

CLAREMONT EAP *your trusted resource*

EMPLOYEE
NEWSLETTER

IMPACT

January - March 2016

Keeping Your Spirit Healthy

People talk about the importance of keeping their lives in balance. But when it comes down to it, few people really know how to achieve it.

“When you’re stressed, taking steps to strengthen your personal integrity can bring you back to a sense of balance that restores a sense of inner peace and harmony,” says Brian Luke Seaward, Ph.D., author of *Quiet Mind, Fearless Heart*. “The human spirit is composed of free-flowing energy. But unresolved anger, fear and other negative emotions can choke the spirit by creating stress.”

According to Dr. Seaward, you can reduce stress by understanding the unique relationship that exists between less stress and more spirituality in your life.

The following strategies can help you change or modify behaviors that increase stress and replace them with behaviors that promote harmony.

“For many people, spirituality has been the missing link in strengthening the mind-body-spirit continuum that’s the basis of a healthy life,” he says. “People who have healthy minds and bodies but still feel stressed or uneasy haven’t satisfied their spiritual hunger because it can’t be satisfied by material things.”



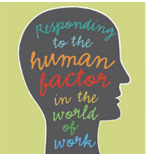
IN THIS ISSUE

Keeping Your Spirit Healthy.....	1-2
Exercise Goals for Healthy Living	3
10 Money Resolutions for the New Year	4

Claremont EAP distributes this newsletter to provide employees with general behavioral health information. If you have concerns about these or other behavioral health issues, you can call Claremont to arrange for assistance. You will be directed to an appropriate, experienced professional who can offer guidance in a variety of work and family matters.

For confidential help, call:
800-834-3773
or visit claremonteap.com

“Keeping Your Spirit Healthy” continued on next page



Keep everything in perspective

When you're stressed by a particular event, it's easy to lose perspective, particularly of how good your life is overall.

"When you find yourself focusing on the foreground of a problem or a crisis, take a step back and look at it in the context of the big picture of your life," says Dr. Seaward. "Doing so helps you realize that in many areas of your life things are going well."

Establish healthy boundaries

Boundaries let other people know how far they can go before they infringe on your personal integrity. Setting clear boundaries helps minimize misunderstandings between friends, family and coworkers.

Manage anger

Keep anger under control by changing your expectations. Many episodes of anger in day-to-day life are the result of unmet expectations. By lowering your expectations, especially about things you can't control, you can reduce angry and stressful responses. For instance, plan in advance to let go of things you know will drive you crazy, such as traffic delays.

Be thankful

Adopt an attitude of gratitude by directing your thoughts away from negative thought patterns that are common when you're stressed.

"When you're feeling as if nothing is going right, stop and make a list of all the things you're grateful for or take for granted," says Dr. Seaward. "Start with simple things, like being able to see and breathe. Then move on to personal things, such as family members and your job. Don't stop until you reach 100 items."

Turn off the TV

Prolonged TV viewing increases stress because of violent or disturbing content and the constant visual stimulation.

Forgive others

Carrying the weight of a grudge becomes immobilizing over time. But when you forgive someone, you bring light into your heart and the whole world benefits.

Seize the day

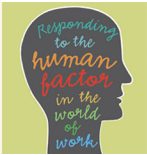
Choose one of your unmet personal goals and map out a strategy to make it happen. Fill in the specifics, identify the resources you need and come up with an estimated completion date.

"Human behavior is slow to change, but it can be done," says Dr. Seaward. "Start by selecting one strategy from those above and incorporate it into your life for several weeks. Then try another one for a while. Over time, you'll feel more whole and less stressed because you're consciously seeking balance in your life instead of imbalance."

Krames Staywell

For confidential help, call: **800-834-3773**

or visit claremonteap.com



Exercise Goals for Healthy Living

You know it's important to stay active but still find yourself falling back on old habits. What can you do? Planning for exercise isn't hard if you make it a priority. To do that, you need to develop goals and an exercise plan that matches your needs and interests.

Knowing that you should exercise 30 minutes three to four times a week is not enough; you actually have to DO the exercise. Learn to keep up your motivation by setting exercise goals that fit your lifestyle.

Step up to exercise

These steps can help you define your personal goals and put them into action.

Step
1

Figure out why you want to exercise. It sounds basic, but not all of us exercise for the same reasons. Knowing what motivates you can help you stay focused. Write down a list of what you hope to get from exercising. You may be unhappy that your clothes fit tighter than last fall. You may want to reduce your risk of heart disease. You might hope to play with your kids without getting winded. Or, you may want to work out your stress, feel more relaxed and sleep better.

Step
2

Design an exercise program that will meet your goals. If your goal is endurance, gradually build up the amount of time you work out. If you want to lose weight, you need to do an aerobic exercise, such as walking or running, for at least 45 minutes at a time. If you are concerned about osteoporosis, weight-bearing exercise, such as walking, will help build strong bones. If you're not sure what exercise is best for your needs, talk with a trainer at a local gym. The ideal is an exercise program that incorporates aerobic exercise on some days, exercises to improve strength on other days, and balance and flexibility exercises on most days. The key is to find an exercise routine that you enjoy, then commit to doing it.

Step
3

Choose your workout time wisely. One key to success is what time of day you plan to exercise. If you schedule your workout for the morning, but you are not a morning person, you may be setting yourself up for failure. Pick the time of day when you have the most energy and enthusiasm. Do you enjoy getting up early and starting the day off with a brisk walk? Or do you prefer working out your stress at the end of the day? Whatever your answer, that's when you should schedule most of your exercise.

Staying motivated

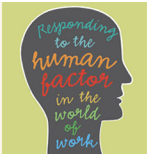
One of the differences between a person who exercises regularly and a person who doesn't is motivation. Each of us is motivated by different things. Find out what motivates you, and it will be easier to stick with good habits. These tips can help you put on your sneakers instead of turning on the television.

- **Make exercise a priority.** Yes, getting exercise is as important as cleaning the house, paying your bills, or reading to your child. Simply put, exercise can help you have a healthier, longer life. So when you plan your week, schedule time for exercise, and treat it like an appointment that you can't break.
- **X marks the spot.** Studies show that some people are more likely to exercise when they keep track of their workouts. Try marking an X on your calendar every day that you work out. This may give you a sense of accomplishment, which will help you keep going. Or, try putting an X on the days you skipped. Seeing too many X's may make you mad enough to pick up where you left off.
- **Keep an exercise diary.** Another way to keep track of your workouts is with an exercise diary. Jot down how long and how far you bike, how much weight you lift, or how many laps you swim. Or, if you own a computer, you may want to keep track on a spreadsheet. No matter what method you choose, having a record of what you've done, and of all of your personal bests, may be just the reward you need to keep going.
- **Join an event.** Sign up for a fitness event such as a 5K run, a charity bike ride or walkathon. Getting in shape to compete in a race can be a good motivator. A charity event can be motivating because when you cross the finish line, other people will benefit, too.
- **Exercise with a partner.** Finding a friend to share your workouts gives you a chance to be social while you get fit. And knowing that your friend is relying on you will help keep you motivated.
- **Join an exercise class or group.** Aerobic, yoga, or other classes commit you to an exercise program and offer the opportunity to make new friends with the same fitness goals.

Dealing with setbacks

Old habits can be hard to change, and setbacks do happen. It doesn't mean that you're a failure. It just means that you're human. Try to look at a setback as part of the process of making change. When you find you've skipped a few workouts, make a plan to simply start again the next day.

Don't focus on what you've missed; focus on what you plan to do. Make it your top priority. New habits won't form overnight. So keep at it. Your good health is worth the effort.



Want to start the New Year the right way? Then choose a New Year's Resolution worth keeping. Why not pick one that can make a real difference where it counts — in your bank account?

No need to be a hero here. Focusing on just one money resolution (instead of several) gives you the best chance of actually sticking to it, said John W. Eckel, CFP®, at Pinnacle Investment Management in Simsbury, Conn. "Limit yourself. You don't want to get overwhelmed by trying to tackle too much."

Financial Planning Association
(FPA) ©2015

Where to start? Try these ideas, then repeat after us: "I resolve to... (insert resolution here):

- 1 Get (or recommit to following) a financial plan.** If you have big goals, like buying a home or retiring on your own terms, having a financial plan puts you in a much better position to attain them, according to Eckel. "If you don't have a map to a destination, you're probably not going to reach it." So if you don't have a financial plan - a roadmap for reaching your goals - enlist a certified financial planner professional to create one for you.
- 2 Establish (or rededicate yourself to following) a household savings and spending plan.** Having a firm grasp of what you take in and what you spend each month is key to controlling your own financial destiny. By implementing a household budget, you're empowering yourself to be a wiser spender and saver.
- 3 Save (or save more) for retirement.** The numbers are daunting: members of Generations X and Y likely will need a nest egg of \$2 million to \$3 million to live comfortably during retirement. Regardless of your generation, saving for retirement is a huge priority. It starts by committing to fund some kind of retirement plan, whether it's an IRA, a workplace 401(k) or some other vehicle. If your employer offers one, take advantage of it; if not, ask a financial planner to help you set up an IRA. If you already have one, consider increasing your regular contributions. Even a modest increase today can make a major difference later.
- 4 Save (or save more) for a child's education.** With college tuition costs continuing to skyrocket, it's never too early for parents (and grandparents) to create (or increase their funding of) a college savings plan, such as a tax-favored 529 plan. Consult a financial adviser to determine the best savings options for your family.
- 5 Establish (or add to) an emergency fund.** Prepare yourself for life's unexpected twists - job loss, a health crisis - with a savings account in which you set aside funds to cover the financial burden of unforeseen events.
- 6 Get insurance to better protect assets and loved ones.** A relatively modest investment in an insurance policy can afford you and your loved ones much-needed protection in the case of disability, death and other circumstances that can financially decimate a family. To determine whether life insurance, disability insurance, umbrella insurance and/or other policies make sense for you, consult an insurance professional.
- 7 Rely less on credit cards in order to reduce debt.** A high level of debt can wreak havoc on a person's finances. To keep from falling into a debt hole you'll have a tough time climbing out of, resist the temptation to use credit when you don't have cash on hand, and take steps to chip away at the debt you already have.
- 8 Make (or update) beneficiary designations.** You want the money you've put into assets such as life insurance policies, retirement accounts and annuity contracts to land in the right hands when you die. The best way to ensure that is to revisit the beneficiary designations associated with those assets, and update them as needed.
- 9 Talk to a tax adviser about ways to lessen the tax burden.** One hour spent with an accountant or tax expert can yield significant savings on your tax tab.
- 10 Take stock of your investment portfolio.** A diversified investment portfolio is a must for protecting your nest egg. These days, however, diversifying with stocks and bonds alone may not afford your portfolio enough protection. Your best bet is to talk with a financial professional about other options, such as so-called alternative investments, to diversify your portfolio.

Claremont EA
can help with all of these choices!
Call: **800-834-3773**
or visit **claremonteap.com**