When January’s Bills Come Due

Don’t panic about January’s payment-due notices from your holiday spending. Instead, get deliberate and determined about knocking them off fast. Here’s an idea many money gurus recommend: For now, remove the plastic from your wallet and pay cash. You will be forced to conserve what you have available each day, and will spend less than you typically do.

Next, visit your online bank checking account register. (Most of us have one these days.) Log in and go to the withdrawal/debit column. Sort it by amount paid with the lowest amount at the top. You may notice dozens—possibly hundreds—of expenses under, say, $25; coffees out, luxury foods, lunches, gifts, nice-to-have purchases, movie rentals, and more. At least 60 to 90 days of these expenses should be visible. Identify purchases you did not really need. Eliminate similar expenses in the near future. Use the additional money you are now saving to attack your holiday splurge. Start 2017 feeling empowered to take care of your financial well-being!

Request a 2017 EAP Wellness Calendar

Still haven’t ordered your 2017 EAP wellness calendar? It’s not too late! There are copies still available. This colorful calendar offers an array of tips for your health and well-being that will help you throughout 2017 and beyond. To request a copy be sent to you via campus mail, call the EAP Office at 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.

Happy New Year!

February 28
Save the date for an EAP Meet & Greet event!

More details to come...

Article Resource: Frontline—Employee Wellness, Productivity & You!
Frontline newsletter is courtesy of the New York State EAP.
Is Your Team in Trouble?

Work teams can be powerful tools for productivity, but they lose impact when dysfunction affects five critical areas. Diagnose your team’s health by examining how well your team performs on each of the following:

- Trust and ability to be vulnerable with one another;
- Ability to share and offer ideas freely, without inhibitions, and with acceptance;
- Forming a consensus, identifying a project, and pursuing it to completion with each member feeling important to its successful outcome;
- Silence is shunned and speaking up is a group tradition when a member is performing under par; and
- Achievements are shared.

See any issues above that ring true for you and your staff? If you are looking for resources to help address areas of concern for your team, contact UAlbany EAP for support.

Getting Along With Your Coworker

Does a fresh start in 2017 with a coworker you’ve been in conflict with sound like a good idea? Repairing the relationship may improve your mood, bring workplace fun back, and prevent you from going home feeling tired and tense. Being straightforward and admitting it’s your fault is the most powerful fix-up strategy, along with expressing the desire to start over. Before rejecting this idea, realize most conflicts are fueled by both parties. Admitting fault can “reboot” your relationship. You may get an almost immediate reciprocation with instant relief – you will both feel as though you’re freed from a cloud of tension. When you do this, you’ll need to be sincere and not allude to your coworker’s contribution to the problem. Implementing this idea may have you looking forward to a better year.

Know Your Personal Attributes

Employers not only want employees with the right skills and abilities, but also they want positive personal attributes. Could you describe your positive attributes? The ability to discuss them shows your personal insight and adds energy to any job interview or discussion with your boss about performance.

Examples of personal attributes are the following: flexible and adaptable, ability to work unsupervised, taking initiative, getting along well with others, willing and eager to learn, communicating effectively, thoughtful and reflective about issues/problems, able to be self-critical, seeking unique ways around problems, asking questions, and tolerating uncertainty well. So, take time to reflect on your positive personal attributes to help you stand out in ways from other applicants or employees!
Could Volunteering Add to Your Life?

Why volunteer in your community? The obvious answer is to help an altruistic, nonprofit organization meet its goals without it incurring extra labor costs. Beyond a loving act of giving, volunteering has powerful personal benefits.

Volunteerism can fight depression and anxiety. It can offer a positive distraction from negative “self talk” scripts that often accompany these conditions. The act of giving back serves as a strong counter-punch. The result is you are happier helping others which can support your mental health.

Getting work experience is another benefit of volunteering. Doing so shows “demonstrated interest.” You can’t put a price on this! It is irrefutable proof to a potential or a current employer that you have passion. This can catapult any resume ahead of the pack. Skill development is another powerful benefit of volunteering which can accelerate your transition to another position or occupation. Engaging with people, networking, and developing new relationships make it more likely to be in the right place to experience sudden opportunities. Volunteering is a gift of love, with your time and effort being returned many fold.

Helping Victims of Domestic Violence

Stigma causes many people to hide their domestic violence victimization. It also causes others to remain silent in order to protect the victim, even if they are in the best position to help. Helping a domestic abuse victim starts with acknowledgement—saying that you sense something is wrong and what you believe it might be. Individuals experiencing domestic violence often struggle with other problems like parenting issues, money problems, anxiety, fear, job insecurity, and health concerns. A nonjudgmental, empathetic listening ear can have a powerful and healing impact that begins the process of allowing next steps to follow. These may be legal or community protection measures. Do you know someone who might be experiencing domestic abuse? You could be the first person she (or he) opens up to about it. Still unsure what to do? Phone your local domestic abuse hotline (see a county by county list at www.nyscadv.org/statewide.dv.directory/) or contact UAlbany EAP for confidential resources and support.  bseckerson@albany.edu  518-442-5483

Smoking Pot Clouds Judgment About Driving High

Research shows that pot users are more likely to report that they can drive safely while high. Those who were high while taking the survey believed they could drive safely, while those who smoke pot but were not high at the time they took the survey said they would not be safe driving while high. This may explain why an entirely different research study by AAA discovered that fatal crashes involving pot smokers in Washington State have doubled since legalization of pot use.


Resource for Articles: Frontline — Employee Wellness, Productivity & You! Frontline newsletter is courtesy of the New York State Employee Assistance Program.
Are you finding yourself struggling with any of the following?

- Family, parenting, and relationship issues
- Work stress and conflict
- Substance abuse or dependency
- Elder care
- Mental health concerns (e.g., depression, anxiety)
- Legal and/or financial concerns
- Grief and loss
- Or anything else related to work or home that is causing you undue stress and affecting your ability to be as productive as you once were?

You don’t have to deal with it alone. Support is available through UAlbany’s Employee Assistance Program (EAP). The mission of UAlbany EAP is to provide services to support a healthy, productive workforce. Available to all employees is the **voluntary, confidential** Information, Assessment, and Referral Service provided by UAlbany EAP Coordinator, Brenda Seckerson. Take advantage of this confidential assistance available to you as an employee benefit.

“Don’t worry about failures, worry about the chances you miss when you don’t even try.” ~ Jack Canfield, author and motivational speaker (1944- )

To schedule an appointment for a confidential Information, Assessment & Referral session, contact:

**Brenda Seckerson, EAP Coordinator**

442-5483  
**bseckerson@albany.edu**  
EAP Website:  **http://www.albany.edu/eap**

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

Early intervention is the key! Contact EAP.
In my role as UAlbany’s EAP Coordinator, I often hear the comment that “there’s just too much to do!” This lament applies to both work and home. Complaints about how fast life goes by usually accompany these declarations. What might be some of the causes of why individuals express these feelings and observations? How many of these root causes can you check off for yourself?

- Increasing use of technology on and off of the job.
- Feeling bogged down by too many choices, too many errands, too long of a to-do list.
- Use of email, Facebook, texting, Tweeting, etc., that perpetuate the need to always be “accessible”—whether that is a legitimate need or a self-deceptive notion.
- Feeling of disconnection despite the idea that our devices keep us more “connected.”
- Maintaining our personal and professional relationships on a positive note.
- Keeping up with changes on the job like new initiatives or different systems being put into place, less staff with more work, and other workplace challenges.
- Taking care of children or an elder(s).
- Maintaining or working to achieve financial well-being.
- Contending with one’s health and/or mental health issues or that of a loved one’s.
- Managing all the other aspects of life that we need to attend to.

Despite all of the challenges that many individuals juggle in their lives, I recognize how resilient people are! Yet there is a need to address these expressed feelings of being overwhelmed, frazzled, depressed, and anxious. The question becomes how do we make different choices to allay some of these feelings and not remain at the mercy of all of the challenges?

The EAP Committee and I vote for making different choices! That’s why we’ve decided that in the 2017 editions of the EAP ENews we will explore the concept of “less is more” as a means of focusing on setting different priorities that can support healthier, productive living. For instance, how about choosing time for self-care, be it cooking healthy meals, reading a book, getting exercise, spending down time with family and friends, and taking a lunch break at work? I know that for many employees these things get placed low on the priority list—if they even make the list! Throughout the year, we hope you will reflect on what the “less is more” concept means to you. We encourage you to come up with unique ways to play with this approach in your life to support positive changes on and off the job!

“Fear less, hope more; eat less, chew more; whine less, breathe more; talk less, say more; and all good things will be yours.”
~ Swedish proverb
Choosing to Say No

Balancing our lives is not just about efficiency. If it were, most of us would have solved the problem. This session will provide an opportunity to explore challenges with balance, what motivates you to say “yes” to some things and not others, and where you have trouble saying “no.”

Presenter: Cathy Parker has a BS in Computer Science from Worcester Polytechnic Institute and an MS in Mental Health Counseling from SUNY New Paltz. She has over 10 years of experience working as a Life Coach and Career Counselor. She is currently the Associate Director of Counseling in the office of Career Professional Development at the University at Albany. Her certifications include MBTI, StrengthsQuest, and Life Coaching.

Learning the Art of Saying No...

To Register Contact:
Brenda Seckerson,
EAP Coordinator
bseckerson@albany.edu
518.442.5483 or online at
HTTP://WWW.ALBANY.EDU/EAP/EVENT_SIGN-UP.HTM

Wednesday, February 1
12:00 noon–1:00 pm
Room 375
Campus Center

Deadline to Register:
Tuesday, January 31
Understanding Your NY Health Insurance Program (NYSHIP) Retiree Benefit*

Did you know that to meet the current NYSHIP eligibility requirements at the time of retirement employees must have the following:

- Have at least 10 years of NYSHIP eligible service,
- Be at least 55 years old, and
- Be enrolled in a NYSHIP plan at the time of retirement.

UAlbany Health Benefits Administrator Kathy Zazarine will outline a framework for understanding how your NYSHIP benefits work within your retirement package as well as offer you a snapshot of the current benefits. You’ll walk away with a general knowledge of the NYSHIP basics to help you understand the steps you need to take when preparing for retirement. A brief Q & A period will be included. NOTE: Dental and vision benefits and individual health benefit estimates will not be included in the program.

12 noon—1:00 pm at all locations

**Downtown Campus**
Thursday, February 2
Levitt Room
1st Floor, Page Hall

**Health Sciences Campus**
Wednesday, February 15
Café Conference Room
A Wing Building

**Uptown Campus**
Friday, February 17
Assembly Hall
Campus Center

**To Register**
Contact: Brenda Seckerson,
EAP Coordinator
bseckerson@albany.edu
442-5483 OR REGISTER ONLINE:
HTTP://WWW.ALBANY.EDU/EAP/EVENT_SIGN-UP.HTM

*To attend this seminar employees must be within 5 years of retirement.

Hmmm...What do I need to know about my retiree health insurance?

**A MINIMUM OF 8 EMPLOYEES NEEDED TO CONDUCT THE SESSION.**
Sit and Get Fit
Chair Yoga Class

Join us for this 8 week class* where we will gently breathe and stretch our way to a comfortable body and more relaxed mind. No previous yoga experience needed to gain the benefits of this centuries-old practice. All movements are done seated or standing with the chair for support. Learn techniques that you can use at your desk!

Comments from past class participants:

“Chair yoga was a great way not only to de-stress on days that we were meeting, but to learn ways to de-stress all through the week.”

“It renewed my energy and helped me get over the 2 p.m. slump!”

Instructor: Judi England, RN, licensed massage therapist, and professionally certified Kripalu yoga instructor. Judi has offered programs in wellness, yoga, and meditation for over 20 years in the Capital Region. Her blog “Holistic Health” has appeared in the Times Union for ten years.

Class Fee: $ 60.00
- Make check out to Judi England. Payment due at first class.
- Upon registration with EAP, the return of a completed release form confirms your participation.

To Register Contact:
Brenda Seckerson, EAP Coordinator
bseckerson@albany.edu
518.442.5483
HTTP://WWW.ALBANY.EDU/EAP/EVENT_SIGN-UP.HTM

Wednesdays**
12:00 noon–12:45 pm
February 8–April 5, 2017
University Library
Staff Lounge, Room B05

*Minimum of 10 participants needed to conduct the class.

**No class on March 15
**Remainder... Heating Help—NYS HEAP**

The Home Energy Assistance Program (HEAP) is a federally funded program that issues heating benefits to supplement a household’s annual energy cost. HEAP also offers an emergency benefit for households in a heat or heat-related energy emergency.

Additionally, HEAP offers a heating equipment repair and/or replacement benefit for homeowners with inoperable heating equipment. HEAP may help you or those you know pay for electricity, propane, natural gas, wood, oil, kerosene, coal, or any other heating fuel. For all of the details about the various programs available and the income guidelines, go to: [http://otda.ny.gov/programs/heap/](http://otda.ny.gov/programs/heap/)

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How energy efficient is your home? The less efficient your home is, the more money you are losing—not to mention heat!

Get a **Comprehensive Home Energy Assessment** and receive a customized plan to help you save on energy costs. For more information, go to the [NYSERDA](http://nyservda.ny.gov) website.

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**For Your Financial Well-Being...**

**Three Free Credit Reports**

It’s the start of a new calendar year. To meet those goals of focusing on your financial well-being in 2017, be sure to access your three FREE credit reports. The [Fair Credit Reporting Act](http://faircredit.org) guarantees that you can receive your credit report free of charge from each of the three nationwide credit reporting companies ([Experian](http://experian.com), [Equifax](http://equifax.com), and [TransUnion](http://transunion.com)) every 12 months. [AnnualCreditReport.com](http://annualcreditreport.com) is the ONLY authorized source for the free annual credit report that you are entitled to by law. A common practice is to check one company every four months to make sure your credit is in order. Take advantage of this opportunity to gain access to your report and look for mistakes or irregular listings. For more information, click on [Federal Trade Commission](http://ftc.gov).
If not...would you like to?

Over the next few months, the EAP Office will be updating its email list. Three to four times during the month - between the deliveries of the monthly EAP ENews to your inbox - EAP sends out announcements that contain such things as wellness tips, community resources, EAP program registration information, and inspirational quotes. If you do NOT receive these emails and would like to, please register to have your name added to the EAP email list by contacting EAP Coordinator, Brenda Seckerson at: bseckerson@albany.edu

**Take advantage of your EAP benefit and keep informed about ways to be healthy and productive!**

**Become an EAP Ambassador**

“You’ve never attended an EAP event? Would you like to join me at the next EAP Lunchtime Wellness Program?”

To encourage UAlbany employees to take advantage of their EAP benefit, the EAP Committee invites employees to become an “EAP Ambassador” by inviting a co-worker who has never attended an EAP Lunchtime Wellness Program to join them.

Throughout the 2016-2017 academic year, “ambassadors” who bring first-time attendees will be entered into a drawing for an EAP wellness giveaway. A drawing will be held at the end of the fall AND the spring semesters. Ambassadors will fill out an entry form when they bring the first-timer to the EAP Lunchtime Wellness event. So, keep a lookout for an EAP program topic of interest and send out an invite to a co-worker!

**Note to Supervisors, Managers, Directors...**

Want a good way to support your staff’s health and well-being and boost morale? Encourage your employees to take advantage of the noontime EAP wellness program offerings when topics are of interest to them. Remember, it is a myth to think that not taking a lunch break and working practically non-stop throughout the day will allow for more productivity. The body needs to stretch and move. The mind needs a change of the scenery to help us refresh and keep on keeping on. As described by those individuals who have participated in EAP Lunchtime Wellness Programs, attendance allows employees to:

- gain new information and resources designed to support well-being and address life’s stressors;
- enhance their productivity due to feeling refreshed; and
- meet other University employees to build community and better work relations.

EAP Lunchtime Wellness Programs can provide a great way to help accomplish this and more. And don’t forget to attend a program that you are interested in, too. EAP wellness programs are a benefit for ALL UAlbany employees!
Looking for Reading Ideas?
Check the EAP Office Lending Library.

Contributed by Seema Mathura, EAP Office Work Study Student

It’s January 2017, and a number of us have set resolutions or goals that we hope to keep as the year unfolds. How many of your resolutions begin with improving yourself in terms of self-worth and growth? When focusing on your personal growth and development, consider your environment, the people in your life, and how you treat yourself. Check out this month’s library features which might help support your efforts in this New Year.

Who would you be if you felt at peace and had more time and money? Author Regina Leeds proves that anyone can get organized! One Year to an Organized Life is a unique week-by-week approach that you can begin at any time of year. You’ll be guided to:

- Master time management
- Make your kitchen efficient
- Permanently organize closets and drawers
- Deal with your finances
- Reclaim “dumping grounds” like the guest room, garage and basement
- Declutter the kids’ rooms
- Organize your travel plans—and the vacation photos and souvenirs

Whether you’re living in chaos or just looking for new ways to simplify, this book will help you get the whole household organized—and stay that way!

Change Anything is a strategic, step-by-step guide to breaking longstanding bad habits. The authors draw on research coming out of their Change Anything Labs where they study and work with people struggling with self-destructive patterns. The authors introduce a system for adopting and sticking to better behaviors in this smart, sensible work.

Targeting the main problem areas—weight, addictions, spending, career advancement, and relationships—the authors encourage readers to avoid blaming their inability on willpower in favor of recognizing powerful influences that can counteract temptation.

In their insightful book, The Creativity Cure, physicians Carrie and Alton Barron present an innovative, highly achievable five-part plan to unleash happiness and alleviate depression and anxiety by tapping into creative potential. For the past three decades, the authors have channeled creativity to improve their lives and the lives of their patients.

Their approaches are different. Carrie utilizes writing and meditation while Alton emphasizes exercise and physical exploration. But the conclusions are the same. Creative action leads to long-term happiness and well-being. This book has a simple inspirational message: that you can find the authentic, contented life you crave by taking happiness into your own two hands.

Visit the Library page on the EAP website for a full list of topics, books, and DVDs/CDs that the EAP Lending Library has available.
Would you love to eat more home-cooked meals but feel stressed about making time to create those meals? Do you have a crock pot in the cupboard gathering dust? Why not start the new year off by trying the “slow cooking” method to make delicious meals with less stress and effort.

According to Food Editorials Cooking Guide, using a slow cooker will give you many benefits:

- It saves you the time and energy of cooking a meal at the end of the day when you are tired.
- There’s no effort apart from initial preparation. The food does not need stirring. It can be left happily for 7-10 hours.
- A slow cooker uses less electricity than cooking in a standard electric oven thus saving money and conserving energy.
- You can use cheaper cuts of meat because the slow cooking tenderizes the meat.
- Natural juices and flavors are retained rather than boiling away.
- Easy clean up! There is just one pot, your plates, and cutlery.
- In the summer, using a slow cooker will prevent your kitchen from getting overly hot.

Check out these resources: [Slow Cook Meal Recipes](#) [Vegetarian Slow Cook Recipes](#)
TED Talks

As you start the new year off and consider how you might make some adjustments to create positive changes in our lives, check out this TED Talk for some inspiration and ideas! This talk is just under 12 minutes. So, if choosing to take your lunch sitting at your computer or taking your a 15 minute break, you’ll be able to fit in the talk within that time period. To make the experience even more beneficial, you can stand or do some stretches as you listen to the talk!

*How to Gain Control of Your Free Time*

“Laura Vanderkam shatters the myth that there just isn’t enough time in the week for working professionals to live happy, balanced and productive lives.”

11:54 minutes

TED is a nonprofit devoted to Ideas Worth Spreading. It started out (in 1984) as a conference bringing together people from three worlds: Technology, Entertainment, Design.

Ideas Worth Spreading

Photo: Brenda Seckerson

**Write it on your heart that every day is the best day in the year.**

~ Ralph Waldo Emerson, American essayist and poet, (1803-1882)
There’s no better way to celebrate the New Year than by taking care of you. What will you do with these 365 days?

This year, take small steps toward positive changes. Even modest, gradual ones in your diet, activity and outlook can make every day count.

**Numbers for a healthy day:**

- 2½ cups of vegetables
- 2 cups of fruit
- 6 ounces of grains (at least ½ of them whole)
- 6 ounces of protein
- 30 minutes of moderate-intensity physical activity (150 minutes per week)
- 11 to 15 cups of fluid (through liquids and solid foods)
- 7 to 9 hours of sleep each night

Note: Individual needs may vary depending on gender, age, calorie intake and physical activity level.

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**Disclaimer:** Material presented in this newsletter is intended for educational or informational purposes only. It is not intended to replace the advice of a qualified health professional.

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