

Resources for Living[®]

Make it work – GROW

August 2014 Newsletter



Your brain rocks



Your brain is amazing. It acts like an air traffic controller in your head. Here's how... **More...**

Building strong relationships



What does it take to make and keep a couple's relationship strong? One factor is each person's ability to "grow with the flow." Learn more... **More...**

Growing your nest egg



Would you like to save up for a house? Your kids' college costs? Retirement? Knowing you need to save is one thing. Doing it is another! **More...**

e-Thoughts — Swimming upstream



I've never been one to give in to peer pressure. Why? Well, for starters, my parents wouldn't hear of it! **More...**

Getting help

Confidential support, information and resource referrals are available for a variety of concerns — both work and personal. Call for assistance for you, your household members or your adult children under age 26, whether they live at home or not. Call or visit us online today!



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Your brain is amazing. It acts like an air traffic controller in your head. Your brain helps you by:¹

- Storing information from every single thing you do
- Forming links between your experiences to build complex memory maps
- Automatically using all the stored, mapped information to help you navigate new tasks

In other words, without your even trying, your brain “remembers” every event and activity in your life. Every smell, sound and sight is somewhere on your brain map. Every bit of data is used to help you find your way through your next challenge.

The healthy brain: always growing and changing

Until the 1960s, scientists believed the brain could only change in infancy and childhood. They thought the brain was fully formed by the time we reached adulthood.

Today we know that’s not true. The healthy brain keeps making new “neural” pathways all through life. That’s why we can adjust to new situations, learn new things and make new memories at every age.²

Giving back to your brain

Our brains do a lot for us. We can return the favor by taking steps to help keep our brains strong.

There are at least five keys to good brain function. They are:

- **Mental activity.** Remember the phrase, “Use it or lose it”? It’s true. You can help keep your brain sharp by doing things like:
 - Learning to play a musical instrument
 - Reading
 - Listening to music
 - Playing bridge, Scrabble[®] and other “thinking” games
 - Studying a foreign language
 - Taking an adult education course in a subject that’s new to you
 - Socializing to meet new people, learn and have fun
- **Exercise.** You need exercise for more than weight control or muscle tone. You need it for your brain’s sake. Studies show that physical fitness keeps your brain healthy. Adults who stay active are better at multi-tasking, remembering, planning and more.
- **Stress control.** Stress is harmful for your entire body — including your brain. Hormones released by stress can affect the brain over long periods of time. Stress can cloud your memory and judgment. To keep your brain healthy, practice stress management with deep breathing, meditation, yoga and other techniques.
- **Sleep.** A good night’s sleep is good medicine for brain health. Chronic lack of sleep can harm your ability to concentrate and learn. It can also lower your coping skills and even put you at greater risk for depression.
- **Healthy diet.** Some “superfoods” for brain health include blueberries, avocados, nuts and seeds, salmon, whole grains, pomegranate juice, beans, tea and — yes, candy lovers! — dark chocolate.³

¹www.brainfacts.org

²www.about.com

³www.webmd.com

Building strong relationships

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What does it take to make and keep a couple's relationship strong? One factor is each person's ability to "grow with the flow."

The flow of life includes growth and change

What would life be like if we never changed our ways after the ages of 5, 10 or 20? What would relationships be like if they stayed in the same patterns forever?

We're growing and changing all the time. So are our relationships. A critical part of being a couple is adapting to changes together.

Roll up your sleeves and get ready to work at it

Do some relationships look effortless to you? Don't be fooled. Every lasting relationship takes a lot of work.

What can you do to make your relationship strong? Here are some tips:

- **Be flexible.** Forget about winning and losing when it comes to disagreements. Instead, be willing to give a little and get a little so you and your loved one can both be happy.
- **Expect ups and downs.** No relationship is 100% thrilling – or 100% boring. Expect times that are good, bad and just okay.
- **Learn to forgive.** Grudges are toxic. They infect relationships with anger and resentment. Forgiveness releases bad feelings and allows for a fresh start. And remember: It's okay to ask for forgiveness when you need it, too.

- **Connect with others.** Boost your skills and strengths as a couple by socializing with other couples, family and friends.
- **Break out of the norm.** Give yourselves the gift of spontaneous fun. Try a new activity together or enjoy a spur-of-the-moment adventure.
- **Make time for each other.** Set aside time every day when you can tell each other about your thoughts and feelings. Even if you have kids — or, rather, especially if you have kids — carve out some adult time. As a couple, you're key to keeping the family stable. Make sure you give and get the attention you deserve as often as possible.
- **Be a safety zone for growth.** Allow yourself and your partner the freedom to pursue individual activities and goals in life. This won't detract from your relationship. It'll add to it. As each of you grow, you'll have more to share and give to the relationship.
- **Express your love.** Why keep it a secret? Tell and show your loved one that you care in some small way every day.

Growing your nest egg

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Would you like to save up for a house? A new car? Your kids' college costs? Retirement?

Starting or building up your nest egg can be hard. Whatever your goals, you've got your work cut out for you. Let's face it: Knowing you need to save is one thing. Doing it is another!

Tips for saving

Here are some basic tips about budgeting and saving:

- **Start now.** Have you been wishing, planning and talking about saving for a while? Once you "officially" get started, it can actually get easier because you'll have taken the first step. Get started today.
- **Try to live on your last raise.** If you get a raise or a bonus, see if you can put all or most of the increase into your savings.
- **Have money deducted from your paycheck.** Set up an automatic transfer of a certain amount from your paycheck to your savings account. That way you never have to "touch" your nest egg contribution.
- **Create a realistic budget.** Make a list of your monthly expenses. Think about your costs of living, including monthly car payments, housing, utilities, child care, health care, clothing and fun.

Include an extra amount — up to 10% of your budget — for unplanned expenses¹ Total up these costs for an idea of a realistic monthly budget.

- **Use the envelope method.** Set up an envelope for every category in your budget. Label each one. When you cash your paycheck, put the budgeted amount into each envelope. Put all the envelopes in a safe place.

Now, let's say you put \$300 in the "grocery" envelope. When you go to the supermarket, make sure to take the money you need out of that envelope.

Once the envelope is empty, don't borrow from another envelope or from your savings account. If you run out of money, try to stick with leftovers or make some meals from what you already have in the house.

Consider whether you spent too much on groceries or whether you budgeted too little. Change your budget — or your next grocery list — accordingly.

- **Only use credit cards when you have to.** Finance charges and debt add up quickly. Try paying with cash as often as you can.
- **Get help.** A qualified financial advisor can help you with paying down credit card debt, creating a budget, planning for college, retirement and more. You can also find saving and budgeting ideas online.

¹www.automaticfinances.com



e-Thoughts — Swimming upstream

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Our e-Thoughts feature provides close-up views on topics and areas of interest from everyday life.

I like to think I'm an independent thinker. I've never been one to give in to peer pressure. In high school, I was always somewhere on the fringe of the "in-group" because I didn't do things just to go along.

Why? Well, for starters, my parents wouldn't hear of it!

In truth, my parents are probably the biggest reason why I learned to swim upstream—or think for myself. Ever since I was little, my parents urged me to make my own choices.

They were forever saying, "If your friend jumped off a cliff, would you jump too?" Another of their favorites was, "We don't care what your friend is allowed to do, you can't do it!"

My parents taught me that following a crowd was easy, but not always smart. I wasn't allowed to do lots of things my friends were doing. That certainly caused some arguments during my teen years (not too unusual for parents and teens, right?)

I bet it was hard for my parents, too. But they hung in there. They insisted that thinking and acting as an individual wasn't "wimping out" but being strong.

While it may have caused some hard times for me as a teen, my parents' values also helped me grow up as a person with my own decision-making skills and beliefs. My parents helped me learn to determine what I really want to do — and not do.

Parents make an impact on their kids every day. Whenever I go against the tide, I thank my parents for teaching me to swim.

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