Helpful Resources from Your Employee Assistance Program

**Legal Consultation**
If your life, or the life of a family member has been impacted by a legal issue, you may need the expert counsel of an attorney. Your EAP can help with a free consultation with a qualified attorney either on the phone or in person. Online support is also available with legal forms, a library of legal articles, even a simple will. Call or visit us online to get the legal answers you need.

**About Your EAP**
Deer Oaks, your EAP, is always available to you and your household members. If you are struggling with children, finances, or just want some practical advice on health or the mind-body connection, contact Deer Oaks by calling the Helpline. Counselors are available 24/7 to provide you with immediate care.

**November Online Seminar**
The Mind Body Connection
Keeping the body relatively calm is crucial to well-being and optimal health. Becoming aware of how your body feels when it is under stress is important to maintain a relaxed and calm state.

Available on-demand starting November 21st at www.deeroakseap.com

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Helpline: 855-492-3633
Web: www.deeroakseap.com
Email: eap@deeroaks.com
So it’s that time of year again. You take one look at the calendar and you’re hit with pictures of perfect holidays. There are kids playing in the snow, or big families laughing around a huge meal. You see couples exchanging gifts in front of the fireplace. The pressure is on to make the traditional holiday images come to life—or else!

But what about those people who aren’t included in those snapshots? What if you are single, without little ones to decorate the Christmas tree or light menorah candles? More and more people are divorced and part of blended families. They are dealing with multiple traditions in the same house. The truth is that a lot of families today don’t have two parents and 2.5 Norman Rockwell children. And for many people, the pressure becomes too much. If you don’t belong in a traditional holiday portrait you can still make the holidays special by creating your own traditions.

FIGURE OUT WHAT YOU WANT.
Basically, holiday stress is caused by unrealistic expectations. In one word, stress is should. During the holidays, everyone, particularly those people who don’t live anywhere near “It’s a Wonderful Life,” could use a reminder to think about their own needs and desires for this time of year and not focus on what they’ve come to believe they should do.

Before the holidays, spend some time with yourself. Set aside a couple of days to examine what you’re really looking for during the holidays. If you had it your way, how would you paint the picture? Are the holidays about extended family, or about solitude? Is this the time to explore cultural roots and reconnect with religion, or a chance to reach out to strangers? Forget about what everyone else says or what your mother has always done. What do you want your holiday traditions to be?

GOING ALONE, OR NOT.
If you’re single, you might look into volunteering at a local soup kitchen, food bank, or homeless shelter. Or maybe you want to do something totally self-indulgent. What’s stopping you from spending a day relaxing at a spa, hiking or biking, or hopping on a plane and enjoying the holidays at the beach? Rely upon your family or friends who may have all sorts of interesting things planned. Also, friends with kids are not off limits during the holidays. If you want to be around children, find the families in your circle who’ll welcome a guest to a holiday meal, and then ask what you can contribute. Maybe you’re helping them fulfill their tradition.

The holidays also tend to put extra pressure on new relationships, whether it’s a new romance or a new family unit. Keep in mind that now is not the time to force things. Concentrate on what’s truly at the core of the holidays for you, and find ways to embrace that together. Have fun. Chances are the new people in your life will feel relieved as well without having to rush into a situation loaded with expectations.
BLENDING A FAMILY MEANS STAYING FLEXIBLE.

Blended families are faced with a particular challenge during the holidays. For kids and adults, thinking about past celebrations inevitably brings back memories, good and bad. It’s important to talk about what each side of the family used to do, and what the new family can now do together to make the holidays special. Be flexible. It may be combining traditions, or it may be starting fresh. Planning can get complicated if the holidays are divided between families, but kids often don’t mind celebrating more than once—in a different way in each home—no matter what date the celebration happens to fall upon.

MAKE A LIST OF NO’S.

It’s important to know what you don’t want. Come up with a list of the things that are not a part of your ideal holiday, even if you may not be able to realistically eliminate them. Do you really want to deal with expensive gifts this year? Must you make an appearance at your neighbor’s annual party? Do you have to invite your husband’s ex-wife over for dinner? Include everything that makes you nervous just thinking about it. Call it a stress list.

Then practice saying no. It may sound silly, but practice it in front of the mirror. You’ll probably find out that it works remarkably well when the time comes. And if not, at least you spoke up.

TIMING IS EVERYTHING.

If you decide to shake your holidays up a bit, you’ll probably want to start planning early. Don’t ambush your loved ones at the last minute by opting out of the family meal and announcing a solo trip to Mexico, or throw a new tradition at the kids on Christmas Eve. You may have shifted your outlook, but it could take some time for the rest of the world to join you.

Change isn’t always easy, especially when people are bombarded with old-fashioned images of holidays past that probably were not ever quite real. But once you can let go of the unrealistic expectations, visualize what you need, and take the holidays into your own hands, you are one step closer to having a stress-free season truly worth remembering.

With the arrival of the winter season, many people find it hard to stay in shape. However, keeping up with an exercise routine is important throughout the entire year. Here are some tips to keep you motivated when the weather turns colder.

- **Get outside.** Take advantage of the colder season by participating in activities you can only do this time of year, such as skiing, snowboarding, or ice skating.

- **Think variety.** If the weather is bad outside, stay motivated by introducing variety into your workouts. Try buying a new fitness toy such as a jump rope, exercise video, heart rate monitor, or stability ball.

- **Don’t forget about fluids!** When working out in cold weather, it’s harder to gauge your fluid loss. It’s easy to become dehydrated. Fluid replacement is a must even in chilly weather!

- **Plan for indoor fitness.** Rain and snow are not excuses from exercise. Plan ahead by finding an indoor location before you need it. Join a health club, buy a video, or look for local mall-walking opportunities.

- **Choose exercises that complement your summertime sport.** While basketball and swimming transfer easily to indoor venues, this is not true for all sports. If your favorite sport is golf or baseball, it may be harder to find winter opportunities to play. However, you can still keep in shape by choosing workouts that mimic motions used in your favorite sport to keep those muscles strong, flexible, and ready for spring.

- **Experiment with new and different indoor activities.** Try yoga, aerobics, or kickboxing—or any other indoor class you have wanted to try, but just couldn’t bring yourself to do because the weather was so nice outside.

- **Layer, layer, layer!** Garments can then be removed and replaced as needed. The clothes next to your skin should absorb moisture and your outer layer should protect you from winds.

- **Adapt your gear to indoor fitness.** Don’t just change your location. If you change your workout conditions, you may need to change your shoes and other equipment as well.

- **Don’t forget your hat.** Hats are important to keep body temperature stable. Hats prevent heat loss from the head and neck, which can account for as much as 50% of total heat loss when you’re outside.

How do you know when a little “acceptable” debt becomes a potentially dangerous situation? For some, the crisis is clear, but for many, the clues are subtle.

As a general rule, no more than 20 percent of your disposable income should go toward debt payments (not including your mortgage).

Quiz: Assess your debt situation
Take this quick quiz to assess your current debt situation.

• Is an increasing percentage of your income going to pay off debts?
• Is your savings cushion inadequate or nonexistent?
• Are you near or at the limit of your lines of credit?
• Can you only make the minimum payments on your revolving charge accounts?
• Are you extending repayment schedules – paying in 60 or 90 day bills once paid in 30?
• Are you chronically late in paying your bills? Are you paying bills with money earmarked for something else?
• Are you borrowing money to pay for items you used to buy with cash? If you lost your job, would you be in immediate financial difficulty?
• Are you unsure about how much you owe?
• Are you threatened with repossession of your car or credit cards, or other legal action?

If you answered “yes” to any of these questions, you should give pause for thought. While a single “yes” is not a sign of impending doom, it may be an indication that you need to make a change.

About Money Management International
Money Management International (MMI) is a nonprofit, full-service credit-counseling agency, providing confidential financial guidance, financial education, counseling and debt management assistance to consumers since 1958. MMI helps consumers trim their expenses, develop a spending plan and repay debts. Counseling is available by appointment in branch offices and 24/7 by telephone and Internet. Services are available in English or Spanish. To learn more, call 800.432.7310 or visit www.MoneyManagement.org.