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BHS A.S.S.I.S.T. JANUARY NEWSLETTER

Resolving to Get a Healthy Start on the Year Ahead

If you're like most people, this is the time of year when you look ahead to the next 12 months and resolve to make changes in your life. Some of those resolutions likely will be about trying to lead a healthier lifestyle -- whether that's quitting smoking or trying to lose a few pounds or getting more sleep.

There's a good bet that many resolutions made New Year's day won't be kept during the year, but Don R. Powell, Ph.D., president of the American Institute for Preventive Medicine, says that's because we don't set realistic goals. It

takes time to develop a bad habit, so you can't expect to change overnight. You also should try to work on only one bad habit at a time. Trying to change too much too soon is a recipe for failure.

Dr. Powell offers a list of major changes to consider. You should pick one or two that are important to you. Once those goals are met, work your way down the list, one goal at a time.



9 Healthy and Attainable Resolutions

Get moving. A regular exercise routine is one of the most important steps you can take to improve your health and longevity. Devote 60 minutes 3-4 days per week to an aerobic activity you enjoy, such as walking, swimming, biking and aerobic dancing.

Aim for an ideal body weight. This year, eat high-fat foods only in moderation.

Stop smoking and avoid people who still light up. Cigarette smoking is the leading preventable cause of death and disease in America today. Secondhand smoke is just as bad. Cigarette smoking has been linked to diseases such as leukemia, cataracts, pneumonia and cancer.

Keep your blood pressure under control. If you haven't had your blood pressure checked recently, do so. Follow your doctor's instructions if it's high, and be sure to faithfully take any prescribed medication. If left untreated, high blood pressure is the primary cause of stroke.



Develop a strong social support network. Studies have shown that people who have supportive relatives, friends and co-workers are sick less often than those who don't. Be a friend to others and keep your family close and caring.

Reduce your cholesterol. This year have your cholesterol tested. About 37 million Americans have a cholesterol level of 240 or greater, which is considered high risk. (Below 200 is considered healthy.) If your level is high, follow your doctor's instructions and reduce your consumption of red meat, regular dairy products and foods high in saturated fats.

Control your temper. For your heart's sake, make an effort to control a bad temper. Anger and hostility may be as bad for your heart as smoking and high blood pressure.

Drink moderately, if at all. Heavy drinking is a leading cause of preventable death in this country.

Develop a positive attitude. People who live long lives characteristically possess a positive attitude about life. Try not to dwell on negative thoughts, which may negatively influence your health and emotional well-being.



AFTER THE BIG EVENT: MANAGING THE DEBT THAT FOLLOWS

Once the holiday festivities are over, the credit card bills begin to arrive in mailboxes. If you are like most consumers, you may have overspent on holiday gifts because giving much-wanted gifts to family and friends make them happy, which makes you happy-or so you think. Unfortunately, your big credit card debt is the result of your spending to make everyone else feel better.

Now that you have overspent your budget, you have to figure out how to pay down the credit card debt that piled up during the holiday buying frenzy.

Unsecured debt is debt accrued from making purchases on credit cards and other lines of credit that are not attached to real estate and real property, such as autos, boats, and RVs. If you miss payments on secured credit lines, your property can and will be easily repossessed.

If you miss payments on unsecured lines of credit, you will face owing more than the amount accrued from purchases. Creditors offering unsecured lines of credit (banks, credit unions, department stores) will ping your late accounts with higher interest rates and late fees on top of what you already owe. Added fees and penalties only make it much harder for you to pay down your credit card bills and manage your post-holiday spending debt.

Minimum payments on credit cards and other forms of unsecured credit is not a wise option. While your account will not be considered late or behind and your credit rating will not likely be affected by minimum payments, you will end up paying service fees and interest fees. On cards with very low interest rates, this strategy will create a minor financial bump. However, on cards with high interest rates, the added monthly fees translate into greater unsecured debt for you and more 'free' money for your creditors.

The best way to manage the debt that follows holiday gift giving and festivities is to budget your spending to match the amount of disposable income you earn and stick to it. If you have overspent and already gifted everyone, consider making sacrifices at home. Spend less at the grocery store and on items for yourself so that you have more money in your account to pay off as many of your credit card bills as possible.

Contact some of your creditors and ask about adjusting your bill cycle date and payment due date. If you have four credit cards with balances and all are due payable on the 4th of the month, then moving two of those due dates to the middle of the month allows you to better manage your finances because you'll now have your bill pay dates aligned closer to your pay dates.

There are times when it is simply a major challenge to deal with unsecured debt. The greater your debt load, the harder it is to keep your payments current. Times like this may require the help of a debt management or debt settlement expert.

If you would like to speak with a professional about managing your debt, call your BHS Care Coordinator at 800-245-1150 to discuss your available options.



After the holidays: How to weather a long, dark winter

No doubt, the holidays can be stressful — a lot of traveling, crowd-managing, gift-buying and credit-card-maxing. But for many people, despite all the grumbles about being overscheduled and under-rested, the bustle of parties and family is a definite mood-booster. Once the festivities are over, a sense of loss sets it.

"You feel fatigued, or just a general sense of malaise," says Jennifer Hartstein, a psychologist in New York City. "There's been this incredible build up, where everyone is really 'on,' and suddenly the focus is back on real life, which is just not as much fun."

Even for people who don't love the holidays, busy schedules this time of year can be helpful for boosting our mood. It distracts us and exposes us to people and activities that provide positive reinforcement. So when the holidays are wrapped and it's time to weather the long, dark winter, try the following to help boost your mood.

FOUR SIMPLE WAYS TO GET YOUR MOOD BACK ON TRACK

Volunteer. Experts agree one of the easiest ways to lift your spirits is to spend time doing something helpful for people less fortunate. Visit your local food bank or Red Cross, and check out upcoming activities at uwca.org (United Way of Central Alabama).

Eat healthy. The cookies and eggnog were good, but if you find yourself suffering from a case of PHIR (otherwise known as post-holiday indulgence remorse) it's time to clean up your act. Turn things around now by preparing yourself a healthy dinner, or slicing some colorful veggies for snack (store them in air-tight bags in the fridge). Take care of your body, and your mind will follow.

Plan something special. Having something concrete to look forward to keeps your mind from dwelling on the past. Make a lunch date with friends, or plan a weekend getaway (airline and hotel prices drop significantly in January) so you'll have a reason to feel optimistic for the future.

Get moving. Exercise is the antidote to a lot of things, including the blues. Studies show that just 20 minutes of moderate daily activity, like going for a walk, can elevate mood and reduce anxiety. Too cold for a stroll? Check out the classes at your local gym or YMCA — a good chance to make new friends, too.

If you are struggling with depression and the above doesn't help, it may be time to seek professional assistance. Call your BHS Care Coordinator at 800-245-1150 to discuss your available options.

Julia Savacool of usatoday.com

COMMON MISTAKES OF NEW MANAGERS

What are the common mistakes of new managers? Good management has been thoroughly studied and is widely understood, but it is still more honored in its breach than in its practice. Most new managers, in particular, get it wrong.

Harvard Business School Professor Linda Hill studies those who become managers for the first time, and writes perceptively about some of the common myths and misperceptions that lead to mistakes in their early days.

MYTH 1: MANAGERS WIELD SIGNIFICANT AUTHORITY

New managers were often standouts in their previous jobs, and as such, enjoyed a fair degree of independence and autonomy of action. With a new job and title, they expect to feel more authority.

Well, surprise! Most new managers report they are shocked by how constrained they feel.

“They are enmeshed in a web of relationships,” writes Ms. Hill in a 2007 Harvard Business article called “Becoming the Boss.” “Not only with subordinates, but also with bosses, peers, and others inside and outside the organization, all of whom make relentless and often conflicting demands on them. The resulting daily routine is pressured, hectic and fragmented.”

She quotes one new leader saying: “Becoming a manager is not about becoming a boss. It’s about becoming a hostage.”

Until new managers give up on the myth of authority, and recognize the need to negotiate their way through a web of interdependencies, they are likely to face frustration and failure.

MYTH 2: AUTHORITY FLOWS FROM THE MANAGER’S POSITION

New managers frequently think that what authority they have is conferred by their title. But in fact, writes Ms. Hill, “new managers soon learn that when direct reports are told to do something, they don’t necessarily respond. In fact, the more talented the subordinate, the less likely she is to simply follow orders.”

Over time, good managers find they must earn their subordinates’ respect and trust in order to exercise significant authority. They need to demonstrate to subordinates their own character, their competence, and their ability to get things done before those subordinates are likely to follow their lead.

Next month: more common mistakes of new managers.



wsj.com

Honey-Herb Chicken

Ingredients:

- 4 boneless, skinless chicken breast halves (about 1 pound)
- Juice of one lime (about 2 tablespoons)
- 1 to 2 tablespoons fresh coriander, chopped
- 1 tablespoon honey

Prep Time: 5 minutes

Cook Time: 10 minutes

Servings: 4 servings

Instructions:

With a mallet (the bottom of a heavy coffee mug works,

too) pound each breast half to about 1/2-inch thick. Combine lime juice, coriander, and honey in a small bowl. Brush chicken breasts with glaze. Brush grill lightly with olive oil. Grill (or broil) chicken approximately five minutes on each side. Can be served hot immediately or refrigerated for use in sandwiches or salads later.

Nutrition:

Each serving contains about
 49 calories
 27 g protein
 1.5 g fat
 69 mg cholesterol
 5 g carbohydrates
 <1 g fiber
 79 mg sodium

