



employee
assistance
center

HEALTHY

EXCHANGE

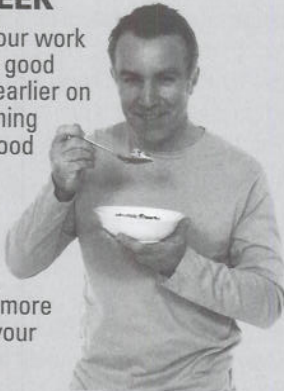
THE NEWSLETTER OF YOUR
EMPLOYEE ASSISTANCE PROGRAM

FALL 2010

For Your Information

JUMP-START YOUR WORK WEEK

To help get your work week off to a good start, get up earlier on Monday morning and have a good breakfast. Arrive to work earlier. The head start will help you feel more in charge of your workday.



BETTER COMMUNICATION FOR COUPLES

To improve communication with your partner, describe your feelings. Don't assume your partner knows your needs, feelings or opinions without telling him or her. To express yourself clearly use "feeling" words like "sad," "happy," "excited," "angry," etc.

MOVE YOUR BODY

Exercise for at least 30 minutes four to five days per week. Exercise isn't just good for your body, it's also good for your mind.

Studies show that regular physical activity increases happiness and self-esteem, reduces anxiety and stress, and can even lift symptoms of depression.



IMPROVING YOUR LIFE

Positive Emotions Increase Life Satisfaction

Most everyone would prefer to experience positive emotions such as joy, interest, love, serenity, awe, amusement or pride rather than negative states such as fear, depression or anxiety. Simply put, positive emotions feel good. The latest research reports that they can also make you healthier and happier if you take the time to cultivate them.



The 3 to 1 positivity ratio

If your life isn't quite how you'd like it to be, researchers studying human emotions report that you can start improving your life by increasing the ratio at which you experience positive to negative emotions (known as your positivity ratio). Scientists have even determined the "tipping point," or the minimum positivity ratio necessary for you to improve your life. That ratio is at least 3 to 1. For each negative emotional experience you endure, you need to experience at least three positive emotional experiences that lift you up.

Broaden and build

Barbara Frederickson, Ph.D., has been studying positive emotions for over 20 years. According to Frederickson, when we experience a positive emotion our thinking expands. (Negative emotions, on the other hand, narrow our thinking.) "We literally see more," she says, "allowing us to face our problems with clear eyes, make creative connections and see more possible solutions for problems." Frederickson has named this the "broaden effect." Additionally, says Frederickson, as we make a habit of seeking out positive emotions we change and grow for the better. We discover and build new skills, new knowledge and new ways of being that allow us to live healthier and happier (the build effect). "Positivity presents an opportunity to step up to the next level of existence, to broaden your mind and build your best self," says Frederickson.

How to increase your positivity ratio

1. Track your positivity ratio. Take the "Positivity Self Test" online at www.PositivityRatio.com. Track your positivity ratio nightly for two weeks to see what your average is. Tracking helps you become more mindful of your sources of positive emotions and the triggers for your negative ones. The self test is also available in the book *Positivity*, by Frederickson.

2. Increasing your positive emotions. Some practical ways to increase the frequency of positive emotions in daily life include:

- **Focus more on the present moment.** Frederickson says that most moments are positive and that we miss many opportunities for positive emotions by thinking too much about the past or worrying about the future.

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Positive Emotions...

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- **Find positive meaning more frequently in your daily life.**
- **Savor the good things in your life.** Keep a daily list of the things you are thankful for.
- **Practice altruistic behaviors and small acts of kindness.**
- **Focus on your personal strengths and follow your passions.** Give yourself permission to play and find activities that uniquely engage you.
- **Connect with others.** Scientists have documented that people gain more positivity by being with others than by being alone.

3. Decreasing your negativity. At times, negative emotions are appropriate and can serve useful functions. The key is to eliminate negativity that is neither helpful nor healthy. The following suggestions can help:

- **Dispute negative thinking.** Ask yourself: What are the facts of my situation? What negative thoughts and beliefs got triggered and how did they make me feel? How do those thoughts and beliefs compare to reality? By examining the facts you can bring a calm and rational manner into the picture. Rather than suppressing negativity or attempting to push negativity out of your mind, you are simply checking it against reality and often will find it is not as bad as you first thought.
- **Stop ruminating.** Don't keep going over and over your negative thoughts and feelings. Doing so only gets you stuck in a rut and continues to fan the flames of your negativity. Learn to recognize when you are ruminating on negative thoughts and then stop it by finding a healthy activity to distract you and break the cycle. Go for a walk or jog, do yoga, read a book, or anything that fully absorbs you and takes your mind off of your negative feelings.
- **Avoid the circumstances that trigger your negativity.** Examine your typical daily routine and ask yourself which circumstances create the most negativity. Then, do whatever you possibly can to eliminate or diffuse the situation. Do certain people bring you down? Avoid them. Look for positive solutions. You can't diffuse or eliminate everything, but the more you can eliminate, the higher your positivity ratio will rise.

How to Avoid Holiday Debt



According to financial experts, the average American family racks up more debt during the holidays than in any other season. Think you'll pay off all of those holiday credit card charges by February? Think again. Financial experts say it takes most people six to 18 months to pay off their holiday credit card bills.

It seems to be especially hard for some people not to overspend during the holidays because of an emotional need to express love, appreciation and friendship. Below are strategies and spending tips to help you eliminate overspending and prevent a financial "holiday hangover." Here's what to do:

1. Set a budget and do not exceed it. Set an overall budget for all holiday spending and do not exceed it, under any circumstances. This is the amount you can afford to spend on the holidays, without going into debt.

2. Create a written spending plan. Create a written plan for holiday spending and gift giving a month or two in advance of the holidays. Be sure to include all holiday spending including gifts, wrapping paper, cards, party supplies, wardrobe, food, etc. Estimate the cost of each planned expenditure. If the total exceeds your allocated budget, delete, revise or rethink your projected purchases until the budget covers all expenditures. Finalize a written shopping list of projected holiday expenditures.

3. Bring your shopping list. Enter a store only when you have your shopping list and the total amount you plan to spend. Review your spending at the end of each shopping day. If you overspend in one area, deduct that amount from another area you had planned to spend money on.

4. Treat credit card purchases as part of your total budget. Your goal this year is to avoid holiday debt, so any purchases made by credit card must be subtracted from your budget, just as you would account for a check or cash purchase.

Help for financial issues

Remember, your Employee Assistance Program (EAP) is available to help you or your immediate family members with your personal, family or work-related issues, including financial concerns. We're here to help you.

Employee Assistance Program Services

Counselors at the Employee Assistance Center (EAC) are available to assist you with all your personal problems — marital relationship, parent/child, substance abuse, job and more.

Services provided by the Employee Assistance Center are free to you and your family. You will not receive a bill for our services. In the event a referral is needed for counseling services outside of EAC, there could be costs not covered by your insurance. You and your counselor will explore these issues during your assessment.

A phone call to the Employee Assistance Center starts the **confidential** process. Federal law forbids release of information without your written authorization.

For more information or an appointment, call:

1-800-227-0905

Visit us online at www.eaccres.com