

Risking Your Way Out of a Rut

Life is full of risk. It's not just skydivers and bungee jumpers who are risk-takers. It's also the everyday people who take the plunge into new jobs, move to new cities, get married, have children, and do so many other ordinary life activities who are risk-takers.

RISK CAN BE SCARY

Every time you take a step into the unknown, it's a risk. It can be scary for many reasons, including:

- Lack of self-confidence.
- Low self-esteem.
- Shortage of information.
- Fear of making mistakes, losing money, getting hurt or hurting those we care about.

RISK CAN BE REWARDING

The flip side of the coin is that risk can be very rewarding.

- Taking appropriate risk actually builds self-confidence and self-esteem.
- Whether you succeed or not is often secondary. The fact that you tried may be what counts most. For every reasonable risk you take, you are likely to take another.
- Taking reasonable risks can move your life ahead, add to your personal growth, and increase the likelihood that you'll take more risks and enjoy the benefits.

EVER WISH YOU COULD AVOID RISK ALTOGETHER?

If you never ventured outside your comfort zone, your life experience would be very

limited, and your world would, in essence, "shrink" around you. You could miss out on exciting opportunities and chances to build new skills. You could even experience burnout. In short, not risking is a risk.

BE PREPARED FOR RISK

When faced with a choice about a new job, a new relationship, or any new experience, consider how taking the risk may improve your life. Take steps to assess the situation and prepare for what lies ahead.

- Talk to others who have taken similar risks to get more information and support.
- Determine whether the potential "pay off" justifies the risk.
- Consider ways you may be able to get ready for change.



Finally, remember the old saying: "Nothing ventured, nothing gained." While risk can be scary, every risk is also an opportunity!

GETTING HELP

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Adolescent Behavior: Rebellion or Identity Seeking?

Think back to your teen years and the changes you experienced. The voice changes, growth spurts, and other signs of maturation are just a few. Though you may not have been aware of it, your cognitive skills advanced as well – to allow for more abstract and critical thinking. And you probably began to pull away from your family as you attempted to stand on your own two feet.



No wonder the teen years can be a time of confusion and behavior that's all over the map! But much of that behavior is part of a necessary task: identity development. Adolescents begin a process of exploration to discover who they are and what their purpose on planet Earth is all about.

For parents, this can be a challenging time. Adolescents typically care about what their friends say and do – not their parents. Sometimes peer pressure and exploration lead them into unhealthy and unsafe behaviors, such as drinking or drugs. But parents can help facilitate the process, and still take steps to help keep them safe. Following are tips to aid in

navigating these times.

- Watch for signs that your child may be headed for trouble. Key indicators are marked changes in personality, school performance, health, diet, or sleep patterns. If you feel concerned, seek help immediately.
- Stay focused on the big issues. You may not be thrilled about the bright blue hair color, but highlight the important, positive things.
- Know your children's whereabouts and who their friends are. Get to know their teachers, friends, and their friends' parents. All can be part of a valuable support network and help in the event of a problem.
- Let adolescents make mistakes. As hard as it is, allow your children to make, handle, and learn from their mistakes (as long as they're not in danger.)
- Allow teens to have input into curfew and other family rules. This is the perfect opportunity for teens to take responsibility for their behavior.
- Celebrate passages. For example, have a family celebration when your teen transitions to high school or earns a driver's license.

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The Power of Social Connection

“People are nourished by other people”, thus spoke Stewart Wolf, a doctor and one of the principals in a landmark medical study on the small town of Roseto, PA, covering 1935 to 1984.

A community of Italian-American immigrants, Roseto at one time bucked the nation's trends in cardiac disease statistics. When first studied in 1966, U.S. cardiac death rates rose with age. Roseto's, however, dropped to near zero for men 55 to 64, and for men over 65, the death rate was half the national average.

Confounding medical experts further, the lifestyle in Roseto ran counter to what is known to promote good health. The men smoked and their diets consisted of hefty doses of fried foods, cooked with lard.

Ruling out factors such as genetics--and following a string of clues--the doctors discovered this was a close-knit town. Every home sheltered three generations of family, and lives were full of communal rituals: evening strolls, social clubs, and church festivals to name a few. The citizens of Roseto radiated mutual respect and cooperation with each other.

The researchers concluded the power of relationship and community was largely responsible for the striking divergence from normal statistics for heart disease and death. Sadly, as the years went by, Roseto's communal lifestyle was eroded, and rates of cardiac disease rose to the national average.



This remarkable study catapults the power of connection and community into stark relief—and numerous studies over decades have confirmed the positive, protective effects of social support.

THE LESSON

The lesson is not to take up smoking and consume diets full of fried food! Au contraire! Medical experts still recommend avoiding tobacco and eating foods low in saturated fat.

The real take-away is that focusing on healthy relationships and developing a strong social support system are keys to quality of life. These relationships can reduce stress and improve overall health and well-being. People with social support even recover from illness and surgical procedures more quickly than those who are more isolated.

Do your heart and soul a favor and give yourself the gift of healthy, supportive relationships!

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When Neighbors Are at Odds

Neighbors can be a boon or a blessing. They can lend you a cup of flour or watch your home when you're out of town. On the flip side, there are neighbors who throw loud parties into the late night hours, let their lawns become overgrown, and accumulate unsightly trash. If you have this type of neighbor, what can you do to solve the problem?

The following is a five-step approach to resolving issues and restoring the peace.

STEP 1:

Whether it is a noise issue, a property line dispute, or a barking dog, start by talking to your neighbor. Perhaps the neighbor is unaware of the problem, and is only too happy to work out a solution.

STEP 2:

If talking leads to an impasse, research your local ordinances. If it is clear there are violations and you cannot get your neighbor's cooperation in addressing the problem, then follow-up with a letter. In this letter to your neighbor be sure to reference: your earlier discussion (Step 1), the fact that the problem is continuing, the relevant ordinance (and include a copy), and the action you plan to take. Allow your neighbor time to respond with an offer of resolution before you go further.

STEP 3:

If nothing has worked up to this point, consider mediation. Mediators are trained professionals who listen to each side to arrive at an objective resolution. The cost is typically reasonable, and many cities provide low-cost mediation for such

matters. Contact your local Bar Association to locate mediation services in your area.

STEP 4:

Still no solution? It may be time to contact the police or the office with authority over the issue – perhaps your municipal administrator or animal control. Be sure to document the problem and all the steps you've taken to resolve it.

STEP 5:

The final recourse is to bring suit in court if you are seeking monetary damages and/or to obtain an injunction to stop the offending activity. There are court and attorney's fees, plus more of your time involved so, before going this route, try to exhaust the other means available to restore peace in the neighborhood.



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Building Financial Security

Building financial security when times are so challenging economically may seem virtually impossible. Yet there are important steps you can take that will not only help in the short-term, they will be of great value in the long-term. The strategies that follow will help you now, and in the future as well.

THERE'S THAT "B" WORD: BUDGET!

This is critical at any time. There are two keys to crafting a budget plan: first, know exactly how your money is spent. Track everything—even the number of vending machine trips! You'll know precisely where you can cut back to reduce expenses. Second, create a budget tailored to your situation. If you enjoy a Starbucks stop each morning, build it in with some modifications. Purchase a bag of gourmet coffee at a discount store for most mornings, and stop at Starbucks once or twice a week—whatever works for you.

REVIEW YOUR DEBT SITUATION

Determine which debts are at the highest interest rates with the shortest payouts, like credit cards. Pay these down as quickly as your situation allows with larger payments. If large payments aren't feasible, try to make the minimum payment. And unless it is absolutely necessary, avoid taking on additional short-term debt. Using credit unnecessarily means more of each paycheck is already tapped,

leaving less to pay bills and set aside for challenging times.

SET SPECIFIC FINANCIAL GOALS FOR THE SHORT- AND LONG-TERM.

Try to save toward bigger expenses--especially consumable ones, such as vacations. Additionally, draft a timeline for paying bills to ensure they are always on time. Even one missed--or late--payment can incur a sizeable late fee. Credit card minimums can also be raised when payment issues occur. With a time line, you'll avoid the high cost of late fees, and protect your credit rating as well.

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Breaking Exercise Boredom

Losing weight and getting fit – the hottest ticket in New Year’s resolutions! Of those who began with this commendable resolve, how many have already fallen off the wagon? Consistent exercise is a must for achieving fitness. No doubt about it! But that’s where many get stuck. They join a fitness club with lots of equipment and classes, but quickly grow bored of the workouts. Or they design a rigorous individual program that’s just not fun, interesting, or engaging.

Read on for tips on how to break the boredom of exercise!*

FIND AN ACTIVITY YOU ENJOY

If you suddenly feel compelled to organize your sock drawer come workout time, it is not likely you’ll stay with your exercise program. If you’re outdoorsy, choose exercises that can be done outdoors. If you do best when surrounded by other people, consider joining a gym, sports team, or another group activity.

MIX IT UP

The most successful exercise programs incorporate variety because, as our bodies adjust to repetitive workouts, our efforts become less effective. So changing things up meets two goals – it can break up boredom and lead to better results. Add in weights or include short periods of sprinting when walking. Utilize different exercise equipment, including exercise machines, bikes, bands or balls. Try a new exercise DVD that looks challenging and fun.

INCLUDE DIFFERENT FORMS OF EXERCISE

If you walk or run frequently, try water

aerobics. Do you tend toward sports? Then try learning to dance! Big on aerobics? Take a Pilates class or go bike riding instead. Are you heavy into routines with lots of activity? Consider joining a yoga class and focus on flexibility.

CHANGE THE SCENERY

Walk or jog outdoors if you typically work out on machines at a health club or at home. If you usually exercise after work, try getting up earlier and go in the morning instead. Changing where and when you exercise can change your outlook, even if what you are doing is exactly the same!

WORK OUT FOR A CAUSE

Are you energized by the idea of supporting charitable causes? Participate in fundraising bike rides, runs or walks. You can do something that will make you feel good, and have positive ripple effects throughout the community.



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Investing in Personal Growth

FEBRUARY 2009

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
1	2 Groundhog Day	3	4	5	6 Web Focus: Self-Esteem Boosters	7
8	9	10	11 Webinar: It's All About You: Personal Growth	12 Webinar: It's All About You: Personal Growth	13	14 Valentine's Day
15	16 President's Day	17	18	19	20 Web Focus: Clutter Management	21
22	23	24 Mardi Gras	25 Ash Wednesday - Lent Begins	26	27	28
				<p>Log on and register for this month's featured Webinar: It's All About You: Personal Growth</p> <p>National Dental, Black History, American Heart, Chocolate Lover's, and Bird Feeding Month</p>		

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Work & Family Benefits, Inc.