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BHS A.S.S.I.S.T. NOVEMBER NEWSLETTER



Budgeting Basics...Preparing for the Holiday Season

Money is a part of every day life. What you wear, what you eat, where you live, and the fun things you do are only a few of the money related decisions you make. These decisions continue even as the holiday season approaches. With that in mind, this is the time to be more vigilant about maintaining a healthy and realistic budget so that financial stress doesn't set in at the beginning of the year.

The way you spend or save money today will help determine what you have and whether you can pay your bills in 6 months, a year, or many years from now. For example, if you spend your money as fast as it comes in, you may find yourself in debt when unplanned expenses occur and using credit cards for holiday purchases. As credit card balances grow, so will your stress.

Budgeting is a way to get the most out of your dollars. It is not just about saving money, being a tightwad, or doing without. Budgeting is about deciding where your money will go and making a spending and savings plan, particularly now when spending can get away from you quickly.

Consider these basic steps as you begin to prepare for the holiday season:

1. List all income for the month.
2. Record all money spent.
3. Compare expenses to income and set a realistic holiday budget.
4. Make a spending plan.
5. Consider creating memory experiences versus purchasing items.
6. Consider putting off travel until next year when you've had an entire year to plan and save.
7. Consider how to cut expenses.

This may be challenging at first but continue working at it. The process can leave you in a much better place next holiday season even if you have to sacrifice some things this year. Set goals and get the family involved for next year's plans so that they too can understand the importance of planning ahead and budgeting.



Small Talk Can Have Big Benefits at Work

Conversation helps organizations build 'social capital,' experts say.

By Maureen Milford

Organizations buzzing with talk run better than those based on century-old notions of the workplace as a silent, mechanical system, experts say. Chat builds an intangible asset called "social capital," based on trust and shared values that can benefit everyone. Of course there is still no room to allow distasteful conversations or behavior, but talking about what you did over the weekend and how your kids are doing in school greases an organization's wheels.

Companies are waking up to the value of chat and designing open workplaces to encourage folks to talk. When the walls of private offices come down, communication is more rapid, managers are more accessible and productivity rises, studies show.

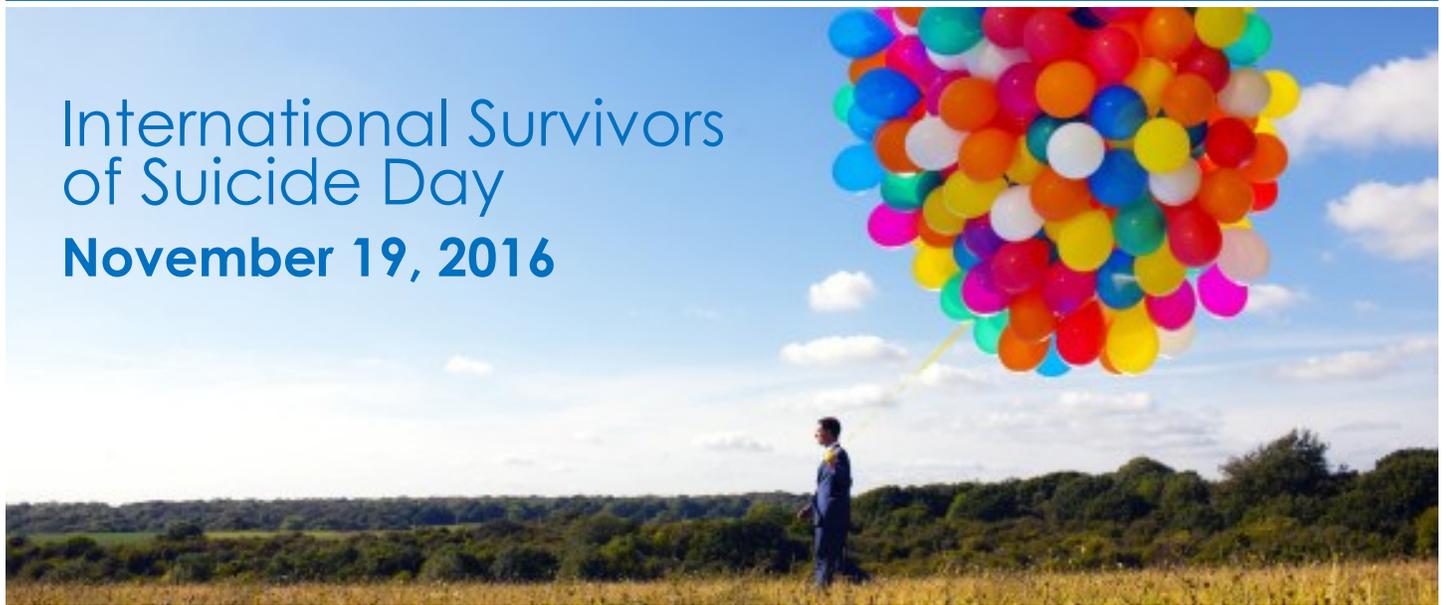
ENCOURAGING CONVERSATION

Experts have a number of tips for managers who'd like to encourage more conversation:

- ▶ Consider "management by talking around." Supervisors should spend time schmoozing with the people they supervise in unfocused and unscheduled ways to forge emotional bonds. The motive should be conversation, not to check on folks or broadcast sterile information.
- ▶ Don't overdo e-mail. Companies should urge employees to meet in person before beginning email exchanges.
- ▶ Encourage face-to-face meetings. Some business can be done by phone and e-mail, but trips out of the office will foster conversations you can't get through a wire.
- ▶ Don't eat lunch at your desk. Go out to eat, even if it's only in the company cafeteria.
- ▶ Let people tell stories about the organization. It's an essential social capital tool that preserves and transmits the organization's culture.
- ▶ Create communal spaces that encourage talk: kitchens, cafés, informal sitting rooms.
- ▶ If you work in a traditional office, open the doors. If you have glass partitions, don't tack up calendars, pictures or other materials that create a barrier.

Milford, M. (Reviewed 2016). *Small talk can have big benefits at work.* Raleigh, NC: Workplace Options.

International Survivors of Suicide Day November 19, 2016



November 19, 2016 is International Survivors of Suicide (SOS) Day, a day for people affected by suicide loss to gather together to find comfort and gain understanding in sharing stories of healing and hope. Find an event near you at <https://afsp.org/find-support/ive-lost-someone/survivor-day/> or participate in a web-based event at <https://afsp.org/find-support/ive-lost-someone/survivor-day/#section3>.

Coping with the loss of a loved one is never easy, but loss from suicide is especially complex and traumatic. Survivors may need to deal with police and a death scene. There may be recurring thoughts of the death and its circumstances, often with “what if” and “why” questions. Survivors may greatly overestimate their own contributing role and ability to affect the outcome. The stigma involved may lead to isolation, confusion and shame.

Suggestions for coping with loss from suicide include:

1. **Read.** Take time to find books that motivate, inspire and challenge. Read about hobbies and other interests to encourage imagining new ways of living.
2. **Listen.** Music that is upbeat and positive can be soothing.
3. **Release.** Try journaling, exercise, meditation and visualization exercises. Invest a little time each day.
4. **Share.** Talking about your loss with others helps the healing process. Connecting with others that share the commonality of the experience can be beneficial. A directory of SOS support groups can be found at <https://afsp.org/find-support/ive-lost-someone/>.

If you find that you need more help to find balance and emotional stability,
call your Care Coordinator at 800-245-1150.



The Gift of Journaling

Journaling your thoughts and daily activities is a great way to relax your mind and gain perspective in today's fast-paced lifestyles that have become second nature. It's a gift to the mind, body & soul that can be opened daily. In fact, in order for our bodies to actually relax, we must find a way to calm our minds first. Journaling is a great way to do just that.

There are several benefits to journaling, including:

Gain perspective on your daily events

Organize and identify thoughts that aren't helpful

Record your thoughts and behaviors so you can analyze them

Set goals and hold yourself accountable

Release negative thoughts and develop more positive ones

Creamy Blueberry-Pecan Overnight Oatmeal

Prep Time: 10 minutes
Ready in: 8 hours
Serves: 1 cup

In this no-cook overnight oatmeal recipe, just quickly reheat the oats in the morning and top with berries, maple syrup and pecans for an easy, on-the-go breakfast.



Ingredients:

- ▶ 1/2 cup old-fashioned rolled oats
- ▶ 1/2 cup water
- ▶ Pinch of salt
- ▶ 1/2 cup blueberries, fresh or frozen, thawed
- ▶ 2 tablespoons nonfat plain Greek yogurt
- ▶ 1 tablespoon toasted chopped pecans
- ▶ 2 teaspoons pure maple syrup

Instructions:

Combine oats, water and salt in a jar or bowl. Cover and refrigerate overnight. In the morning, heat if desired, and top with blueberries, yogurt, pecans and syrup.

Nutrition:

291 calories; 8 g fat; 6 g fiber; 49 g carbs; 9 g protein; 18 g sugars