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EMPLOYEE NEWSLETTER October-December 2017

Listening Tips for Difficult Situations

During your workday, you are going to encounter lackluster and uninteresting meetings or lectures which require attention that may be hard for you to give. We've all sat through a lengthy presentation in which it was hard to stay alert or a meeting that just seemed to go on and on without accomplishing anything. In these situations, it's key that you stay engaged. Use the tips and techniques below to help you stay focused so you can better listen and take in what's going on.





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Listening During Lackluster Meetings

- In a lackluster meeting, try taking notes. By incorporating an activity into your listening, you can focus your attention.
- Mentally list or relate the points being made. How do they affect you? What do you know about them?
- Ask questions and stay engaged with the speaker.

Staying Alert During Lectures

- Sit near the front of the room and try to have a clear view of the speaker. Avoid sitting next to noisy people, and try to be as close to the speaker as possible.
- Do research about the lecturing topic beforehand. Bring notes or take notes while the speaker is talking. However, don't let taking notes distract you - write down only what's important.
- Give eye contact and attention to the speaker.

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



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Staying Focused in an Interview

- If you are unclear about what the person has said, try repeating what he or she has just told you. This will tell you if you heard the person correctly.
- Try to have a normal conversation, rather than one person asking and the other answering.
- Give eye contact and appropriate body language.

Handling Problems Through Effective Communication

- When a person approaches you with a problem, listen to what he or she tells you, and then rephrase the problem. This way, the person can correct you if needed, and you can also help him or her visualize a solution.
- Get to know your colleagues and how you or others can best help them.
- Don't sit behind your desk when someone comes to you for advice. Sit next to or across from the person with nothing in between.
- Try not to be judgmental. Be understanding, and truly listen to what the person is saying. Don't get caught up in mental or emotional filters; try your best to be an effective listener.
- Notice the body language of yourself and adjust it if necessary. Notice the body language of the other person; it'll give you insight into what he or she is really trying to say.
- After you and the person finish talking about the problem, summarize what's been said and agree on steps to move forward.

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Listening to Your Boss

- Don't let attitudes interfere with listening. Drop judgments and sharp criticisms when speaking with him or her.
- Avoid mental and emotional filters when you talk to your boss. Talk and listen with a nonjudgmental attitude.
- Be aware of body language and tone.
- Listen with empathy and understanding.

Written by Life Advantages - Author Delvina Miremadi ©2017

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How to Catch the Happiness Habit



Everyone gets the blues occasionally, but people who can extricate themselves from a bad mood may have discovered the secret to happiness.

"The secret to having a happy life isn't to be constantly laughing, but to be able to bounce back from a bout with unhappiness, to use little tricks -- some happy habits -- to jump-start your mind and revitalize your energy," says Bix Bender, author of "7 Habits of Highly Happy People."

Mr. Bender gathered the following strategies on how to beat the blues from friends, neighbors and strangers. One or two of these happy habits may help lift your spirits the next time you're feeling down.

Get that 'good tired' feeling

"When you exercise, you're doing something for yourself -- your body, mind and spirit," Mr. Bender says. "After a day of strenuous activity, such as cleaning house or gardening, you're probably tired -- but it's a good tired. This feeling has to do with the fact you did something that needed doing, but it also means your mind and body worked together in a pleasing way."

Try a little comfort food

Satisfying your cravings in a healthful way can comfort a wounded spirit. Try these recipes for happiness:

- Make some homemade bread. Pound and knead the dough as though it were all your problems. Eat a couple of slices while the bread is still warm from the oven.
- Or prepare yourself for a tough day by getting up early enough to have a long, leisurely and filling breakfast. This small pleasure can help you keep your head up in the hours ahead.
- Or call some friends and invite them to dinner. You'll be too busy preparing the meal to stay depressed.

Do something you like

You may be able to jump-start happiness by doing something for yourself that makes you smile. To make your day happier:

- Write down the words to an inspirational song or poem and tape the piece of paper where you'll see it every day. Use it to remind yourself of how you want to live your life.
- Go to a sporting event-the cheering will boost your mood.
- Turn up your car stereo and sing along at the top of your lungs.
- Draw a beautiful, peaceful, happy scene.

Spend time in nature

"The great outdoors can soothe the spirit and inspire happiness," Mr. Bender says. To learn from nature:

- Have a special wild spot -- a lake, park or forest where you can go for restoration.
- Grow something. It doesn't matter if you tend to a whole garden, a tree or a bean in a paper cup.
- Walk barefoot in the grass or on the beach.

Spread happiness

Doing things for others helps you get your mind off your troubles. To spread the happiness habit around:

- Do something to make someone smile.
- Do a favor for someone without being asked.

Enjoy the little things

"A person doesn't become happy in big gushes and explosions," Mr. Bender says. "Someone who feels good about life builds happiness one little moment at a time, one decision at a time, one smile at a time." To acknowledge life's small pleasures:

- Think about those you love and those who love you.
- Spend time with positive people.
- Find happiness in little things -- smelling freshly cut grass, making it to the gas station before your car runs out of gas, saying hello to a stranger and having the person smile back.

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When It Comes to Saving Money, the Future is Now

To spend our money today or to save it for tomorrow? It's a question many of us grapple with everyday.

There are plenty of reasons people prioritize spending over saving. For one, "they have immediate needs to meet, and things come up, like emergencies, that require them to spend," explains Renee Porter-Medley CFP®, a senior financial planner at Key Private Bank in Naples, Fla. Sometimes, however, the choice to spend rather than save is an emotional one that isn't necessarily in a person's best interests, she acknowledges. "It's a lot more fun to spend [money] now. We are not good at delaying gratification."

Saving for the future can be gratifying in it's own right, though, because it puts a person that much closer to fulfilling their goals and realizing their dreams — buying a new home, for example, or living comfortably during retirement — while also providing protection against some of life's unexpected turns. On the other hand, people with livefor-today spending habits could find themselves spending a lot of time worrying about their financial future. What's the best approach to saving for the future? Use this five-step plan from the Financial Planning Association (www.FPAnet.org), the nation's largest organization of personal finance experts, to help set your priorities:

- Establish an emergency fund. The first order of business, according to Porter-Medley, should be to set aside money in a savings account to cover unexpected expenses, such as home, car or appliance repairs. Contribute to the emergency fund regularly (a monthly automatic deposit makes sense), until you have a sizable enough cushion she recommends a minimum of \$1,000, and preferably more.
- 2 Stash cash reserves. The rule of thumb, said Porter-Medley, is to have enough cash reserves saved to cover at least three months and preferably, enough to cover six months of living expenses, in case of job loss, illness, disability and the like.
- Commit to saving for retirement. "You have to take care of yourself first before you start saving for others," asserts Porter-Medley. "It's like the oxygen mask on the airplane: put yours on first." That applies especially to saving for retirement. Everyone wants to retire on their own terms when and how they want. The sooner you start and the more you allocate to an account like a 401(k) or IRA, the better positioned you'll be to fulfill your vision for retirement. "The reality is that most of us have to accumulate our retirement savings ourselves, we have to start young and we have to keep going with contributions," she said.
- 4 Set aside money for a major purchase, like a home or a car. Debt can mount quickly and become quite a burden. So if you plan to buy a home, for example, the more you can save toward a down-payment, the less debt you'll have to assume for a mortgage. Look to put the money in a higher-interest savings account.
- **5** Be smart by saving for a child's education. With the cost of a college tuition continuing to escalate, it makes sense for parents (and, perhaps, grandparents or other family members) to start saving for a child's education well in advance, if possible. Many finance experts recommend doing so with a tax-favored "529" college savings plan. Each state has one and you are not limited to your own state's plan. Visit www.collegesavings.org for more info.

The Financial Planning Association* ©2013

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