

CLAREMONT EAP *Your trusted resource*

EMPLOYEE
NEWSLETTER

IMPACT

October-December 2016

Your Prescription for Lasting Happiness

Many people believe happiness is a feeling of pleasure based on some external happenings -- you got the raise you wanted, you ate a fabulous meal.

“But true happiness isn’t contingent on circumstances; it’s a sense of contentment that exists independently of the good or ill fortune that might find you,” says M.J. Ryan, author of *365 Health and Happiness Boosters*.

According to Ms. Ryan, you can be happier no matter who you are or what challenges you face by changing your attitudes and learning specific behaviors.



Happiness keys Try these suggestions:

- Have something to look forward to. We all need something pulling us into the future -- a dream we want to make come true that gives us the incentive to get up in the morning. So, make a “want-to-do” list that includes things you wish to accomplish.
- Realize life doesn’t have to be hard. Many people can’t enjoy themselves and can’t let their guard down because they think that being extra vigilant will protect them. “But, you can’t prevent disaster by not being happy,” says Ms. Ryan. “Your life doesn’t have to be hard. It’s OK if it’s easy.”

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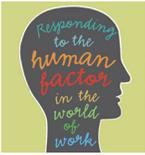
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Claremont EAP distributes this newsletter to provide employees with general behavioral health information. If you have concerns about these or other behavioral health issues, you can call Claremont to arrange for assistance. You will be directed to 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:
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Your Prescription for Lasting Happiness

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- Let go of desired outcomes. So much of what happens to you is out of your control. All you can do is set your intentions and be willing to deal with whatever happens. Letting go of desired outcomes doesn't mean you don't work toward something; instead, it means if something doesn't happen, you adjust to the opportunities life presents you. "Unfortunately, most people haven't been taught how to do this," says Ms. Ryan. "They get attached to a certain outcome and then are disappointed when events don't turn out the way they hoped."
- Get a life. A recent study found people who excel at work don't put in longer hours than others. The overachievers often have a life outside of work, which makes them happier, more rested and, therefore, more efficient workers.
- Ask for help. No one can make it in life, at least not happily, on his or her own. Humans are social creatures, designed to give and receive support. "Ask for what you need today, and you're more likely to receive it," says Ms. Ryan.
- Take a satisfaction break. It's easy to get so caught up in the rat race of your life that you don't take time to appreciate your accomplishments. So, take a satisfaction

break right now. Make a list of the accomplishments of which you're the proudest -- then ponder the list and appreciate yourself for all your hard work.

- Envision what you want. Each morning, before you start your day, use the power of visualization to create a day full of joy. See yourself handling the difficulties of your work life with equanimity. See yourself smiling at everyone you meet, treating each person with care and kindness. See yourself as the calm in the center of the storm of life. At the end of the day, notice how your day went. Were you happier as a consequence?
- Do something you love today -- if only for five minutes. What gives you great pleasure that you haven't experienced in a while: going to the movies and eating a bucket of popcorn, reading a trashy book, or calling a friend long-distance? Whatever it is, give yourself permission to indulge today.
- Notice what's right. Many people make themselves miserable by choosing to focus on what's wrong in their lives instead of focusing on what's right. "Acknowledging what's working in your life or in a given situation is the key to gratitude and happiness," says Ms. Ryan.

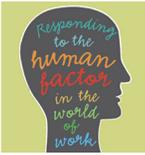
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As a person grows older, they experience changes in hearing, sight, and cognitive ability. These changes can often make it difficult for the caregiver to communicate and engage with the elderly person. Below is a list of some common health impairments, as well as some helpful tips and techniques that can help build a better and stronger caring environment.



Hearing Problems

It may be possible that the elderly person is losing their hearing. He or she may be consistently asking you "What?" or not answering you at all. If this is the case, it is important for the elderly to be checked and for you to learn new ways of dealing their hearing loss. Below are some tips that will help you through this process:

- Ask the elder to get a professional hearing test.
- Take the person to get a hearing aid fitted.
- Find a suitable, quiet environment in which to speak to the person.
- Sit in front of the elder and speak clearly, loudly, and slowly.

Vision Problems

Medical issues may affect the elder's eyesight. This can loss can greatly impact their ability to function independently in many aspects of their lives. Additionally, this will be a taxing situation on their emotional health, leaving them feeling irritated or moody. To the right are some tips on how you can approach this situation as the caregiver to help the elder cope with their vision problems:

- Help him or her obtain glasses with the correct prescription.
- Get large-print books and other large-print materials. Consider getting books-on-tape for the person instead.
- Keep magnifying glasses and reading glasses available in easy-to-find places.
- Make sure the person has proper lighting.
- Help the person read when necessary. Read directions, signs, and other important information.
- Talk to the elder's doctor about the impaired eyesight.
- Being patient, comforting, reassuring, and compassionate
- Writing things down
- Using simple and clear language
- Not expressing anger and frustration toward the impaired individual

Cognitive Problems

Various medical conditions, like strokes, Alzheimer's disease, and Dementia can affect an elder's ability to function on a daily basis. Seemingly simple activities may not be so simple for the person suffering with cognitive impairment. In addition, their regressing mental state can also be very challenging for the caregiver. Below are some tips that will allow you and the elder adjust to and accommodate their changing abilities:

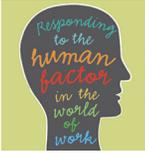
- Understanding how the condition affects the elderly person and the best ways to care for the person with that condition

Emotional Problems

If you or the elderly individual feels angry, resentful, depressed, or irritated, this may inhibit healthy communication and relationships. Below are some tips to help communicate better when emotional problems are involved:

- Seek professional help and find a support group.
- Don't try to ignore the emotions. Find healthy ways to deal with them.
- Talk to trusted people about problems, and encourage the elderly person to talk about emotions.
- Don't make important decisions when upset. Wait for a time when you are feeling calm.
- Inquire with a health professional about medications that may help.

Written by Life Advantages - Author Delvina Miremedi ©2016



Setting Personal Financial Goals



If you do not know where you are going, how will you know when you get there? This is very true about financial goals. You need to set financial goals to help you make wise financial decisions, and also as a reward for your efforts. Goals should be clear, concise, detailed, and written down. Unwritten goals are just wishes. Those who set goals and fail will find that they didn't set realistic goals to begin with. So, the first step in setting any goal is to determine what is realistic and what is not. In this article, you will learn how to set realistic and achievable financial goals.

You achieve your financial goals when you have the cash or assets available to satisfy some immediate financial need, want, or desire. The key is to be prepared to have the required cash or assets when the time comes to achieve the goal. For example, suppose you want to buy a brand-new car costing \$30,000 using cash five years from today. In five years and one day, you will know whether you achieved that goal. If you have the \$30,000 five years from today, you might achieve your goal. That is all pretty definite, but is it realistic?

You will have more than one financial goal to achieve. Besides the new car, you might

be considering buying a home, funding higher education, paying for a wedding, taking a vacation, or accumulating retirement nest savings. Each financial goal has its own price and time horizon—when you need the money.

In order to achieve all your goals, you will need a plan. Starting from assets you already have available, you will need to determine how much more you need to accumulate and when you will need it. Don't neglect to consider that the price of your goal items might actually increase as well. Depending upon how you invest your savings over time, you might receive interest, dividends, or capital gains to help you along—you should consider this as well. Do you have the means to make additional investments necessary to accumulate the required assets? Don't neglect to consider the effects of taxes on your savings. After considering the foregoing, you might determine that you can achieve some goals in less time. Or you might find that it could take longer. The time horizon is important to setting realistic goals.

Consider how important it is to achieve your goals on time. Some goals are so important that not achieving them would be not only disappointing but also disastrous. When a

goal must be achieved by a specific date, you must plan conservatively, save more money, and take less investment risk to ensure against loss. However, if the timing isn't as important or if you have discretionary assets and can take some investment risk, you might be able to invest more aggressively. Let's say you needed to save an additional \$15,000 in five years to buy the car mentioned above. After five years, you only manage to accumulate \$27,000—you're \$3,000 short of your goal. So, it will take you longer to buy the car. Had you invested more aggressively, you might have made the goal, but you might also be worse off. In this case, let your risk tolerance help you determine your time horizon.

Goals should be grouped as short-term (three years or fewer), intermediate-term (three to seven years), and long-term (more than seven years). Generally, the longer the time horizon to achieving a goal, the more aggressive you can be in your investment approach. However, you should never exceed your risk comfort level—the amount of risk you can take without abandoning your goal. This is your risk tolerance. If you approach setting financial goals in this way, you will make better financial decisions about setting goals and ways to invest to achieve them.

You should always monitor your goals to be sure they are on track. Set up a way to measure your progress. If you see that you are lagging behind, you may need to make an adjustment in the amount or way you are investing. If you are way ahead, you may want to be more conservative, shorten your time horizon, or add a new goal.

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Claremont EAP can help with all of these choices!

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