfully, and is able to make a contribution to her or his community."

Physical fitness is defined as the body's ability to function efficiently and effectively in work and leisure activities, to be healthy, to resist disease, and to react to emergency situations. Think of all the things you need to do throughout the day and the leisure and sport activities that you enjoy. A physically fit person will be able to do all these things without too much difficulty. Physical fitness has many areas that can be objectively measured such as cardiovascular endurance, muscle strength, muscle flexibility, percent body fat, etc. Athletes may even go further and have other areas measured and developed such as power, speed, agility, etc.

So, what does this all mean for you? Think about what you want to achieve for your health and well-being. Decide what goals you wish to achieve for yourself and formulate a plan. Anything is possible with awareness, planning, and follow-through.

Goal Setting

While setting goals might be simple, it's not always easy for most people. We often lose focus and become distracted with the perfection of setting our goals and lose sight of their true meaning. Goals are meant to help propel you forward, identify what you truly want, hold you accountable, and help you believe in yourself.



When setting your goals, try thinking about who you want to be. Describe the type of person you want to be at the end of your journey, not what you want to achieve. Does this person use their break at work to take a quick walk, make better eating choices, or pack their lunch?

Once you've identified who you want to be, think about what that person does every day. Start with making a list and identifying their healthy habits. Once you've made a list, start with picking just ONE of those healthy habits to practice. Ask yourself if you are confident that you can practice that habit every day for two weeks. If not, make it smaller and make it work for you. Picking one habit to start with gives you the momentum you need to get started and keep going.



Lastly, find a trigger you can rely on to remind you to practice that habit, whether it is an alarm, a friend, or your health coach. Find your support and use it!

Roasted Pear and Butternut Squash Soup

Ingredients

- 4 cups of pears, d'Anjou or Bartlett variety
- 4 cups of diced, peeled, and seeded butternut squash
- $\frac{3}{4}$ cup of diced red onion
- 1 $\frac{1}{2}$ tablespoons of extra virgin olive oil
- 1 teaspoon of kosher salt
- 1 teaspoon of ground black pepper
- 32 ounces of broth (chicken or vegetable)

Directions

1. Preheat oven to 400°F. Place pears, squash, and onion on a large sheet pan and drizzle with olive oil. Season with salt and pepper. Toss gently to combine, then spread out into one layer on sheet pan. Roast in oven for 35 to 40 minutes.
2. Remove from oven to cool. Place pear-squash-onion mixture into food processor fitted with blade and add broth, just to cover. Process until smooth, then transfer to stock pot. Add remainder of broth and mix through. Season with additional salt and pepper, to taste. Simmer soup gently for about 15 minutes and serve.



Health Tip: *Sticking with a Physical Activity Program*

- **Start small.** Walk on your lunch break and take the stairs instead of the elevator.
- **Set weekly goals.** Look at the week ahead to keep goals more manageable.
- **Find a workout buddy.** Motivate each other to stay on track.
- **Try something new.** Mix up your activities so you don't get burnt out.

Action: *Keep a physical activity log* to remind yourself of your accomplishments.

Exercise FITT Principle

Now that you know what you want to achieve for your health and fitness, one way to assure a safe and effective exercise program is to use the FITT Principle. This can be used for planning any type of exercise such as cardio, muscle strength and endurance, and muscle flexibility. It can also be adjusted according to your goals and changing needs. FITT stands for:

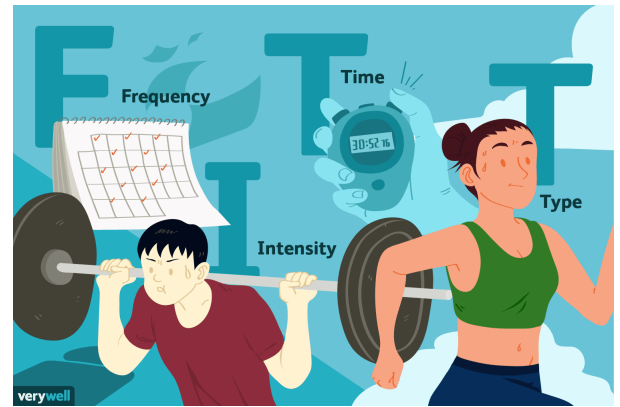
Frequency - How often you will exercise or do a certain type of exercise such as cardio or weight training. It is recommended to accumulate at least 150 minutes a week of moderate intensity CV exercise or 120 minutes a week of high intensity CV exercise or a combination of each. This may be anywhere from three to five times a week depending on the duration of each workout. Muscle conditioning should be planned so that you work each muscle group at least twice a week to maintain your current level, or more to improve muscle tone and strength. Muscle flexibility refers to stretching exercises, and a full body stretch should be done daily.

Intensity – How hard you work doing a certain type of exercise. CV intensity can be determined many ways through heart rate, talk test, etc. You may wear a heart rate monitor to determine your target heart rate or simply see if you are able to sing or talk during your workout. If you can sing, you are not working hard enough. If you can talk but are a little winded, that is moderate intensity. If you can't carry on a conversation without difficulty, that is high intensity. Stretching intensity can vary with how deep you go into a stretch and hold it. Go to the point of feeling a stretch but not pain. If you have a trouble area, you may do more than one stretch for that muscle or group. Lower back, Piriformis, or hamstrings are common trouble areas.

Time – How long each workout will last. Your cardio workout may last from 20-60 minutes depending on your intensity and the frequency of your workouts. You may do 20-minute high intensity cardio or 60-minute lower to moderate intensity cardio. Strength training time will depend on your goals and how many days a week you are working each muscle group. A full body workout may take an hour whereas it may be less if you only work certain parts on certain days. A full body stretch should only take about 15 minutes. A more intense stretching regiment for trouble areas can take longer.

Type – What kind of exercise. The type of exercise can be different for cardio, muscle conditioning, and flexibility training. Cardio may consist of running, biking, any variety of cardio machines, jumping rope, etc. Muscle conditioning may be done using exercise bands, hand weights, weight stack machines, or using your own body weight for resistance. Flexibility may be done with general stretches, yoga, Pilates, etc.

Change any of these areas to add more variety to your workouts or to focus on a different goal like gaining muscle rather than maintaining muscle. If you have any questions, ask your health coach or a local fitness professional to assist you with your goals and workout plan.

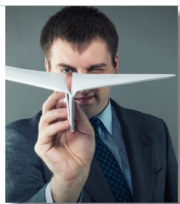


We know it is not always easy to juggle everything & realize simple tips can help provide a different approach. Your EAP is here to help with family, work, health, well-being & legal issues.

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How to Be More Proactive



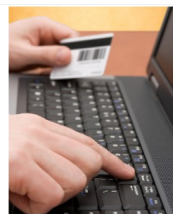
Are you a proactive employee? Being proactive means acting in anticipation of future problems, needs, or changes. Proactive employees naturally get more stuff done with fewer crises and less work strain. Not being proactive does not mean you don't act or respond to critical issues, but that you may just act later on these things. This means being prompted by a crisis that includes more stress. To be proactive: 1) Pay attention to your gut telling you to act now on what you're facing. 2) Resist the temptation to use procrastination as a way to manage work, causing you to respond daily to only what's urgent. 3) On the job, keep the big picture in mind. Doing so will cause you to feel more energized by work tasks, rather than perceive them as burdens to avoid or postpone.

Fight the Stigma of Mental Illness in the Workplace



The stigma of mental illness in the workplace contributes to denial and avoidance of treatment. Some studies have shown stigma contributing to the delay of treatment for up to eight years! That's a lot of needless suffering. Since 25% of employees will eventually have a mental health diagnosis, fighting stigma is crucial. To fight for change, take two powerful steps: 1) Talk about mental wellness just as you would physical wellness. 2) Just as you know to avoid derogatory terms for physical disabilities, also discourage language (crazy, nut-case, whacked-out, etc.) historically associated with mental illness. www.ncbi.nlm.nih.gov [Search: PMC5347358]

Protect Yourself from Identity Theft



ID theft is a growing problem. Here's what's hot right now: Many background check Web sites have information about you—e.g., Truthfinder.com, etc. Thieves acquire this information for free. But that free info is not enough to steal your identity. That comes next—by sending you an apparently foolproof, convincing email that appears to come from a friend—who was hacked. The email asks you to click a link that obtains the missing piece of information. The fix: Don't click a link in an email that comes from a friend until you have verified it is not fraudulent.

First Sign of Teen Drug Use



School has started. Will your youngster someday be influenced to experiment with illicit drugs? How could you possibly know? Is there a common first telltale sign? Unfortunately, the fact is that unsuspecting parents may never know. However, the first sign that is usually observed is a sudden change of friends with whom parents or guardians are not familiar or of whom they do not approve. The most powerful, too often unused tool for parents to prevent illicit drug use is communication. Research shows it is dreaded and seldom used by parents, or if used at all, it's a one-shot thing. Best advice: Have the talk. Learn more: www.ncbi.nlm.nih.gov [Search PMC3257983]



When Your Coworker Seems Depressed



You can't play doctor, but something's not right with your coworker. He or she is coming in late, not "caring" as much about the work, putting things off, and not dressing as nicely as they once did. They appear a little absent-minded, unsure of themselves, "scattered" or unorganized, and a little bit isolated or withdrawn from the rest of the group. Sometimes they are snappy, too—not as pleasant to be around. Although you can't diagnose, you can share your concerns. Listen and encourage him or her to get help. A whopping 23% of employees will suffer from depression and miss work because of it, according to one key study. Getting over depression is *not* an exercise in willpower. It's a neurological disease process often requiring medical intervention to overcome. As a peer, you could have tremendous influence—likely more than a family member with whom the employee possibly engages in conflict. This means it doesn't take much effort to influence a coworker's decision to take action and get help. Simply sharing your observations (in private) and encouraging a coworker to get help could be enough to motivate him or her to do so. Depression left untreated can lead down a chronic path of worsening symptoms. You may help your coworker avoid years of pain as the illness grows worse, and coming to work may be a lot more pleasant for you, too. Source: www.employershealthco.com [search "depression"]

Stop Stressing Out about Stress



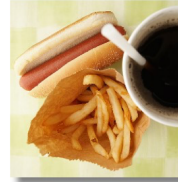
With all the talk about stress and stress management, it's important to know that much of the stress we experience is not harmful, and serves us in many ways. The stress you feel before taking an exam helps you remain focused so you can do your best. This good stress is also called "eustress," a term coined by Hans Selye, the father of stress theory. Stop stressing about stress. The type of stress to be watchful for is "chronic stress." Chronic stress (ongoing stress experiences that do not let up) can be physically harmful. What it feels like: You have little control over how much stress you feel, how long the stress lasts, and when you'll next experience it. Caregivers are highly prone to chronic stress. If you experience chronic stress, figure out how you will intervene to control it.

Tips for Overcoming Stage Fright



Late-night talk show hosts experience anxiety before they perform, just as you might experience before giving a presentation. They tame this nervousness with practices that reduce intensity so it becomes a tool of success. You can too. 1) Arrive early and greet members of your audience to feel closer to them. You will feel more familiar with your audience and therefore more in control. 2) Rehearse in private. Four or five times is ideal. Doing so "greases the wheel" and causes your words to flow more easily. Your confidence will grab hold and increase during your presentation. 3) Make eye contact with a few individual attendees while speaking. You will feel closer to your audience, thereby reducing your stress. 4) See your audience as people who really need what you have to offer. This empowers you to be genuine. 5) Breathe slowly and deeply as needed to release tension prior to speaking.

Foods That Prevent the Afternoon Crash



If that droopy feeling zaps your afternoon performance, examine your diet. The culprit might be lunchtime foods like white bread or white rice—or foods that contain white flour, like pasta. Are you eating enough protein? A protein deficit will affect your energy. Your body wants protein in order to do its jobs, like metabolizing and repairing. A little bit of unsaturated fat is a good thing to keep your metabolism up. Foods like avocados, nuts, and oily fish, like salmon, are good choices. These also supply energy without the crash. Finally, experiment with smaller, more frequent meals during the day, say every three hours, to see if your energy remains up. Keep a diary, and discover what works for you. Learn more at [International Food Education Council www.foodinsight.org](http://www.foodinsight.org)

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