

IMPACT

Employee Newsletter

October - December 2004

Did you know?

- Claremont EAP can make referrals for after-school care, day camps, and summer camps
- It's a good idea to look at your credit report once a year. Claremont EAP offers a free credit report.
- Claremont EAP can make referrals for pet care services such as groomers and pet boarding

Claremont EAP
800.834.3773

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Stress Strategies for the Holidays

The Holidays—a time of festivity, parties, shopping, entertaining, religious observances, family gatherings, decorating and stress! With all the extra demands we place on ourselves and the expectations of the season, is it any wonder that most of us feel some stress during the holiday season? The source of holiday stress is simple: When it comes to time, money and social and family commitments, most people try to do too much. Here are some strategies for making your holidays a time of renewal.

Set Priorities

People tend to overextend themselves during the holidays. It's not necessary to attend every party and religious celebration that comes along. When allotting your limited time, choose quality over quantity. Decide what activities you and your family would most enjoy doing and focus on those. Share responsibilities for cooking and baking with others. Learn to say "no" gently but firmly to social events that are over your limit.



Plan Ahead

Nothing creates more holiday stress than last minute shopping and preparations. Take charge of your holidays in advance by making lists of things to do and setting aside some time each day for them. Consider setting a cutoff date; after that date, things that haven't gotten done will be deferred until next year.

Keep It Simple

A holiday feast doesn't have to be elaborate to be wonderful. Often traditional fare is appreciated most, with guests providing some of the dishes. When shopping, take advantage of gift-wrapping services. Try shopping at home from mail order catalogs. Let someone else

compete for the "most fabulous holiday preparations" award.

Stay in Budget

Do holiday preparation strain your budget? Learn to say "no" to expensive holiday ideas. Choose simple, thoughtful or useful gifts over elaborate, expensive surprises. How can you enjoy the holidays if you're worried about paying your bills?

Riding the Emotional Roller Coaster

The holidays are hard on your emotions. The holiday of your childhood may take on a magical glow that's often impossible to recover in adulthood. While the radios and department stores are blaring messages of peace and joy, you're dreading the family gathering that always leads to someone not speaking to

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someone else. If family gatherings are stressful, avoid long visits, either in your house or away. Defer settling family arguments, until some other time. Be willing to let go of old traditions if they no longer work for your family and find new ones that do.

by giving yourself some time for rest and renewal each day. Avoid overindulgence in holiday food, alcohol and caffeine. Think about what the holidays are actually celebrating and try to stay true to that spirit. Peace and joy can be more than just a department store come-on.

Take Care of Yourself

Counter the holiday pressures

Planning For Your Future

How can you prepare for the kind of retirement you will want? Whether your thoughts are of a blessed state of leisure or a glorious pursuit of personal goals or public achievement, your hopes will not be realized without planning.



Planning for a Healthy Retirement

Planning for retirement is a lifelong process. How healthy you will be at retirement age will have much to do with the kind of life you lead during your working years.

Smoking and excessive drinking take a toll on the body. The sooner you reduce or cease your smoking or drinking, the healthier you'll be.

Good exercise habits also contribute to body's health. If you haven't already, begin a healthy program of exercise now. Begin slowly, and consult your doctor.

Keep alert by learning something new every day.

Being socially active will help. A wide circle of friends of different ages is stimulating insurance against becoming isolated. Starting new hobbies, doing volunteer work, and joining clubs and social groups can keep you mentally and socially sound- or may lead to a satisfying second career.

Financial planning for retirement starts long before your last day on the job. Learning to budget your earnings and expenditures should begin very early on. Social Security and pensions provide nice supplements to your savings, but won't give you the financial freedom you'll desire.

A rough rule of thumb is that your combined income from Social Security, pension and investment earnings should be

equal to 75% of your pre-retirement income. Learning to take advantage of a variety of types of investments will help you build a nest egg. Before retiring, you'll want to carefully examine your health insurance coverage from work and the benefits you will be receiving from Medicare to make sure you will be adequately covered. You will also need an estate protection plan and a well-prepared, up-to-date will.

Questions to Ask Yourself

As you near retirement and determine how your finances are shaping up, you can think about where you will want to live. Will you want to live near your family and current friends, or would you prefer to move to a retirement community, possibly in a warmer climate? Are you going to keep your home, rent an apartment, or purchase a condominium? Consider the alternatives and ask yourself which best suites your situation.

Once you're situated, how are you going to spend your time? Retirement means leaving a

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“Planning for retirement is a lifelong process.”

Planning For Your Future

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 job—it doesn't mean retirement from life. Sitting in a rocking chair may appeal to you at first, but the novelty of inactivity soon wears off. Boredom is a real danger. Seeking and finding employment for your interests and energies is part of a healthy retirement.

When to Seek Help

You will want expert help figuring how to utilize your resources wisely. Signing up for classes or workshops for people planning their retirement can be helpful.

At the very least, you'll want to visit a Social Security office to learn how your age and pre-retirement income affect your benefits. You'll want to find out when and how to apply for those benefits. An accountant can advise you on how to protect your finances against unnecessary taxation. Your company's personnel department will go over your work-related benefits with you.

If, as you approach retirement, you find yourself becoming depressed, over-anxious, or very frightened, you might benefit from professional individual or group counseling. Such counseling may be available as part of your company medical

coverage and EAP services.

Plan ahead and prepare yourself for a healthy, satisfying retirement of your own choosing. You will have earned it.

“Most of us, however, appreciate a good laugh when we're scared or worried. It distracts us and relieves tension.”

Learn To Laugh

It May Be the Best Medicine

When Hal Wright died suddenly at the age of 82, his children and eight adult grandchildren gathered quickly from around the United States to be with their mother and grandmother. The setting was in a quiet retirement community but, over the next three days, neighbors graciously tolerated the noise from the Wrights' backyard. What they heard was the sound of laughter. Although Hal was dearly loved and much missed, his grandchildren celebrated the rare opportunity to be together with stories from their childhoods, jokes and gentle teasing.



What the Wright grandchildren were doing, of course, was coping with the stress of the loss of a loved one. Laughter is great medicine in all kinds of stressful situations. Hospitals often arrange visits from performing groups or celebrities to lift the pall of illness, or they use VCRs to

show comedies and to help lighten the mood. Similarly, some employees host occasional parties to ease tensions in the workplace and reduce stress.

Humor Relieves Tension

Some people naturally use humor in stressful situations. Others feel that every situation is so serious that any is inappropriate. Most of us, however, appreciate a good laugh when we're scared or worried. It distracts us and relieves tension.

Coping With Stress

While there's no such thing as taking yourself too seriously, unremitting stress can wear you

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Laughter Is Good Medicine

Learn To Laugh *It May Be the Best Medicine*

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down and make it harder to cope. Scientists theorize that laughter releases certain “feel-good” hormones which, in turn, make it easier for us to cope with stressful situations.

Remember Laughter

The next time you’re ill, worried or overstressed, try to remember that you can intervene in the stress process. Get together with friends, take in a show or rent a comedy video. You might be surprised at how much better you feel after you’ve spent some time laughing.

“No matter how good you are at getting the message across, communication may fail unless you listen actively.”

The Great Communicator: You!

Have you ever noticed how good communicators seem to get things done with little or no effort? Meanwhile, those with poor communication skills often struggle against the misunderstanding, indifference or even outright resentment of coworkers.

Although some lucky people are born knowing how to communicate, most of us can become good communicators by practicing a few communication techniques. These techniques include both sending and receiving skills: getting the message across and listening effectively.

Getting the Message Across

To ensure that your message gets across, try these techniques:

- “Use language appropriate to your listeners. That usually means the simplest language that fits the situation. Obviously you don’t want to treat your peers like kindergartners. But avoid trying to impress listeners with four-syllable words and complicated jargon.
- “Consider your listeners’



- opinions, prejudices and states of mind, all of which may distract their attention. And try to schedule important communications for times when your listeners are rested and fed.
- “Check your impact. Asking, “Do you understand?” may not be enough. Ask a listener to repeat what you said and to tell you how he or she intends to respond.

Listening Effectively

No matter how good you are at getting the message across, communication may fail unless you listen “actively.” These techniques can help you become a good active listener.

- “Show you’re tuned in. Maintain eye contact and lean toward the speaker. Acknowledge points with

an “I see,” an “uh-huh” or a nod. Notice the speaker’s nonverbal communication. Is he or she enthusiastic, angry, nervous? What is the intent of the speaker’s communication?

- “Check your understanding. Ask questions for clarification. Then restate what you’ve heard to make sure you’ve got it right: “So you are saying that...” Show empathy with the speaker, even if you don’t agree with his or her point: “You sound worried, Bill.”
- “Finally, respond to show you are listening in good faith. Possible responses include taking action, simply stating that you sympathize or appreciate the communication, or stating that you will take no action for a certain reason. Make your response clear and, if you indicate you will take further action, do so.

When you communicate clearly and listen effectively,

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The Great Communicator: You!

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people know what's expected.
And they know that their
needs and ideas count. When
people feel this way, they are
more likely to cooperate to get
things done

Claremont 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 more information or for confidential help call
Claremont EAP 800.834.3773

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