

Real-Life Help

Assistance and resources for personal, family and work issues



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A HealthAdvocate Company

Monthly Webinar • Tuesday, January 21st



Get Emotionally Fit This Year

Getting healthy and fit is far and away the leading New Year's resolution for many people. But how about setting a goal to become emotionally stronger and more resilient so you can better stand up to deadlines, demands and other pressures of daily life? Like physical exercise, emotional fitness takes some effort. The key, researchers found, is to take actions every day that can help you build up a reserve of positive emotions. The more positive you are, the better you can cope with adversity. For example, one way to cultivate positive emotions is to fortify close relationships with family and friends. Drawing on their support can help you bounce back from losses or major changes.

In this issue, we highlight simple actions you can take to help you become more resilient in a variety of ways so you are better able to withstand the demands of life.

Remember, you can always turn to your EAP+Work/Life program for personal, family and work issues.

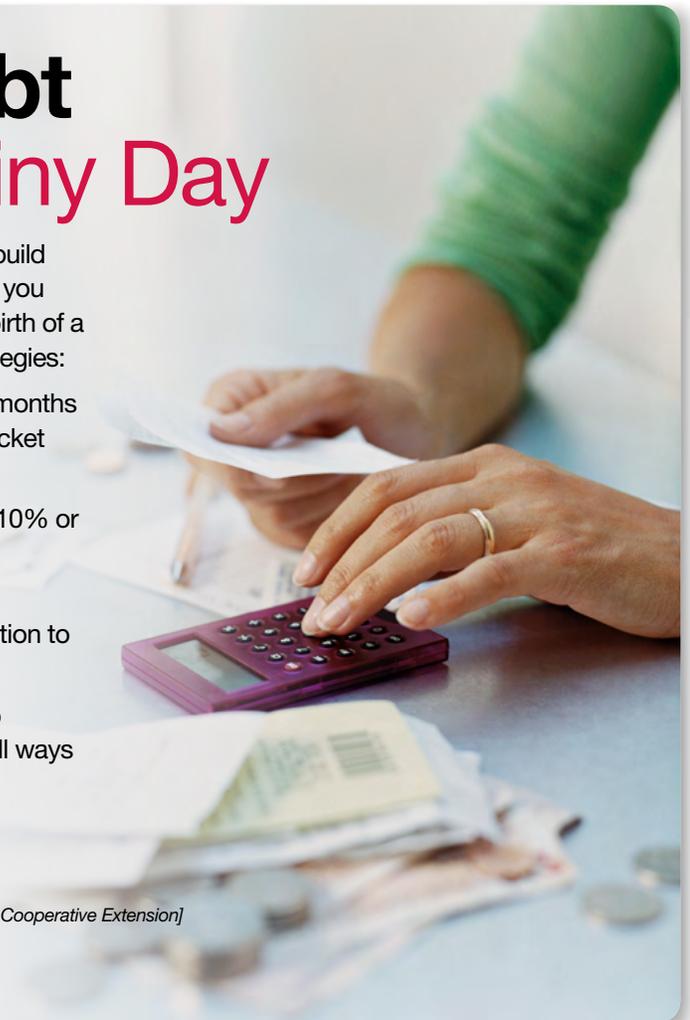
Don't Drown in Debt Prepare for That Rainy Day

In addition to building emotional resilience, it's equally important to build financial resilience—especially in this shaky economy. For example, you need to have monetary reserves to cover changes whether it's the birth of a child, a health problem or a major house repair. Consider these strategies:

- **Set up an emergency fund.** Don't have the recommended 3-6 months of living expenses to put away? Start by saving \$1 a day plus pocket change. Contribute as much as you can afford to your fund.
- **Live below your means.** Keep a safe "debt-to-income ratio" of 10% or less of your monthly net income.
- **Buy insurance against big catastrophic losses.** Most of your insurance spending should go to cover major events like destruction to your home, or disability that could cause a loss of income.
- **Invest in yourself.** Sign up for courses or on-the-job training. Do consulting work or widen your professional network. These are all ways to increase your value.

Money problems? Your EAP+Work/Life program can help you find resources.

[Source: Barbara O'Neill, PhD., Financial Resource Management Specialist, Rutgers University Cooperative Extension]



Resolve Family Conflicts

Every family faces conflict from time to time. Does your family react in a strong, healthy way? Or do your interactions crumble under the weight of arguments? Here's how you can help your family build positivity and resilience, and resolve disagreements more effectively:

- **Practice positive speaking.** And, be open about your own feelings, thoughts and experiences.
- **Listen!** And pay attention to the non-verbal expressions of intense feelings.
- **Adopt a win-win approach.** Think, “we are all on the same team—everyone will benefit.”
- **Take baby steps.** Resolve the small problems first.
- **Get to the negotiation phase quickly.** Summarize the discussion where everyone agrees to the changes.

**Do you need help resolving family conflicts?
Turn to your EAP+Work/Life program.**



Monthly Webinar

**Tuesday, January 21st
12 pm and 2 pm ET**

“Parenting Using Personality Profiles”

Children have different personality types or styles and respond differently to parenting efforts. Learn how to discover your child's personality style to improve interactions.

You can register at hmsincorp.com

- Enter company name
- Scroll to and click the webinar tab
- Select “Click here to view upcoming and archived webinars”
- Under the current webinar, select your registration time
- On the “Parenting Using Personality Profiles” webinar page, register by entering your name and email
- You will receive an email confirmation of your registration

*Please note: Webinars are available only in English.

Take Action for Positive Reactions

If you have traditionally had difficulty rolling with the punches in life, here's good news: It's possible to transform your negative reactions by doing things on a day-to-day basis that help build up a “bank” of positive emotions. This, in turn, can help you cope better—and feel better, too. Try these tips:

Behave as happy people do. Research shows that you can “act” your way to positivity. For example, try bringing energy and enthusiasm to discussions. And smile! Smiling is a proven way to help you feel happier.

Share positive events and good news. Making that good news go farther gives you an emotional lift.

Perform acts of kindness. People who spread kindness report increased levels of happiness and positive moods.

Spend time in nature. Spending as little as an hour in contact with nature (versus in an urban setting) appears to have a restorative effect, both increasing positive emotion and decreasing negative emotion.

[Source: American Journal of Lifestyle Medicine, 2009]

EAP+ Work/Life Program

EAP+Work/Life Get short-term assistance

- Referral for in-depth counseling, if needed
- Work/life specialists locate support resources, from caregiving to legal help
- Visit website for online articles and other resources
- In a crisis, emergency help is available 24/7

Talk to a Licensed Professional Counselor to learn coping skills. You may be referred to the appropriate professional for in-depth, long-term help.

Use self-search provider databases, get 4,000 updated and authoritative articles, view video clips, attend monthly online seminars and more.

**Confidential assistance is
available 24/7.**

**Just call
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About Human Management Services (hms)

Human Management Services, Inc. (hms), a Health Advocate Company, is an integrated counseling and referral resource specializing in Employee Assistance (EAP) and Work/Life Programs. HMS works with companies throughout the United States and draws on over 30 years of experience implementing a broad range of Work/Life, case management and counseling services. HMS is known for their flexibility, commitment to innovation, and EAP marketplace knowledge, giving them the ability to continually deliver enhanced services to their clients.