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Of most importance is your determination to change. Remember that everyone has areas that need improvement. Change takes time. Pat yourself on the back for your efforts.

BUILDING SKILLS That Enhance Friendships

Everyone brings special qualities to friendships—qualities that make friendships richer and stronger. The following is a list of some of these qualities:

- Being independent and self-sufficient
- Being positive, upbeat, and warm
- Talking about others in a positive way
- Being honest and dependable
- Doing your share of both the talking and the listening
- Being respectful of the other person's feelings
- Accepting your individual differences
- Listening closely without interrupting
- Being nonjudgmental
- Giving the other person plenty of "space"

Activity: Make a list of the strengths you bring to your friendships or to the people in your life, including any from the list above. Give yourself credit for these positive attributes.

CREATING CHANGE

List the things you would like to work on that you think would make it easier for you to make and keep friends. Acknowledging that you want to improve and reminding yourself of this desire from time to time will create the personal change you are seeking. Ask your family members and friends to support you in these efforts. You may want

to ask a health care professional for additional advice and support. Self-help books will give you ideas for creating this change. Of most importance is your determination to change. Remember that everyone has areas that need improvement. Change takes time. Pat yourself on the back for your efforts.

Activity: Think of a time when you created some change in your life that made your life better.

LIFE CIRCUMSTANCES THAT MAKE FRIENDSHIPS DIFFICULT

Factors over which neither you nor the other person have any control can make it difficult to be friends. You may want to be friends or closer friends, but one of these issues may get in the way:

- Illness
- Distance
- Stress
- Overwork
- Fear
- Financial problems or poverty
- Differences in expectations
- Extreme differences in interests
- Lack of transportation

It is important to acknowledge these difficulties, but don't give up on the friendship if you don't want to! These factors are challenging, but not impossible! Some factors must simply be accepted—such as distance, and others you can work on changing—such as fear or overwork.

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BUILDING SKILLS

That Enhance Friendships

continued

For example, a woman in her 50s has been very close friends most of her life with a woman she first met at camp when she was a child. Now they live in different states, and their busy lives keep them from being together as much as they would like. They keep their friendship strong through weekly e-mails.

Activity: What is a life circumstance that makes it difficult to keep up with one of your friendships or with a person you know well? Using all of your creativity, write five possible ways to resolve this difficulty. If you can't think of enough ideas, ask friends for suggestions. Then try doing one or more of these things.

IS THIS FRIENDSHIP A GOOD IDEA?

Sometimes it is better to avoid getting closely involved with a person or to end a friendship. You may want to stop being friends with a person if they

- Share personal information about others
- Do all the talking and not listening
- Violate your boundaries
- Put others or you down
- Tease, ridicule, taunt, or "badmouth" friends and family
- Lie or are dishonest
- Want you to be their friend only or want you to spend all your time with them
- Want to always know where you are and whom you are with
- Don't want to be seen with you in public
- Are clingy or very needy
- Talk inappropriately about sex or personal matters
- Ask questions that make you feel uncomfortable
- Ask for risky favors
- Engage in illegal behavior
- Are physically, emotionally, or sexually abusive

Before you end the friendship, you may want to talk about the troubling behavior. If the person stops doing it, you may be able to continue your friendship. To help you decide if

you want to end a friendship, ask yourself the following questions:

- Is this person always this way or just this way once in a while?
- Is this person having a hard time right now that might be affecting their behavior?
- Are you having a hard time right now that may be affecting your feelings and the way you see things?
- Do you often enjoy this friendship, or do you sometimes feel hurt?

You may be tempted to pursue a relationship with someone even though the person treats you or others badly. However, most people agree it is better not to have a certain friend than to have a person treat you badly. If the things another person says to you or does to you make you feel hurt and the person won't stop doing those kinds of things, he or she is not your friend. It is always your choice whether or not to be friends with another person. Reach out to others for information and advice, but the final decision should always be yours.

GETTING STARTED

The commonsense information in this article comes from people like you. It will help you in strengthening those friendships you already have and in making and keeping new friends—friends who will increase your wellness and satisfaction with life. Decide for yourself how best to begin the process of making and keeping friendships.

Activity: Write down a goal for yourself about making and keeping friends. Write down the steps you will take to reach your goal. Keep this information where you will see it and remember to continue to work on it. When you have reached your goal, give yourself a "pat on the back" and then set another goal for yourself.

Set a small daily goal for yourself each day that will help you make new friends or keep your friendships strong, like

- Calling one friend or someone you know well
- Doing something nice for someone else
- Finding out about a support group
- Attending a support group
- Sending a friend or someone else you know a card or an e-mail

List some other possible daily goals that you think you could achieve. Now you are well on the way to expanding your circle of friends.

U.S. Department of Health and Human Services, Substance Abuse and Mental Health Services Administration. (n.d.). Building skills that enhance friendships (pp.8–10). In *Making and keeping friends: A self-help guide* (Pub. No. SMA-3716). Retrieved January 23, 2018, from <http://www.samhsa.gov>

HOME Improvements and Repairs



Home improvements and repairs can cost thousands of dollars and are the subject of frequent complaints. Follow these tips when selecting a contractor:

- Get recommendations and references. Talk to friends, family, and others who have used the contractor for similar work.
- Get at least three written estimates. Insist that contractors come to your home to evaluate what needs to be done. Be sure the estimates are based on the same work so you can make meaningful comparisons.
- Check contractor complaint records with your state or local consumer protection agency (<https://www.usa.gov/state-consumer>) or the Better Business Bureau (<https://www.bbb.org/>).
- Make sure the contractor meets licensing and registration requirements. Your state or local consumer protection agency can help you determine the necessary requirements.
- Get the names of suppliers, and ask them whether the contractor makes timely payments.
- Contact your local building inspection department to check for permit and inspection requirements. Be wary if the contractor asks you to get the permit; it could mean the firm is not licensed.
- Be sure your contractor is insured. The contractor should have personal liability and property damage policies, and workers' compensation insurance for workers and subcontractors.
- Insist on a written contract that states exactly what work will be done, the quality of materials that will be used, warranties, timetables, the names of any subcontractors, the total price of the job, and the schedule of payments.
- Try to limit your down payment. Some states have laws limiting the amount of down payment required.
- Understand your payment options. Compare the cost of getting your own loan versus contractor financing.
- Don't make a final payment or sign a final release until you are satisfied with the work and know that subcontractors and suppliers have been paid. Beware: Some state laws allow unpaid subcontractors and suppliers to put a lien on your home for bills the contractor failed to pay.
- Pay by credit card when you can. You may have the right to withhold payment to the credit card company until problems are corrected.

BE ESPECIALLY CAUTIOUS IF THE CONTRACTOR

- Comes door-to-door or seeks you out
- Happens to have material left over from a recent job
- Offers you discounts for finding other customers
- Quotes a price that is out of line with other estimates
- Pressures you for an immediate decision
- Can be reached only by leaving messages with an answering service
- Has no physical address for the business
- Has out-of-state license plates
- Asks you to pay for the entire job up front

With most home improvements, federal law gives you three business days to cancel without penalty. You would be liable for any benefit already received. State laws may also provide some protection. Remember, if you finance home improvements with a home equity loan and do not make your payments, you could lose your home.



U.S. General Services Administration (GSA). (2017, April). Housing: Home improvements and repairs. In *Consumer action handbook* (pp. 29–30). Retrieved January 23, 2018, from <https://www.usa.gov/>

Everyday Exercise

The easiest part of exercising is coming up with excuses not to do it. Sure, the goal is to exercise every day, but only 30 minutes of exercise three times a week can make an enormous difference in your physical and mental health. So for those of you who put all of your effort into "I don't have enough time," or "It'll be too hard," or "I'm just not the exercise type!" here are some ways to get started and pointers for making fitness a part of your everyday life at work and at home. Check with your doctor before starting any new exercise program. It will all add up to a healthier you.



AT WORK

- **Pick the worst possible parking space.** Look for the space that forces you to walk the greatest distance to get into your workplace.
- **Take the stairs** instead of the elevator or escalator.
- **Walk to your colleague's desk.** Deliver your message or document personally instead of using the phone or e-mailing.
- **Go out for lunch** and walk around. Then sit down and eat a healthy lunch.
- **Always forget something in your car.** At one point during the day you'll have to get up, walk out, and get it.
- **Put a pedometer in your pocket.** You should be taking 6,000 to 10,000 steps a day.
- **Use the restroom on a different floor,** and take the stairs, naturally.
- **Get a phone headset.** There's no reason you can't walk (and swing your arms) and talk at the same time.
- **Set an alarm to ring hourly.** Use it as a reminder to get up and move.
- **Regularly stretch at your desk.** Focus on your arms, wrists, back, neck, and shoulder muscles.
- **Use the copier (or printer, or fax machine) as mechanical inspiration.** While standing, stretch your legs and entire body, focusing on your hips, thighs, and hamstrings.
- **Put an exercise ball behind your desk.** Sitting on it rather than a chair will work your abdominal muscles, strengthen your back, and help your posture.
- **Create an office workout.** Bring bands for resistance, ankle weights, and even dumbbells (or full bottles of water), and incorporate a workout into your daily schedule. (Someone at your local gym, fitness center, or health club can give you ideas for specific exercises and stretches, or search the Internet.)
- **Enlist your boss and coworkers.** Find people to join you in your activities, and get the support of management. Perhaps a local gym will be able to provide discounts or arrange fitness seminars at the workplace.

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Everyday Exercise

continued



AT HOME

- **Pick an activity and start.** The first step really is the hardest. It's OK to start slowly.
- **Establish a routine** and make it part of a daily pattern.
- **Walk when you get home or after dinner.** Even a leisurely, 15-minute walk will be beneficial. A brisk 30-minute walk will give you a good cardiovascular workout. If you're more ambitious, try speed walking or head for the hills.
- **Use the stairs** but "up the ante." Running up and down stairs inside or outside your home for 10 to 20 minutes will lead to terrific results.
- **Leave the car at home.** For nearby errands, walk or ride a bike. Your destination is probably closer than you think.
- **After shopping, lift those grocery bags.** Take the handles with both hands and lift the full bag directly in front of you up to your chin 10 times.
- **Garden to your heart's content.** Mowing with a push mower, weeding, pruning, transplanting, and raking can make for a real workout.
- **Run around with the kids,** and see what happens to your heart rate after a half hour of active playtime.
- **Make the most of housework.** Put some music on, and move it. Do stretches while vacuuming, leg lifts while folding laundry, and rise onto the balls of your feet and then lower them while doing dishes.
- **When out with the stroller, stretch, and tone.** There are many exercises specifically geared for pushing a stroller.
- **Buy a jump rope,** and keep it where you can grab it while waiting for the kids to finish their homework or for a meal in the oven.
- **Go dancing instead of out to dinner.** Cardio Salsa for a date night, anyone?
- **Use a treadmill while watching TV.** Let your favorite programs improve your ratings.
- **Fill those commercial breaks** with stomach crunches and push-ups.
- **Lose the remotes.** Get up to change the TV channel or music on the stereo.
- **Work out with videos or DVDs.** Exercising this way is a great option for early morning or before bed. Keep a good supply so you won't get bored.
- **Get moving with a stationary bike.** Listening to your favorite music while you work out adds another stress-release layer to exercising.
- **Buy an exercise ball.** It's a simple piece of at-home gym equipment that can give you enormous workout flexibility.
- **Make a smart investment in a set of dumbbells.** Strength training combined with a cardiovascular workout equals total fitness. Increasing muscle allows the body to burn calories faster, and weight-bearing exercises help fight against osteoporosis.

OR WHEREVER

- **Find a regular activity you can commit to, and set a schedule** but don't throw in the towel if something unexpected happens and temporarily puts you off course.
- **Make yourself try it once.** Whether it's swimming, biking, aerobics class, or a visit to a gym, try to expand your fitness horizons.
- **Exercise with friends,** and keep each other accountable.
- **Write down what you do.** A fitness log that includes your goals will validate, encourage, and inspire you.
- **Keep yourself on your toes.** If you find yourself getting bored, mix things up a little. Include different activities in your schedule.
- **Keep a gym bag in the car,** and take away that excuse to avoid exercising on your way home from work.
- **Work out while driving.** Use the time to tighten your chest, arms, and buttocks by squeezing and releasing.
- **Look online** for free exercise routines from the experts, including plenty of at-home, time-saving workouts in 10 minutes or less. Find one that works for you.
- **Hire a personal trainer.** Up-close-and-personal advice and tips can make all the difference when it comes to starting up and keeping up, even if the trainer and sessions are over the Internet!



Workplace Options.
(Reviewed 2017).
Everyday exercise.
Raleigh, NC: Author.

TOP 10 WAYS TO PREPARE FOR RETIREMENT



1. START SAVING, KEEP SAVING, AND STICK TO YOUR GOALS.

If you are already saving, whether for retirement or another goal, keep going! You know that saving is a rewarding habit. If you're not saving, it's time to get started. Start small if you have to, and try to increase the amount you save each month. The sooner you start saving, the more time your money has to grow. Make saving for retirement a priority. Devise a plan, stick to it, and set goals. Remember, it's never too early or too late to start saving.

2. KNOW YOUR RETIREMENT NEEDS.

Retirement is expensive. Experts estimate that you will need about 70% of your preretirement income (lower earners, 90% or more) to maintain your standard of living when you stop working. Take charge of your financial future. The key to a secure retirement is to plan ahead.

3. CONTRIBUTE TO YOUR EMPLOYER'S RETIREMENT SAVINGS PLAN.

If your employer offers a retirement savings plan, such as a 401(k) plan, sign up and contribute all you can. Your taxes will be lower, and automatic deductions make it easy. Over time, compound interest and tax deferrals make a big difference in the amount you will accumulate. Find out about your plan.



4. LEARN ABOUT YOUR EMPLOYER'S PENSION PLAN.

If your employer has a traditional pension plan, check to see if you are covered by the plan and understand how it works. Ask for an individual benefit statement to see what your benefit is worth. Before you change jobs, find out what will happen to your pension benefit. Learn what benefits you may have from a previous employer. Find out if you will be entitled to benefits from your spouse or domestic partner's plan.

5. CONSIDER BASIC INVESTMENT PRINCIPLES.

How you save can be as important as how much you save. Inflation and the type of investments you make play important roles in how much you'll have saved at retirement. Know how your savings or pension plan is invested. Learn about your plan's investment options, and ask questions. Put your savings in different types of investments. By diversifying this way, you are more likely to reduce risk and improve return. Your investment mix may change over time, depending on a number of factors such as your age, goals, and financial circumstances. Financial security and knowledge go hand in hand.

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6.

DON'T TOUCH YOUR RETIREMENT SAVINGS.

If you withdraw your retirement savings now, you'll lose principal and interest, and you may lose tax benefits or have to pay withdrawal penalties. If you change jobs, leave your savings invested in your current retirement plan, or roll them over to an IRA or your new employer's plan.

7.

ASK YOUR EMPLOYER TO START A PLAN.

If your employer doesn't offer a retirement plan, suggest that it start one. There are a number of retirement savings plan options available. Your employer may be able to set up a simplified plan that can help both you and your employer.

8.

PUT MONEY INTO AN INDIVIDUAL RETIREMENT ACCOUNT.

You can put up to \$5,000 a year into an *Individual Retirement Account (IRA)*; you can contribute even more if you are 50 or older. You can also start with much less. IRAs also provide tax advantages.

When you open an IRA, you have two options—a traditional IRA or a Roth IRA. The tax treatment of your contributions and withdrawals will depend on which option you select. Also, the after-tax value of your withdrawal will depend on inflation and the type of IRA you choose. IRAs can provide an easy way to save. You can set one up so that an amount is automatically deducted from your checking or savings account and deposited in the IRA.

9.

FIND OUT ABOUT YOUR SOCIAL SECURITY BENEFITS.

Social Security pays benefits that are on average equal to about 40% of what you earned before retirement. You may be able to estimate your benefit by using the retirement estimator on the Social Security Administration's website.

10.

ASK QUESTIONS.

While these tips are meant to point you in the right direction, you'll need more information. Talk to your employer, your bank, your union, or a financial adviser. Ask questions and make sure you understand the answers. Get practical advice, and act now.

U.S. Department of Labor, Employee Benefits Security Administration. (2017, September). *Top 10 ways to prepare for retirement*. Retrieved January 23, 2018, from <https://www.dol.gov/agencies/ebsa>