

Balanced Living

October 2024



How to Beat Serious Stress

Every day we face stressful events. Most of these events are minor. But other events are clearly major sources of stress. These include things such as a separation or divorce, or trouble at home or work. You may need help from others, such as a professional counselor, to get a handle on a stressful situation. They can help you plan and implement changes to ease your stress. You also need to look at the resources available to help you understand and work through the problem.

When you're faced with a highly stressful event in your life, these methods may help you cope:

- **Don't make unneeded changes in your life.** Instead, save what energy you have for dealing with the major stressor at hand. If possible, try to make your work and home environments stable while working out the main problem.
- **Quiet your mind.** Use deep breathing and visualization methods to calm your mind and slow your breathing. When you're stressed, your mind can make things seem worse. It does this by creating endless versions of coming disaster. This affects your body, too. The body can't tell the difference between what's real and what's not. So it reacts with a greater physical response.
- **Stay in the present.** You can calm both your mind and your body by keeping your mind in the present. The present is hardly ever as stressful as an imagined future or a past full of regrets. To stay in the present, center your attention on your breathing, a sound or visual pattern, a repetitive movement, or meditation.
- **Bravely and aggressively face the stressor.** Don't just ignore whatever is causing you stress. Instead, carefully think about the seriousness of the problem. But don't blow it out of proportion. Ask yourself, "What's the worst thing that is realistically likely to happen?" Then remind yourself of all the good things that will still be a part of your life even if the worst happens. Talk with others to confirm your view of the stressor. Make a special effort to speak to family, friends, or co-workers who have had similar experiences.
- **Review your coping responses.** Confidence is helpful in fighting stress. And it builds on memories of past successes. Think about successes you've had with other stressful life events. Recall some of the things you did to cope. Think about writing this down.
- **Take action.** Commit to a reasonable way to deal with what is causing you stress. Action is powerful in helping you to reduce stress. Studies show that your body lowers the amount of a powerful stress hormone (epinephrine) when you shift into action. Don't stop taking action because you're afraid you'll make the wrong decision. There are many ways to successfully handle a stressful situation.
- **Take time out to relax.** At least once or twice a day, take time to calm down by relaxing. Try listening to soothing music, taking a walk, gardening, reading, or exercising. You could also choose to do more formal relaxation, such as deep breathing, meditation, yoga, or tai chi.
- **Be mindful of your time.** Consider making a day-to-day prioritized list of what you need to do and cross off items as you complete them. This can help give you a sense of achievement and decrease a sense of being overwhelmed.

- **Get enough sleep.** Lack of sleep can cause additional physical and emotional problems, such as drowsiness, memory problems, and trouble concentrating.
- **Stay away from alcohol and drugs .** Far from helping you cope, these can actually make symptoms worse. If you're struggling with alcohol or drug use, consider talking to a parent, friend, professional counselor, healthcare provider, or a faith leader. Support groups, such as Alcoholics Anonymous (AA) and Narcotics Anonymous (NA), can also be helpful. Treatment can be located through the Substance Abuse and Mental Health Treatment Alliance (SAMHSA).

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Seasonal Affective Disorder

Seasonal affective disorder (SAD) is a type of depression that occurs with changing seasons. It is sometimes referred to as the “winter blues.” It typically begins in the fall and lasts through the winter months. Less commonly, people experience SAD in the spring and summer months. During a usual SAD experience, the symptoms are mild in the fall and progressively get worse through the winter period. Once spring arrives, the symptoms typically start to fade away but may return later in the year.

Common Symptoms

Many of the symptoms are similar to depression but tend to occur and then ease around the same time each year. Common symptoms include having less energy, feeling moody or sad, losing interest in activities previously enjoyed, social withdrawal, sleeping more, weight gain, difficulty concentrating, and feeling hopeless.

Treatment Options

Light therapy can be used to treat SAD, which involves sitting near a special kind of lamp called a lightbox each morning for a period of time. Seeking therapy with a counselor can also be helpful. Talking through your feelings with a trained professional can help manage SAD-related challenges. Lastly, medications, such as antidepressants, can sometimes be helpful in treating chemical imbalances.

Additional Steps

If you suspect you are experiencing SAD, it might be a good idea to make an appointment with your primary care doctor to have your vitamin D levels checked. Many people who live in climates with more extreme winters have lower vitamin D levels and could benefit from supplementation. Also, try to spend more time outside or near a window that gets bright light, which can help prevent and treat SAD.

Other steps you can take to prevent or ease symptoms include spending time with family and friends, exercising regularly, eating well-balanced meals, and often reminding yourself of what you are grateful for in your life. It may take time to start to feel better but be patient with yourself. Get the help you need and prioritize taking care of yourself.

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Six Burning Investment Questions, Answered*

** Think of the answers to these questions as a prerequisite to, not a substitute for, seeking advice from a financial planner.*

Choices. Investors today have so many options for where to put their money, selecting the right ones — as in, those that best match their financial goals, life stage, monetary philosophy and tolerance for risk — can be daunting, even downright confusing. Making sense of the many options starts by enlisting the services of a CERTIFIED FINANCIAL PLANNER™. A CFP® is trained specifically to help you make the right investment choices based on a big-picture analysis of your current circumstances and priorities as well as your situation going forward. To find one in your area, visit the Financial Planning Association's national database of personal finance experts at <http://www.plannersearch.org/>

With your hard-earned money at stake, here are some of the key choices you are likely to face, to help you sort through the options and to prep you for that must-have discussion with a financial planner:

1. Should I prioritize investing over paying down debt? Given how fast debt — from credit card balances, school loans and the like — can compound, Keith Newcomb, CFP®, at Full Life Financial LLC in Nashville, Tenn., said paying down debt in many cases should take precedent over investing the money instead. People with minimal debt can do both at once.

2. Should I invest my discretionary income toward retirement or spend it now on stuff I want? Members of Generations X and Y, according to some estimates, will need to save upwards of \$2 million to live comfortably throughout retirement. Bottom line: The earlier a person starts investing for retirement, the better off they will be financially during retirement, even if it's investing only a small amount to start. So, if you have discretionary income after your expenses are covered and your short-term money goals (paying off a credit card, saving for a car or a home, etc.) are addressed, invest it in a retirement vehicle now and save that 72-inch TV purchase for later.

3. Should I put money in my work-based retirement plan [such as an IRA or 401(k)] or open my own individual retirement account (IRA)? Whether it's a work-offered IRA or 401(k) or an IRA you open yourself, these types of account offer the advantage of letting you make contributions tax-free (tax-deductible). But if faced with a choice, you may want to opt for an employer-based retirement account over one you open yourself for several key reasons: (1) your employer may offer matching contributions; (2) you may be able to contribute more each year to a work-based retirement plan, depending on the type of plan; and (3) contributions to a work-based plan can be set up to come automatically out of your paycheck. There's also the option of investing in both a work-based plan and your own IRA. Regardless, this is an issue that deserves a deeper discussion with a financial planner.

4. What type of IRA should I invest in, a traditional IRA or a Roth IRA? Given the tax implications, here's another issue to take up with a financial planner. But before you do, know that with a Roth IRA, contributions aren't tax-deductible on the front-end; you're investing after-tax money, but that money comes out tax-free on the back end. It's the other way around with a traditional IRA, whose distributions typically are taxed on the back end. Many financial planners recommend putting money in both types of IRA to diversify the tax status of their IRA distributions.



5. When it comes to an investing strategy, should I rely on a traditional (stocks-and-bonds-focused) approach or a less traditional asset-allocation model? Ultimately, it comes down to the investor's comfort level and risk tolerance, said Newcomb. "There are many approaches to successful investing. My advice is to be open-minded to breaking with tradition." Tradition, embodied in what's called "modern portfolio theory," holds that investors should diversify their portfolio with equity investments (stocks and stock mutual funds, for example), fixed-return investments (such as bonds and bond mutual funds) and a small amount of cash. Now more than 60 years old, that theory lately has begun to show signs of wear, notes Newcomb, who said the best approach is to "invest in harmony with market conditions" — and in consultation with a financial planner.

6. Am I better suited to investments that require a hands-on, self-directed approach or to those where I can take a more hands-off, autopilot type of approach? Some investors prefer building a portfolio of individual, hand-selected equities (such as the stocks of individual companies) and fixed-income investments. Others prefer vehicles such as mutual funds (including target-date or lifecycle funds) that take certain investment choices out of the investor's hands and put them in the hands of a third-party portfolio manager. The more hands-off you want to be, the more you should rely on investment vehicles in the latter category, said Newcomb. "Target-date funds are good for people who don't want to make any [investment] decisions themselves."

Whatever approach you prefer, he adds, it's always best to develop an investment strategy with the help of a qualified financial professional.

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