

BALANCED LIVING

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HOW TO LOWER YOUR FINANCIAL STRESS

Money worries are among the most common sources of personal and family stress, according to Consumer Federation of America (CFA).

Living with too much of any kind of pressure on a daily basis can take an emotional and physical toll, contributing to sleepless nights, backaches or headaches or, over time, even life-threatening diseases, such as high blood pressure or heart disease.

Whether your credit card balances are soaring, or you and your partner are arguing constantly over nickels and dimes, there are things you can do to relieve financial stress.

Take a breather

The CFA suggests taking these steps to ease money-related stress:

- Focus on what you have, not on how much you're lacking. List all your possessions, including material things, your health and your relationships.
- Eliminate clutter in your life. Tossing out what you don't need and organizing the rest also can tidy up your emotions. So can meditating or sharing your feelings with a nonjudgmental person.
- Take care of yourself physically. Exercise is one of the best stress reducers. Eat a balanced, healthy diet.

Talk it out

If conflicts with your significant other over money matters are a primary source of stress, talk it over honestly and openly. Write down your short-

and long-term financial goals to learn where the two of you can focus your discussions. Put your relationship first, while nurturing each other's needs. Compromise, if necessary.

Take action

Exercise, positive thoughts and conversation may help in the short term, but if you aren't fixing the cause of your money worries, the stress will bounce right back into your life. You need to take action if the money coming in is less than the money going out; if you're able to make only minimum payments on your credit cards; or you're relying on plastic for essentials, such as food or rent.

To improve your financial health, the CFA suggests:

- Set up a budget. Write down where all your money is going -- mortgage and car payments, food, gas, telephone, clothing. Then, see what can be adjusted so you can live within your means. Create a new spending plan and stick with it. If there's nothing left to trim from your budget, you may need to think about new income sources.
- Stop taking on new debt, immediately. If this means not eating out, not indulging in expensive entertainment or giving up a second car and taking public transportation, then so be it. Learn if you qualify for public or private financial assistance. Use low-interest savings to pay down high-interest debt. Debt can be very expensive to carry; once it's paid off, your payments can go to

savings instead.

- Get in touch with any creditors. If you can't pay what they want, explain your situation and ask about setting up an acceptable payment schedule. They may be willing to work with you. Stopping the nagging phone calls from creditors can significantly ease stress.
- Get help, if necessary. Be wary of for-profit or non-credentialed counseling organizations, especially if they ask for a large advance payment.

A safer bet is the National Foundation for Credit Counseling Service (NFCC). For little or no cost, an NFCC counselor can help you develop a budget and a plan for addressing your total financial situation. Visit the NFCC Web site and click on "getting help."

It is possible to get out of debt, though doing so may require new ways of thinking and acting. But as soon as you start taking decisive steps, you should feel the financial stress start to ease.

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HEALTHY CHANGES FOR STAYING YOUNG

Time takes its toll on a body, but you don't have to sit back and let the effects of aging take place without a fight.

"You have the power to control how much and how fast the aging process works on your body. You can even reverse some of the damage that has already been done," says Tom Monte, author of "Staying Young: How To Prevent, Slow or Reverse More than 60 Signs of Aging."

The aging process is caused by oxidation, the breakdown of cells and tissues as they mingle with oxygen. "It's just like the rust in a car," Mr. Monte says.

You can fight that process by adopting healthful lifestyle habits that:

- Help your immune system fight disease.
- Build up reserves of lean muscle mass.
- Prevent or slow degenerative changes.
- Rebuild damaged tissue and restore lost function.

Help yourself

Anti-aging strategies can add to the quality of your life and health no matter how old you are, Mr. Monte says. Studies have found people in their 40s, 50s and 60s who start strength-training programs gain increased protection from injury.

Here are Mr. Monte's top 12 strategies for staying younger, longer:

Don't smoke. Each puff hastens aging's degenerative processes. Plus, smoking lowers your aerobic capacity, making it harder for you to do the things you enjoy and making you feel old before your time.

Eat foods rich in antioxidants. Vitamins A, C and E fight free-radical formation, the oxidation process that damages tissues. Eating 5 ½ cups of fruits and vegetables daily will help you get enough of these vitamins. Among the best sources are broccoli, cauliflower, red peppers and other red, yellow and green vegetables.

Eat lots of fiber. Dietary fiber found in beans, broccoli, bran and other complex carbohydrates helps lower cholesterol, aids digestion and defends against some kinds of cancers.

Maintain healthful cholesterol levels. Keep your total cholesterol level low (under 200) and your percentage of protective HDL cholesterol high. Following a diet that limits your fat intake to 30 percent or less of your total calories will help. Maintaining a healthful weight also is beneficial.

Exercise regularly. Age robs you of aerobic capacity. Performing 30 minutes of moderate activity three to four times a week can help you retain your capacity.

Build strength. As you age, your body's ratio of lean muscle mass to fat decreases (as we age, we lose muscle mass); this weighs you down and reduces your ability to burn calories

efficiently. Regular strength training can help reverse this trend.

Be flexible. Tight muscles limit your range of motion and increase your injury risk. A daily stretching routine that works each of your major muscle groups will help you stay supple.

Get enough sleep. While you rest, your body uses the nutrients you've consumed that day to repair the damage done by the day's activities. Not getting enough sleep keeps your immune system from doing its job and keeps your body in a state of disrepair.

Take care of your back. Keep muscles that support the spine strong and supple with cardiovascular and flexibility exercises. Use good body mechanics while lifting, standing or sitting for long periods of time.

Deal with stress. Stress is linked to many diseases and degenerative conditions associated with aging. Learn to look at problems as challenges and accept situations you can't change.

Stay close to your friends and family. A circle of support helps you deal with problems better, feel healthier and live longer.

Be nice. There's a relationship between hostility, heart disease and other stress-related problems. Look for reasons to be pleasant and to forgive people who make you angry. You may live longer as a result, and you'll probably enjoy life more.

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