EAP’s First Financial Wellness Fair

**B E C O M E “M O N E Y - W I S E & F I N A N C I A L L Y F I T!”**

It’s a rare person walking around who is not worrying about or at least contemplating how to feel more financially secure. Stress over our financial well-being can take a toll on us physically, emotionally, and mentally. And, it can affect our ability to be as productive as we need to be. Realizing this, UAlbany’s Employee Assistance Program (EAP) is bringing you its first Financial Wellness Fair. On Tuesday, October 29, take time during your day to come by the Campus Center to speak to the various financial providers who will be on hand, attend one of the seminars, and enter the door prize contest. Also, be sure to pick up EAP’s special give-away that we purchased just for this occasion, thanks to a grant from the New York State Employee Assistance Program! Supervisors and managers, EAP hopes you will encourage your staff to take advantage of this wellness opportunity. See you at the fair!

- **Financial Provider Exhibitor Fair**
- **20-Minute Seminars*”**
- **Light Refreshments**
- **Door Prizes**
- **EAP Give-Away**

*See page 2 for full seminar descriptions.

**Tuesday, October 29**
8:30 am - 2:30 pm
**Assembly Hall & Fireside Lounge**
**Campus Center**

**EXHIBITOR FAIR - Assembly Hall**

**Financial advisors from:**
- Fidelity
- ING (VOYA)
- TIAA-CREF
- Valic
- New York State Deferred Compensation System

**Community providers with money-saving resources and programs:**
- Affordable Housing Partnership Homeownership Center
- Albany Community Action Partnership
- Choice Connections Senior Housing Specialist
- Clearpoint Credit Counseling Solutions
- NYS 529 College Savings Program
- NYS Higher Education Services Corporation (HESC)
- NYSERDA — Save money & energy!
- NYS Office of Temporary & Disability Assistance — SNAP & HEAP
- NYS Work-Life Services
- Office of State Comptroller Unclaimed Funds — See if there’s money waiting for you!
- SEFCU
- Volunteer Income Tax Assistance (VITA) Program/United Way — For those making $50,000 or less.

**Thanks to our special sponsors:**

**HTTP://WWW.ALBANY.EDU/EAP/MONTHLY_EAP_CALENDAR.HTM**
Mental Health and Media News Stories

Schizophrenia, bipolar disorder, anxiety disorder, hearing voices—these psychiatric terms have become part of everyday news. Do you know what they mean? A mental illness is a medical condition that disrupts a person’s thinking, feeling, mood, ability to relate to others, and daily functioning. Having a better understanding of these conditions can reduce fear, help you play a role in reducing stigma, and allow you to act and intervene more quickly to help a friend or loved one exhibiting sudden or acute symptoms. Mental disorders are common worldwide, but they are treatable and manageable conditions. An estimated 26.2% of Americans ages 18 and older—about one in four adults—suffer from a diagnosable mental disorder in a given year, and over a lifetime, 50% will experience a mental health diagnosis. The National Institute of Mental Health can help you learn more. Visit http://www.nimh.nih.gov/index.shtml

Mental Health Screenings The National Alliance on Mental Illness highlights mental health each year during the month of October. This year, October 10 is designated as National Depression Screening Day. You can take advantage of several types of online mental health screenings on any day of the year to find out whether or not a professional consultation would be helpful. Contact UAlbany EAP for additional information for yourself, a family member, or friend you are concerned about. https://www.mentalhealthscreening.org/screening/screening/default.aspx

$ October 29 EAP Financial Wellness Fair $

SEMINAR SCHEDULE—Fireside Lounge

11:45 am
“Being Financially Fit”
In this seminar, we will discuss tips for staying financially healthy. This will include tips on how to maintain a healthy credit report, avoid credit card debt, and pay off loans. We will also offer strategies to help you save and maximize your income.
Presenter: Jenny Brannon, SEFCU Member Educator

12:15 pm
“Five Habits of Highly Successful Investors”
In this mini-seminar we’ll take a look at setting financial goals, discuss how diversification and market volatility relate to one another, examine the difference between asset allocation and market timing, understand how expenses impact your investments, and review what you should know about taxes when investing. Presenters: Steven Kennedy & Anne Riley, TIAA-CREF

1:00 pm
“NYS 529 College Savings Program”
Want to know more about saving money for college? In this session we’ll discuss the importance of setting up a savings plan for college, explore financial aid resources, and review the tax benefits of New York’s 529 College Savings Program.
Presenter: George Makras, UPromise Investments, Inc.

NO registration needed to attend!

HELP IS ONLY A PHONE CALL AWAY!

If you are finding it difficult to be as productive as you used to be, perhaps a stressor in your life is impacting your ability to feel your best at work and/or at home. The Employee Assistance Program’s Information, Assessment & Referral Service might be the answer! Take advantage of this free voluntary confidential employee benefit. Support, information, and referrals are available to assist you in finding a way to address your concerns.

If you would like to schedule an appointment for an Assessment & Referral session with Brenda Seckerson, EAP Coordinator, call 442-5483 or email bseckerson@albany.edu

Article Resource: Frontline — Employee Wellness, Productivity & You! Frontline newsletter is courtesy of the New York State Employee Assistance Program.
For your financial well-being...

Fantastic Finds For Bargain Shoppers

Links to Money-saving Websites!

If you love seeking out great deals online, the websites listed below will keep you online for hours perusing for discounts on everything from restaurants, merchandise, and travel—you name it, and you’re likely to find it! Especially in today’s economy, who doesn’t appreciate an opportunity to save some money as we prepare for the upcoming holiday season? Set aside some free time to review these sites, and you’re very likely to find some irresistible offers, not to mention great gift ideas for special occasions, too. There’s even a site specifically for SUNY employees to get you started. You might want to add these to your “Favorites” or “Bookmarks” for easy access. Happy bargain hunting!

**SUNY Employee Discounts:** http://www.suny.edu/benefits/discounts/employees.cfm - This site includes a link to SUNYPerks (discount program) as well as links to information about discounts for cellphones and other items.

**Coupons/Discounts:** www.Retailmenot.com – This site allows users to search for coupon and promotion codes at a large variety of online retailers. Sometimes the site also includes printable coupons to use at the actual store.

**Discount Vouchers:** These sites allow users to purchase vouchers for goods, services and experiences at a significantly reduced rate. www.groupon.com - www.livingsocial.com - www.seizethedeal.com - www.doubletakedeals.com

**Rebate Sites:** These sites provide a rebate based on a percentage of a shopper’s online purchases at a specific retailer’s website. Users must register (for free) on these sites and must link to a participating retailer’s site directly through one of these rebate sites. www.fatwallet.com - www.ebates.com

**Security:** Most credit card companies will provide cardholders with a one-time temporary use card number connected to their account for use on a website. This prevents purchasers from being required to provide their actual card # online.

~Article submitted by EAP Committee Members Kathy Gurney, CSEA Representative and Merissa Mabee, M/C Representative

A Tip to Lower Your Internet Bill

Every month we pay our bills. Bills are always going to be a reality; they aren’t going to go away. But we can always try to save a little. A little savings each month can add up. Here’s an example of the importance of paying attention to the details on your monthly bill statements AND a tip on reducing your internet bill.

Last month I noticed that my monthly internet bill went up $3.00. I know, $3.00 doesn’t seem like a lot, but I wanted to know why it went up. I took the current bill with the increase and compared to the last bill paid. I went through each expense and discovered that the $3.00 increase came from the modem lease charge. This increase meant that I was now paying $5.99 each month ($71.88 a year) to lease a modem. I then went on the internet service provider’s website and learned that I could purchase my own modem http://www.timewarnercable.com/en/residential-home/support/topics/internet/buy-your-modem.html. After reviewing the list of approved modems, I did some comparison shopping online and found a modem that would work with my internet service for $69.99. I was sold! In a year, the modem will have paid for itself. If you’re paying for high speed internet, it’s likely something you’ll continue to pay for long after that. A lesson learned for me, always know what exactly you are paying for. The little things can add up!

~Article submitted by Jessica Healy, EAP Committee Co-Chair, Research Foundation Representative

Disclaimer: Material presented in this newsletter is intended for educational or informational purposes only. It is not intended to replace the advice of your qualified health professional or promote a business.
Talk to Your Supervisor

**Neglecting** to raise concerns about the supervisor-supervisee relationship is a common complaint of managers. Chances are your boss sincerely wants to know what’s on your mind if it relates to your productivity. Issues and problems employees typically hold back sharing—even at a private meeting—include:

1. lack of clarity in instructions provided by the supervisor regarding assignments,
2. perceptions of favoritism or non-equitable distribution of work,
3. a lack of feedback and constructive criticism and little praise,
4. a lack of clarity about duties and essential functions of a position and/or micromanagement,
5. lack of introduction to key players and key management officials with whom the employee must interact, and
6. checking email or not giving full attention to an employee in a private meeting.

**Hint:** When raising concerns with your supervisor, always connect the issue to its impact on customers, quality of work, productivity, teamwork, and finances. **Rule #1:** Don’t use others as sounding boards for the issues you’ve left unaddressed between you and your supervisor. **EAP:** If you are feeling challenged and stressed at the thought of having a conversation like this with your supervisor, contact EAP for suggestions on how to address your concerns and to prepare for your meeting. UAlbany EAP is available to provide assistance related to workplace and performance issues. Take advantage of your EAP benefit to help you address stress on the job!

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**School of Social Welfare & College of Computing and Information**

**Presents: Take a “PAWS” with the Therapy Dogs!**

Faculty and staff are invited to join students and take a “pause” in their day to de-stress with the help of some delightful tail-wagging lovable dogs! This is relaxation at its best!

**Monday, October 21**

12:00—2:00 pm

Husted Hall Lobby—next to the café

Take a “paws” and help a great cause, too. The event will also help support UAlbany’s Middle Earth Program.
Estate Planning, Wills, & Trusts

Do you have your will, power of attorney, and health care proxy set up?

Estate planning isn’t just for elders! As adults, we ALL need to think about setting up these important documents. Putting them in place helps plan for the future from a legal standpoint and provides our families with an outline of our wishes. These actions can give everyone some peace of mind. Join attorney Michelle Wildgrube from the law firm of Cioffi Slezak Wildgrube P.C. as she explains what you need to know about estate planning.

“A Legally Speaking Workshop” provided by The Legal Project*

*The Legal Project is a private, not-for-profit organization that was founded by the Capital District Women’s Bar Association in 1995. It provides a variety of free and low cost legal services to the working poor, victims of domestic violence and other underserved individuals in the Capital District.

http://www.legalproject.org/

To Register Contact:
Brenda Seckerson, EAP Coordinator
bseckerson@albany.edu
call 442-5483 or register online

http://www.albany.edu/eap/event_sign-up.htm
The ability to integrate praise and recognition into the day-to-day interactions with staff can result in increased employee engagement, loyalty, and a reduction in employee turnover. Join us for a collaborative and engaging program that is more than a tips and strategy session. You'll have an opportunity to experience a shift in thinking which will lead to new actions such as authentically praising staff more often.

**Presenter:** Lisa Giruzzi has more than 25 years experience helping people be more successful through effective communication. She is the author of *31 Days to Transform Your Life*. Her newest book is titled *Bringing Out the Best in Your Employees*. Lisa is the owner of the consulting firm *Transformational Conversations* and has given keynotes, workshops, and presentations nationwide.

**Employee Assistance Program-sponsored events are open to UAlbany and Research Foundation faculty, staff, family members, UAS employees, GSEU members and retirees.**

**TO REGISTER CONTACT:**
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**THE WORLD WITHIN REACH**
Moving In the “Right” Direction

Rightsizing Your Life

- Do you feel owned by your possessions, or does your stuff weigh you down? Do you want a simpler or clutter-free environment? Has the time come for your aging parents to make a life change? Overcoming decades worth of memories and possessions can cause emotional stress on families and can be daunting enough to delay relocation.

Join Holly Pajak, owner of RedesigninMind, as she shares tips to:
- Rightsize and Redesign Your Home - for the life you want to live now
- Help Aging Parents Move - to downsize and help them make a lifestyle change

Presenter: Holly Pajak, Owner of RedesigninMind

With 15+ years of experience as a professional interior designer and spatial planner, Holly assists individuals and families in what can be an extremely difficult, personal and stressful time of their lives. RedesigninMind was born as an interior design and de-cluttering service that specializes in assisting seniors and their families during the transition from the family home into a smaller residence, retirement community, assisted living facility and/or nursing home.

12:00 - 1:00 pm

Downtown Campus
Thursday, October 17
Levitt Room

Uptown Campus
Friday, October 18
Terrace Lounge, Campus Center

To Register Contact:
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bseckerson@albany.edu
CALL 442-5483 OR REGISTER ONLINE

http://www.albany.edu/eap/event_sign-up.htm
6-Hour Defensive Driving Class for UAlbany Employees

Uptown Campus

Wednesdays
Nov. 6 and Nov. 13
5:30 - 8:30 pm
Standish Board Room
Science Library
Instructor: Sharon Simonik

This 6-hour class can help to reduce your car insurance rates or deduct points from your license. NYS requires attendance for the full 6 hours to receive credit.

Course Fee: $22.00
Make check out to: NTSI
Submit payment with registration and send to EAP Office/MSC # 200.

Registration deadline:
Monday, November 4

To Register Contact:
Brenda Seckerson, EAP Coordinator
bseckerson@albany.edu

CALL 442-5483 OR REGISTER ONLINE
http://www.albany.edu/eap/event_sign-up.htm

Employee Assistance Program-sponsored events are open to UAlbany and Research Foundation faculty, staff, family members, UAS employees, GSEU members, and retirees.
What is one key to staying young? Learning, growing, and connecting with others who want to keep learning and growing, too! The New York State Capital Region OASIS Life-Long Learning Program is a wonderful community resource designed to help people keep that spark for learning new things. As described on its website, “OASIS is a national education organization dedicated to enriching the lives of adults ages 50+ through life-long learning and service. Offering stimulating programs in the arts, humanities, health, technology, and volunteer service, OASIS brings people together to learn, lead and contribute in their communities.”

If you or your family and friends are 50 or older, be sure to check out the fall catalog of classes to see what opportunities are available. http://ceacw.org/docs/mtc-2013-08-09-web.pdf

OASIS is just one of the programs offered through UAlbany’s Center for Excellence in Aging and Community Wellness. To learn more about the other programs offered to the community, go to: http://ceacw.org/

Life-Long Learning

Thursday, November 7
12:00 — 12:45 pm

Join the community of employees who regularly take advantage of these fun and lively lunchtime “Art Break” tours, and check out the current exhibit at the University Art Museum! This is a great way to get energized during your work day and connect with others who are interested in the arts while learning about the UAlbany campus.

We’ll explore the works of two artists:
Kate Gilmore: A Tisket, A Tasket
Suzanne McClelland: Furtive Gesture_CEDEp2

To learn more about the artists and their mediums, go to the University Art Museum’s website.

“How does one keep from "growing old inside?"
Surely only in community. The only way to make friends with time is to stay friends with people…. Taking community seriously not only gives us the companionship we need, it also relieves us of the notion that we are indispensable.”

−Robert McAfee Brown, Theologian and Activist (1920–2001)
Subtle Clues to Suicidal Risk

A depressed family member, friend, or co-worker who talks about “ending it all” is not being secretive about the desire to commit suicide. Would you notice more subtle signs of suicidal risk (not planning) in a person who wasn’t as open about thoughts and feelings or who felt it was a sign of weakness to ask for help? Untreated depression is the most common cause of suicide. The more you know about it, the easier it is to spot.

You don’t have to be a mental health professional to understand signs of depression. You only need to know what the signs are to have an edge in knowing whether to ask someone if they are feeling suicidal. Never shy away from this question. It’s the #1 rule in helping prevent suicide. In today’s information age, it’s easy to find this information. Go to www.nimh.nih.gov, and search for signs and symptoms of depression. You will see there are many signs—not just sadness, but also changes in eating, sleeping, or working habits; severe weight loss or gain; changes in mood or self-image; or excessively talking about guilt or other negative feelings and thoughts. Having a greater knowledge of depression symptoms will help you gauge your concern, so you can urge your friend to consult with a medical doctor and/or mental health professional.

EAP Wellness Calendars Are Now Available!

Happily, EAP is able to continue its annual tradition of providing employees with a FREE wellness calendar. The calendar is colorful and offers an array of tips for your health and well-being that will help you throughout the year. To request a copy be sent to you via campus mail, call the EAP Office 442-5483 or click on the “Special Promotions” icon on the EAP website’s home page. http://www.albany.edu/eap/

One per employee while the supply lasts.

EAP is a joint labor/management program and is part of the NYS Employee Assistance Program - CSEA / GSEU / MC / NYSCOPBA / PEF / UUP. Contact Info: 55 Elk Street, Albany, NY 12210.

EAP-sponsored events and services are open to UAlbany & Research Foundation faculty, staff, family members, UAS employees, retirees, and GSEU members.

EAP Defensive Driving Class

This 6-hour class can help to reduce your insurance fees or deduct points from your license. NYS requires attendance for the full 6 hours to receive credit.

Wednesdays,
November 6 and November 13
5:30 - 8:30 pm
Standish Board Room, Science Library
Course Fee: $22.00
Make check out to: NTSI
Submit payment with registration and send to EAP Office/MSC # 200.
Registration deadline: Monday, November 4

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Article Resource: Frontline—Employee Wellness, Productivity & You! Frontline newsletter is courtesy of the New York State Employee Assistance Program.