



# Employee Enhancement Newsletter

*Helpful Resources from your Employee Assistance Program*

December 2014

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## Resilience: Build Skills to Endure Hardship

### **When to seek professional advice**

Becoming more resilient takes time and practice. If you don't feel you are making progress — or you don't know where to start — consider talking to a mental health provider. With guidance, you can improve your resiliency and mental well-being.

When something goes wrong, do you tend to bounce back or fall apart?

When you have resilience, you harness inner strength that helps you rebound from a setback or challenge, such as a job loss, an illness, a disaster or the death of a loved one. If you lack resilience, you might dwell on problems, feel victimized, become overwhelmed or turn to unhealthy coping mechanisms, such as substance abuse.

Resilience won't make your problems go away — but resilience can give you the ability to see past them, find enjoyment in life and better handle stress. If you aren't as resilient as you'd like to be, you can develop skills to become more resilient.

### **Adapting to adversity**

Resilience is the ability to roll with the punches. When stress, adversity or trauma strikes, you still experience anger, grief and pain, but you're able to keep functioning — both physically and psychologically. However, resilience isn't about toughing it out, being stoic or going it alone. In fact, being able to reach out to others for support is a key component of being resilient.

### **Resilience and mental health**

Resilience can help protect you from various mental health conditions, such as depression and anxiety. Resilience can also help offset factors that increase the risk of mental health conditions, such as being bullied or previous trauma. If you have an existing mental health condition, being resilient can improve your ability to cope.

### **Tips to improve your resilience:**

**Get connected.** Building strong, positive relationships with loved ones and friends can provide you with needed support and acceptance in both good times and bad. Establish other important connections by volunteering or joining a faith or spiritual community.

**Make every day meaningful.** Do something that gives you a sense of accomplishment and purpose every day. Set goals to help you look toward the future with meaning.

**Take care of yourself.** Tend to your own needs and feelings. Participate in activities and hobbies you enjoy. Include physical activity in your daily routine. Get plenty of sleep. Eat a healthy diet. Practice stress management and relaxation techniques, such as yoga, meditation, guided imagery, deep breathing or prayer.

**Be proactive.** Don't ignore your problems. Instead, figure out what needs to be done, make a plan and take action. Although it can take time to recover from a major setback, traumatic event or loss, know that your situation can improve if you work at it.

Source: [www.deeroaks.com](http://www.deeroaks.com)

### *Online Seminar Reminder*

### *Self-Care: Remaining Resilient*

#### When:

December 16, 2014

#### Where:

[www.deeroaks.com](http://www.deeroaks.com)

#### Webinar Times (MDT):

10:00 AM- 11:00 AM

AND

12:00 PM - 1:00 PM





## Power Down at Night



Make the hour before bed a no-electronics zone, said Dr. Jill Creighton, pediatrician at Stony Brook Children's Hospital. Powering down makes bedtime easier because kids need to relax before going to sleep.

Most school-age kids (ages 6 to 17) have at least one device—a smartphone, video game, iPad, computer—in their bedrooms while sleeping, according to a National Sleep Foundation survey. And children who leave those devices on at night sleep less—up to one hour less on average per night.

Dr. Creighton makes a few more observations for your kids (and maybe for you as well):

- Ban hand-held devices from the bedroom. “The burst of light from a phone, even if it’s just to check the time, can break a sleep cycle,” she said. “A regular alarm clock is best.”
- If your child has a slight addiction to technology and is resistant about turning off a device, try dialing down the screen time. “Reduce screen time by 30 minutes or more each week until you reach your goal,” said Dr. Creighton. “A good rule of thumb is try to limit recreational screen time to 60 minutes every day. And for every 30 minutes of screen time, make sure your kids get 30 minutes of physical activity.”
- Try to replace screen time with an activity. “It’s sometimes hard to get kids off the couch and get them moving,” said Dr. Creighton. “Parents, get creative and make moving fun for kids.” Some ideas: a 20-minute family walk, 20 minutes of shooting hoops outside, walking the dog, going bike riding and doing chores (with the promise of an allowance) such as vacuuming, putting away laundry, raking leaves, shoveling snow and helping with the garbage/recycling.
- Establish good habits. Being distracted by phones, hand-held devices, and TV shows during mealtime cannot only lead to overeating, but additional unneeded screen time. And be a good role model. Parents, set a good example when it comes to screen time.

So how much sleep do you need? General sleep guidelines from the National Heart, Lung and Blood Institute show that sleep time changes as we age, but experts say there is no magic number for sleep, with individual needs varying.

- Newborns: 16-18 hours a day
- Preschool-age children: 11-12 hours a day
- School-age children: at least 10 hours a day
- Teens: 9-10 hours a day
- Adults (including the elderly): 7-8 hours a day

Health-e headlines™

## Wash Away the 5 Most Common Handwashing Myths

Think you know how to wash your hands? Think again. A 2013 study in the Journal of Environmental Health showed that only 5% of people properly wash their hands on a daily basis. Cintas Corporation and Henry the Hand Foundation have teamed up to dispel the five most common handwashing myths.

Keeping hands clean is one of the most important ways to avoid getting sick and spreading germs. Researchers at the NIH found that people touch their faces on average 3.6 times per hour. So handwashing is the answer. Test your knowledge about the best way to clean your hands.

- It doesn't matter how long I wash my hands as long as I use soap – False*  
The next time you're in the restroom and washing your hands, think of the chorus of your favorite song. Studies show that you should scrub your hands with soap for a minimum of 15-30 seconds in order to effectively remove germs.
- Hand sanitizers can replace washing your hands with soap and water – False*  
Washing hands with soap and water is the best and most effective way to reduce the number of microbes and germs on hands. Although alcohol-based (at least 60%) hand sanitizers can quickly reduce the number of germs on hands in some situations, they are not as effective as soap and water when it comes to removing and inactivating dangerous gastrointestinal illness-causing germs.
- The hotter the water you use for handwashing, the better – False*  
Studies show that water temperature does not affect germ removal. In fact, there is no research to prove that higher temperatures improve handwashing at all. Hotter water can also dry out skin, which leaves your skin more susceptible to germs and can make handwashing painful. It is best to wash your hands with the temperature that you find comfortable.
- You don't have to dry your hands after washing them – False*  
Studies show that germs can be more easily transferred to and from wet hands, which is why drying hands is essential to staving off bacteria after handwashing.
- Hand dryers are more hygienic than paper towels – False*  
Researchers found that paper towels are superior to air dryers and can help remove bacteria, unlike air dryers, which can increase bacteria counts. Because air dryers have been shown to spread bacteria between 3 and 6 feet from the device, paper towels are also far less likely to contaminate other restroom users.

### *I love my job.*

The more hours you work causes more stress at work than the office environment. True or false? According to the National Mental Health Association, a positive work environment can relieve stress and actually increase productivity—no matter how many hours you put in.

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### *Do the twist*

A simple and effective way to know if your workout or running sneakers have performed their last rep is to perform a "twist test." Hold the sneaker at each end and twist. If the shoe easily rotates, the midsole is worn and means you need a replacement, according to fitness expert Jay Cardiello, editor-at-large at Shape.

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### *An EAP Reminder*

*Life Can Be Hectic. The EAP Can Help You Find Your Balance.*

Deer Oaks, your EAP, is always available to you and your household members.

If you are struggling with children, finances, or just want some practical advice on health or the mind-body connection, contact Deer Oaks by calling the Helpline.

Counselors are available 24/7 to provide you with immediate care.



DEER OAKS EAP SERVICES

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## Clinician's Corner..

*Monthly Advice from the Deer Oaks Clinical Team*

### Self Care During the Holiday Season



How did we get here already? Is it really the holiday season? Part of the stress of this time of year is that it always seems to sneak up so quietly. A small wreath in a Hallmark store in September and then before we know it, it's full-blown holiday mayhem wherever we turn. Many of us feel unprepared financially, emotionally, and practically speaking.

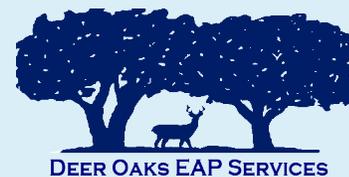
Furthermore, generally speaking, most of us have established successful routines for the majority of the year. These routines may be jam-packed, but nonetheless they help us to stay organized and keep stress levels at bay by providing us with predictability. The holiday season comes along and so quickly removes that safety net; we now have gifts to buy, travel to arrange, parties to prepare for, and countless other demands.

So, to help stay relatively calm and well-balanced this season, start by increasing your planning prowess. Keep daily and weekly to-do lists to make sure you have all upcoming events on your radar. And, don't just use the schedule to stay aware, but to be preventative. Note exceptionally busy days and be sure that you add self-care to those days. It may seem counterintuitive, but working around the clock will actually lead to less productivity and lower mood. Taking a small break to do something for you and only you is a crucial step in staying on top of the holiday game. On days where you don't have an exceptionally long to-do list, try to increase your self-care time.

I will often hear people say that they don't have time for themselves. This may seem true, and it may be very difficult to try to re-arrange your orderly schedule, but even a quick fifteen minute break to completely disconnect from work and holiday chores can be beneficial. Take a wellness walk, engage in deep breathing, or simply sit in a quiet space and you will find that your batteries will begin to quickly recharge.

The busy nature of this season may also mean that you do not have as much time with your family and certainly may not be communicating as frequently with your spouse. Try to maintain if not increase communication with your family to let them know what they could do to help decrease your stress level. Having fun holiday outings that you enjoy on your schedule can also help you to positively experience this year's season. For more information about managing stress during the holidays, visit us at [www.deeroaks.com](http://www.deeroaks.com).

By:  
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## How To: Transfer or Rollover Your Retirement ...



Americans often find that their retirement savings accounts, usually their largest personal financial asset, can remain with a former employer well after they've severed ties. If you've transferred jobs more than once, you may find yourself with several retirement accounts at various employers.

Rolling over your retirement accounts to an IRA is usually in your best interest. Not only does this consolidate your assets into one place, making them easier to keep track of, IRAs usually offer more investment options and flexibility than a 401(k). Rolling over to a 401(k) can be a bit tricky, and if you do it incorrectly, you may find yourself paying a penalty.

When you choose to rollover your retirement assets, do some research to decide which brokerage firm you want to move the account to. If you already have retail accounts, you may choose to open your account with the same firm. You may even receive discounts if your assets are over a set minimum account. Ask about fees, including low balance fees and annual fees, and choose an account with minimum fees.

Once you've chosen a brokerage company and open the account, ask for a direct rollover. With a direct rollover, the check written with the proceeds of your 401(k) account will be made out in the IRA trustee's name rather than directly to you. If the check is made out to you, tax withholdings will be kept, and you'll be subject to a penalty.

Once the money arrives in your new account, you may want to meet with your brokerage firm to decide how to invest your money. With an IRA, you usually have more flexibility with your investment options, so you'll want to develop an investment strategy. If you have several 401(k) accounts with different employers, you should be able to consolidate all of these assets into one IRA.

When you rollover your account, you may be tempted to use the assets to pay current debts. Keep in mind that by using retirement assets for current spending, you'll not only jeopardize your retirement security, you'll also be subject to tax withholding and a 10 percent penalty.

### About Money Management International

*Money Management International (MMI) is a nonprofit, full-service credit-counseling agency, providing confidential financial guidance, financial education, counseling and debt management assistance to consumers since 1958. MMI helps consumers trim their expenses, develop a spending plan and repay debts. Counseling is available by appointment in branch offices and 24/7 by telephone and Internet. Services are available in English or Spanish. To learn more, call 800.432.7310 or visit [www.MoneyManagement.org](http://www.MoneyManagement.org).*