

CLAREMONT EAP *Your trusted resource*

EMPLOYEE NEWSLETTER

IMPACT

July - September 2015

Worry, anxiety and stress can be more than distractions. Continually replaying in your mind daily problems and fears can affect your mental and physical health.

“Meditation provides a way of quieting that chatter,” says James N. Dillard, M.D., D.C., C.Ac., assistant clinical professor at Columbia University College of Physicians and Surgeons in New York City, and author of *“The Chronic Pain Solution.”* “By bringing your focus to your breath, a mantra or a sound, you give your mind something simple to hold on to as you gradually let go of the world.”

The Power of Meditation



By controlling your attention as you meditate, you begin to feel more relaxed and at peace. And this peacefulness usually lasts far beyond the meditation itself, so that when stress appears hours later, you have the psychic resources to deflect it.

Meditation allows you to become more awake and more deliberate about your actions, says the Arthritis Foundation. It teaches you how to respond rather than react to situations in your life.

Although meditation sounds simple, it takes discipline to remain still in body and mind, blocking out the world around you and quieting your thoughts, the AF says. You also need to practice at least 20 minutes a day to get the most out of your meditation.

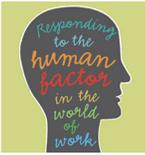
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Claremont EAP distributes this newsletter to provide employees with general behavioral health information. If you have concerns about these or other behavioral health issues, you can call Claremont to arrange for assistance. You will be directed to an appropriate, experienced professional who can offer guidance in a variety of work and family matters.

For confidential help, call: **800-834-3773** or visit claremonteap.com

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There are a number of theories about how meditation may improve physical and mental health. One hypothesis is that it reduces activity of the sympathetic nervous system, leading to a slower heart rate, lower blood pressure, slower breathing and muscle relaxation.

Various types of meditation use different techniques.

Popular forms of meditation include:

Mindfulness, which involves focusing on a physical sensation such as the breath. When thoughts intrude, you return your focus to your breathing.

Relaxation response, which involves progressively relaxing your body and then focusing on a word or sound.

Visualization, which involves focusing on specific places or situations.

“It’s important to remember there’s no ‘right’ way to meditate,” says Randy Flora, a mind-body fitness instructor at Canyon Ranch in Tucson, Ariz. “If you get frustrated with one method, or it’s just not working for you, try another technique until you find one that’s helpful.”

Two of the most popular meditation techniques are described below. For best results, try to meditate every day for 20 to 30 minutes.

Mindfulness meditation

In mindfulness meditation, you focus on an awareness of the present moment, the AF says. You start with a single focal point, such as your breath, and then expand to include thoughts, emotions and sensations. Here are some tips to keep in mind when you meditate.

- ◆ Find a quiet place. Sit in a chair or on the floor.
- ◆ Become aware of your breathing, focusing on the sensation of air moving in and out of your body as you breathe. Feel your belly rise and fall and the air enter your nostrils and leave your mouth.
- ◆ Watch every thought come and go. When thoughts come up, don’t suppress them, but simply note them and return to your breathing.
- ◆ As the time comes to a close, sit for a minute or two, becoming aware of where you are. Get up gradually.

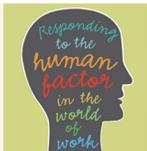
Moving meditation

Fitting an additional 20 to 30 minutes of meditation into your already busy day may be difficult. An alternative is to try a form of exercise that combines fitness with meditation. Yoga, for instance, focuses on breathing, movement and posture to help you relax and control stress. Tai chi is a form of meditation that combines slow, gentle movements and deep breathing. Some people do a walking meditation; with this method, you slow down your walk so that you can focus on your steps and the movement of your legs and feet.

Relaxation response

- ◆ Sit quietly in a comfortable position or lie down on the floor and close your eyes.
- ◆ Deeply relax all your muscles, beginning at your feet and progressing up to your face. To do so, start with your toes and consciously relax them. Then relax your feet, ankles, calves, knees and so on until you reach your face. Keep everything relaxed as you go.
- ◆ Then choose a word or phrase that makes you feel peaceful.
- ◆ As you breathe in, slowly say the sound or word to yourself. Breathe slowly and naturally. Inhale through your nose and pause for a few seconds. Exhale through your mouth, again pausing for a few seconds.
- ◆ As the time comes to a close, become aware of where you are, open your eyes and get up slowly.

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Adding Variety to Your Workout

Doing the same exercise day in and day out can lead to boredom and burnout. To keep your workout interesting, do what many athletes do: Mix up your workout by adding new activities.

Instead of jogging four times a week, for instance, you could jog two days and bike or swim two days. You also can incorporate strength training and stretching exercises into your routine. The idea is to keep your exercise routine fresh and interesting by providing variety, according to the journal *Physician and Sportsmedicine*.

Many choices

Think of cross training as an exercise buffet. When you visit the buffet table, you probably don't just fill up on your favorite food time after time. You sample. The same goes for exercise. There are countless activities to get your heart going -- from walking to dancing to rowing to cross-country skiing. All of them help you stay in shape as long as they're done with enough vigor to increase your respiration and heart rate.

Cross training also can cut injuries. Many sports injuries result from doing the same repetitive motion. Altering your routine avoids the same stresses on the body and also allows you to develop your entire body rather than just specific portions.

Here are several factors to consider when setting up a cross-training routine.

Enjoyment

Choose activities that you find fun. If you like them, chances are you'll keep on doing them

Balance

When it comes to physical exertion, spread the burden around. If you primarily do lower body activities like running, think about adding an upper body workout such as rowing or weightlifting several times a week to engage some different muscles.

Variety

Even within your allotted time for aerobic exercise you can do more than one activity. For instance, you can jog for 20 minutes, then ride a stationary bike for 20 minutes. That keeps your mind from wandering and gives different muscles a good workout.

Total fitness

Fitness has four components, according to AARP: cardiovascular endurance, strength, flexibility and balance. Ideally, you want to work on each of those areas sometime during the week. Aerobic exercises such as walking, swimming or biking work the cardiovascular system. Strength training can mean lifting weights, climbing stairs or using resistance machines. Stretching or yoga develops flexibility. Yoga or dancing improves balance.

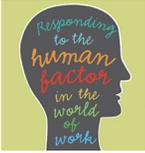
Time

Don't think of adding but replacing activities. Most people have limited time to exercise. Cross training allows you to replace your normal workout or part of your normal workout with different activities.

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Claremont EAP can help with all of these choices!

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Applying for a Loan - The Four Cs FDIC ©2015

When you apply for credit, your lender will review four main factors to decide whether you are a good credit risk and if you will be able to pay back the loan. These factors are often called the Four Cs.



The Four Cs:	What does this mean?	Questions you may be asked from the lender	Why is this important to me?
Capacity	Your present and future ability to meet your payments.	<ol style="list-style-type: none"> 1. How long have you been at your job? 2. How much money do you make each month? 3. What are your monthly expenses? 	<ol style="list-style-type: none"> 1. Your lender would like to see that you have held the same job, or same type of job, for at least a year. 2. Your bank will compare the amount you owe and your other monthly expenses to your monthly income.
Capital	Your savings and other assets, which can be used as collateral for loans.	<ol style="list-style-type: none"> 1. How much money do you have in checking and savings accounts? 2. Do you own a house? 3. Do you have investments or other assets (for example, a car)? 	<ol style="list-style-type: none"> 1. Lenders want to determine the total value of your assets. Assets are things of financial value that you own. 2. A positive net worth demonstrates your ability to manage your money.
Character	How well you have paid your bills or debts in the past.	<ol style="list-style-type: none"> 1. Have you had credit in the past? 2. How many credit accounts do you have? 3. Have you ever been denied credit? 4. Have you ever filed for bankruptcy? 5. Have you had any outstanding judgments or property repossessed or foreclosed upon? 6. Have you ever made late payments? 	<ol style="list-style-type: none"> 1. If you have a good credit history of repaying your other loans, you will have an easier time getting your loan request approved. 2. Having a good credit history shows a lender you can borrow money responsibly. 3. If you answer yes to any of these questions, you will have more difficulty getting approved for a loan. However, some lenders will ask you to explain what happened. Depending on your situation, a lender might be willing to approve your loan request.
Collateral	If you have the assets to provide to secure the loan beyond your capacity to pay it off.	<ol style="list-style-type: none"> 1. What do you own that you can stand to lose if you are unable to repay this loan? 	<ol style="list-style-type: none"> 1. Collateral is security you provide the lender. As we have seen, giving the lender collateral means that you pledge an asset that you own, such as your home, to the lender with the agreement that it will be the repayment source in case you cannot repay the loan.

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