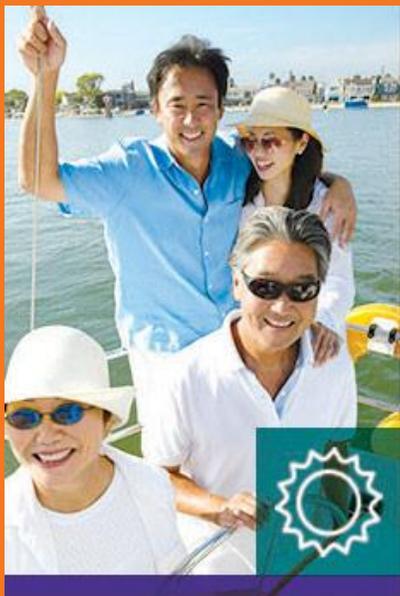


# HealthAdvocate<sup>SM</sup> Member Newsletter

## Streamline Your Life



Does your summer feel like a complete blur of planned parties and events? Or maybe it feels like all you did was work, and didn't get a chance to do any of the fun things you wanted to do. Whether you're exhausted from too many activities, or frustrated about not getting to do the things you wanted, it could be due to a lack of balance in your life. An important way to regain balance is through consciously focusing on what's meaningful to you and setting limits. Try these suggestions:

**Determine what's most satisfying.** Is your goal to enjoy work and have enough energy to enjoy your home life? Cultivate a better relationship with your family and friends? Your answers will help you set the right goals.

**Say "no" without apology or guilt.** It's ok to decline requests regarding activities that don't interest you.

**Eliminate energy drainers and time wasters.** This includes surfing the web and listening to others complain.

**Pare down and organize errands.** Delegate chores to family members.

**Focus on doing one thing at time.** You think you'll come out ahead if you multitask. In fact, multitasking adds stress!

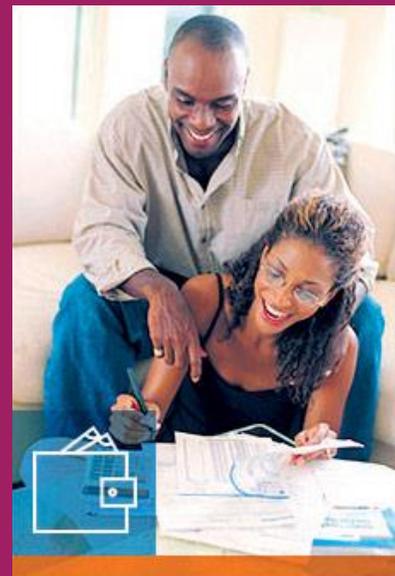
## Improve Your Financial Health

Are overdue bills and other debt causing you stress?

Building a budget and identifying exactly what you owe is a good place to start. If you owe money on multiple credit cards, consider whether you want to pay off the card with the largest interest rate first, or if you want to pay the smallest debt and chip away on your larger bills over time.

Here are some money-saving tips for getting rid of debt stress:

- **Get rid of your credit cards** once you pay them off
- **Eliminate impulse buying**
- **Find cheaper ways to socialize with friends** like taking walks rather than dining out at pricey restaurants
- **Consider speaking to a financial advisor**, if you feel it is necessary





## Communicate Better at Work

Most people want to be heard, but rarely make the effort to listen well, which can lead to miscommunication. Research shows that workplace miscommunication has high costs, including lower morale, higher stress and even poor customer service. Active listening takes practice. Try these tips:

- **Remove distractions.** Turn off radios and turn away from cell phones and computers.
- **Be present.** Face the person who is speaking, listen to their words and accept the meaning and thoughts behind them, even if they're different from yours.
- **Show that you're listening.** Nod your head, lean forward or focus on the speaker's face.
- **Confirm your understanding.** Provide feedback by saying something like, "I want to make sure I understood you. You said..." This helps convey that you were actively listening and interested.

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