

Employee Enhancement Newsletter

Helpful Resources from your Employee Assistance Program

February 2016

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Building a Strong Relationship: Finding Time



Time management is a common difficulty in everyone's life nowadays. As people accumulate a greater number of roles, interests, and goals, it becomes less easy to balance them all while still reaching satisfaction in all of the areas they would like to. Intimate relationships are one of these valued roles, and that can take different forms: dating, being in a relationship or longtime committed partnership, cohabiting couples, or spouses in a traditional marriage.

One theory for understanding relational satisfaction is the self-expansion model (Aron & Aron, 1996). It suggests that human beings are not static and fundamentally need to grow and look for opportunities to learn new knowledge and become a new and more complex version of the self. According to this model, relationships can prove to be a mutually fulfilling way to develop the self in its expansion tendency, by facilitating growth. In new relationships, the passion from early stages of love involves learning about the other in a very intense way. Therefore, couples engage in new shared activities, try to present themselves in their best light, share long, passionate talks regarding their life experiences, and feel their selves expanding in such opportunities.

As time takes its toll, the passion fades and the relationship develops routines and habits that offer fewer challenges to expand the self. According to this theory, an effective way to keep satisfaction in long-term relationships is to engage in original and exciting activities as a couple, thus creating opportunities to self-expand.

Moreover, to maintain an effective partnership, as in many other kinds of teamwork, the partners need to develop their skills in efficiently defining difficulties and obstacles in their lives, negotiating strategies to tackle them, and assigning responsibilities that please both members as individuals as well as a couple (Beck, 1988).

Online Seminar Reminder

Keeping Your Love Alive

Available on-demand
February 16, 2016

Where:

www.deeroakseap.com

Our popular online seminars are now available on demand. You no longer need to register and attend at a set time. Seminars will be pre-recorded and uploaded on the third Tuesday of each month:

- Go to your homepage to find the Online Seminar link.
- Click on the link provided and follow the instructions to launch the seminar.
- If you have questions type them into the "Ask a question" box.
- You will receive an answer within five business days. All questions and answers will be posted on the FAQ tab.





Building a Strong Relationship: Finding Time continued...



The most common conflict issues that a couple may encounter include the division of labor, children's upbringing, sexuality, financial issues, and wider family relations (e.g., relatives, or previous families in the case of reconstructed families). It is essential to communicate regarding difficulties or problems in these areas and be willing to negotiate a balanced decision for each subject and situation. An honest and open conversation, as in the early times of courtship, regarding life roles, emotional needs, and desired behaviors is very useful to make some decisions that strengthen the relationship satisfaction. That can include accepting that loving partners can also enjoy individual time autonomously for either social leisure, personal development, or inevitable needs. It is constructive to define priorities of roles and to compare personal and couple's priorities: from work and career to social needs, relations with extended family, child-rearing, household tasks, and financial strengths and weaknesses. It is important to decide as a team what tasks to share at home and when to do them, and to be accountable for keeping such decisions (from cooking to cleaning or clearing up).

Reinforcing that being a couple is also a priority in the individuals' lives is more about finding the right moments to be lovers again and enjoying them together, than it is having the desired amount of time available. No matter how many conflicting priorities, couples need to find moments in their busy agendas for intimacy and couple's time, for dating again and experiencing the well-known relationship as a renewed one. An exercise that can be helpful is to create a list of wishes to do as a couple, as concrete as possible (e.g., going out, taking tango lessons, reliving a honeymoon weekend together), first individually and then comparing it as a pair. Planning achievable activities or creating a new, combined list can offer new paths to rediscover love and passionate moments, and to find the growth that a fulfilling relationship can provide.

Source: https://www.advantageengagement.com/p_content_detail.php?id_element=001&id_cr=65717

Buy Local. Eat Local

Did you know the average supermarket produce travels about 2,000 miles to your neighborhood grocery store? Farmers' market produce travels less than 50 miles, according to University of Nebraska–Lincoln Extension experts who offer these buying and storing tips.

- Go directly home from the market. Foods will decline in quality, and perishable foods such as meats and eggs can pose food safety problems if left sitting in your car. Bring along a cooler with ice if you'll be more than an hour or so getting perishables into your refrigerator.
- Store at room temperature: bananas, melons, onions, potatoes, sweet potatoes, tomatoes, and winter squash. Store them in a clean, dry, well-ventilated place, away from direct sunlight and away from areas where meat is prepared.
- Ripen on the counter and then put in the refrigerator: avocados, kiwifruit, nectarines, peaches, pears, and plums. Avoid placing produce in a sealed plastic bag on your countertop. This slows ripening and may increase off-odors and decay from the accumulation of carbon dioxide and depletion of oxygen inside the bag.
- Store in refrigerator most other fresh fruits and vegetables. Use your refrigerator crisper drawer for whole produce. Store fruits in a separate refrigerator crisper drawer from vegetables. Fruits give off ethylene gas, which can shorten the storage life of vegetables. Some vegetables give off odors that can be absorbed by fruits and affect their quality.
- Refrigerate fruits and vegetables in perforated plastic bags to help maintain moisture yet provide air flow. Unperforated plastic bags can lead to the growth of mold or bacteria. Make your own: use a sharp object to make several small holes in a food-grade plastic bag (about 20 holes per medium-size bag).
- Wash your hands and produce thoroughly. Wash produce before you use it, NOT when you bring it home. Fresh produce has a natural protective coating that helps keep in moisture and freshness. Washing produce before storage causes it to spoil faster.
- Remove and discard outer leaves. Rinse under clean, running water just before preparing or eating. Don't use soap or detergent as it can get into produce and make you sick. Rub briskly—scrubbing with a clean brush or hands—to clean the surface. Dry with a clean cloth or paper towel.
- Rinse produce even when the peel is removed—such as melons and citrus fruits. Bacteria on the outside of produce can be transferred to the inside when produce is cut or peeled. Once you have cut through the protective skin of fruits and vegetables, bacteria can enter. Refrigerate cut or peeled fruits and vegetables within 2 hours.
- Take your own bags or baskets to the farmers' markets. And be sure to wash them too. Bacteria can grow inside.

Health-e headlines™

To sleep, perchance to learn.

Get a good night's sleep before learning. Lack of sleep can cut learning ability by up to 40%, according to the NIH.

Health-e headlines™

Desk Snacks

People who have snacks in or on the desk reported weighing 15.4 pounds more than those who don't. Use an opaque candy dish with a lid and store candy in a drawer where it's less visible and accessible, advises Cornell University researcher, Dr. Brian Wansink, author of *Slim by Design*.

Health-e headlines™

An EAP Reminder

Life Can Be Hectic. The EAP Can Help You Find Your Balance.

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.



DEER OAKS EAP SERVICES



Clinician's Corner..

Monthly Advice from the Deer Oaks Clinical Team



The dynamic of a couple is complicated. We bring our personality, genetic make-up, family history, as well as past relationships to our present relationships. Now, these can often lead to a beautiful blending of two people who complement each other very well. Of course, it can also set the stage for ongoing conflicts based on even the smallest differences. Conflict in a relationship is unavoidable, and in fact, successful resolution of conflicts can lead to increased feelings of closeness to and understanding of our significant others.

Think about the last disagreement with your partner. During the argument, were you focused on what they were doing wrong? How they didn't listen, didn't understand you, or didn't act in a way that you thought was right or helpful? Did you also get the same sense that your partner was doing the same to you? Pretty typically, partners engage in externalizing, or, focusing on the aspects of the other that make them upset. Though this often helps us to feel relief in the moment that we discharge our pent up frustrations, in the long run it leads to our partners resenting us and feeling attacked.

Flip the scenario; if you remember a time when your significant other was blaming you, you probably felt defensive, hurt, or possibly like you needed to just shut down.

Next time you are in an argument with your partner, or immediately afterwards, take some time to reflect on ways in which you may have contributed to the issue. It is pretty rare to have a disagreement in which one person is solely at fault. Did you approach the issue aggressively? Fail to see your significant other's point of view? Take out your frustrations by saying hurtful or untrue things? Even if it is not in the middle of the issue, if you reflect on these and take accountability with your partner after the fact, it is likely to send a message of validation and respect, both of which are imperative to a relationship.

The same can be done even outside of conflict. Think about your current relationship and how you are contributing to it. Do you check in with your partner to see how they are feeling emotionally, where they stand with career goals, and how he or she is feeling about the relationship? Do you keep track of important happenings in your significant other's life, so that you can offer encouragement before and follow-up afterwards? Do you continue to find small ways to express your appreciation and love?

So often I talk with people who wait for their partners to behave this way, while not changing their own behavior. Try an experiment where you pick a short period of time, one day up to one week, in which you fully take an inventory of how you contribute to your relationship, and make efforts to improve areas that aren't as strong. Not only is it likely that your partner will notice, be appreciative, and reciprocate, but you may feel even better by focusing on self-growth and positivity instead of built-up resentments and anger.

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Consumer Credit Application Rejected?



Have you recently had a credit card or loan application rejected? If so, you have the right to know why your application was denied. There are many reasons why you may be turned down when you apply for a loan or credit card, so it is important that you understand the reasons why credit grantors may deny extending credit.

Today, an individual does not make most credit decisions. The decision is made by a “credit scoring” system. This is a statistical method creditors use to assess your credit-worthiness. The creditor gathers their statistics from your credit bureau file. Aspects such as your payment history, the amount you owe, who you owe, the length of your credit history, and any new credit accounts you have are assigned certain point values.

For example, your FICO Score is calculated from data than can be grouped into the following five categories:

- * 35% Payment history
- * 30% Amount you owe
- * 15% Length of credit history
- * 10% New credit
- * 10% Your credit mix (credit cards, store charge cards, loans, etc.)

The number of times you apply for credit and the frequency of these attempts to get credit are also taken into consideration. This is reflected in the “inquiries” showing up on your credit file. Six or more inquiries within a six month period of time will scare a lender. Applying for loans on the Internet or transferring balances on credit cards for better interest rates can have consequences for your credit score.

It is also possible that your credit report contains incorrect information. Whenever you are refused credit, you have the right to receive a free copy of your credit report within 30 days of the rejection, from the credit reporting agency that the creditor used. Take advantage of this opportunity to review your credit report and determine if there are any mistakes.

In addition to your credit report, a creditor may deny your loan request because you have not held your present job or lived at your present address long enough. Some creditors require you to have been at your job or address for a least three years.

When applying for a loan, some lenders are also interested in the reason you are requesting the loan. Sometimes, lenders do not believe your purpose for requesting the loan is reasonable. Other times, lenders may have restrictions that do not allow them to make the kind of loan you are requesting.

If you’ve recently been refused credit, wait awhile before applying again. Take some time to review your credit report and correct the problem that is keeping you from being credit worthy. The federal Fair Credit Reporting Act (FCRA) states derogatory information can remain on your credit bureau file for seven years from the date of the negative activity occurred.

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.