



Let's Talk

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20/20 Hindsight

Looking Back to Create a Better Future

Every year, a well-functioning company does an audit of how they fared financially. This practice is also good for your personal finances. Looking back at where you've been can often help you create a better financial future in the long run. Learning what worked well and what didn't can help you shape a new and better year.

Make the time

Although it may seem daunting, doing a year-end review can be quite eye-opening. You'll probably need to schedule a couple of sessions to get it accomplished. The initial session may be the most difficult, because you're gathering and organizing paperwork for the first time. Once you've established the pattern, it should get easier.

Gather the info

Gather up your utility bills, credit card statements, car payments, insurance bills, grocery receipts, etc. You may also want to double check and make sure you've accounted for items which were purchased with cash. Remember, it's important to keep receipts of all your purchases and bills.

Begin with your rough estimate

Some things are easy to pull together. You know how much you pay each month for rent or mortgage, and regular expenses like car payments, insurance, condo fees, etc. This will get you started with a rough estimate.

Looking more closely

Credit card statements can often give you useful and detailed information on where your money goes. You can quickly sort things into categories that are meaningful to you, such as "eating out," "travel," "gifts," etc. Then you can input the information into a spreadsheet or other type of software that's designed to help you track your finances.

Where did it go?

As you dig, you may be surprised at how much is spent without your being aware of it. A daily cup of coffee costs about \$1.50. An espresso drink costs at least a dollar more (\$2.50). That's about \$45 a month for coffee or \$75 a month for espresso—if you only have one per day. This translates to \$540 for coffee or \$900 for an espresso over a full year. Is this an area where you could save money? Are there others?

Getting help

If you have trouble evaluating these things on your own, you may need help. The EAP or work-life program at your workplace may be able to connect you with a financial specialist that can help you walk through the process.

Once you've seen where your money's going, you can make adjustments that can open up money that you can use for your savings or retirement fund. □



Unplug – Tips for Skillfully Disengaging

As important as it is to be engaged and productive when you're working on a project at work or home, it is equally valuable to be able to **unplug and relax**. This downtime can bring you renewed energy and often a new perspective.

"Unplugging" and having some downtime is not only about giving yourself breathing space by temporarily disengaging from your work and your worries. It also provides the perfect environment for your body and mind to relax. In fact, when you allow yourself time for relaxation, you activate your body's parasympathetic nervous system, which is also known as the **"rest and digest"** mode of your nervous system—in contrast to the **"flight or fight"** mode of the sympathetic nervous system.

Relaxation response

The "rest and digest" mode, allows your body to repair itself and your mind to relax. The parasympathetic nervous system causes a cascade of events that brings your body and mind to a place of renewal and healing.

When the parasympathetic nervous system is engaged:

FOR THE BODY

- Breathing slows
- Blood pressure decreases
- Heart rate slows

FOR THE MIND

- Head "clears" (thoughts become less erratic)
- An overall sense of well-being is experienced

Relax and recharge

Even a little bit of downtime for renewal can help you better handle life's stressors. Carve out some time of your day—everyday—to take care of yourself. Even 10 to 15 minutes can have a big impact on how balanced you feel. Also, remember that exercise is an effective method for stress relief, as the after effects trigger the body's "rest and digest" response.

Setting the stage

To unplug from your everyday busyness, it helps to unplug from your electronics.

You'll also want to find a place where you can be away from all of your other usual distractions. You may want to have something that signals that you're beginning your relaxation time, such as lighting a candle, ringing a bell, a simple bow, or even saying, **"Now, I begin."**

Breathing into it

Slowing down your breathing is a great way to prompt the parasympathetic nervous system. Rhythmically breathe in and out, slowly and regularly. Count the length of your inhales and exhales to help you make your breaths longer as you start to relax more. As little as five minutes can be enough to get your relaxation response going.

Making time for relaxation is a reward in itself. Yet, it also comes with the extra benefits of contributing to a healthier and more balanced you. □



Office Etiquette

The office is a place where **professionalism** and **good manners** are always expected. Let politeness and professionalism be your guide. Also, think of how you would like to be treated yourself in a given situation, and act accordingly.

Some ideas for helping things run smoothly:

TELEPHONE

- When you answer your phone, always provide your name and the department you are in
- If you find yourself having to leave a voicemail message, always remember to include your phone number as a courtesy
- Avoid using the speaker phone if you work in an open area. If you must use a speaker phone, try to find an enclosed area (such as a conference room) for your call

EMAIL

- If a subject is sensitive, ask for permission from the sender, before forwarding to other colleagues
- Include a subject line that's clear and brief
- Proofread your messages before you send them
- Avoid the overuse of acronyms and jargon
- Change the subject line if the conversation has changed and is on a completely new topic

APPEARANCES

- Always dress professionally and modestly. Do not wear overly casual or inappropriate clothing
- Practice good hygiene—clean body, clean clothes

ILLNESSES

- Cover up when coughing or sneezing
- Wash your hands frequently
- Stay home if you don't feel well, especially if you have a fever

SHARED SPACES

- Clean up after yourself
- Keep your desk and work area clean, you may think it only affects you, but others see your area as well
- Periodically check to see if you have left food in a shared refrigerator

RELATIONSHIPS

- Always be polite, courteous, and professional towards your colleagues
- As much as possible, keep your personal life at home
- Don't participate in rumors or gossiping

Etiquette in the office is about helping things run smoothly and consistently. Always be at your best and help others be at theirs. □



TURN IT DOWN

Preventing noise-induced hearing loss

Hearing can bring us so much joy—from the sound of a loved one’s whisper, to beautiful music. Without good hearing, we’d have a difficult time getting the full effects of these moments.

Unfortunately, according to the National Institute on Deafness and Other Communication Disorders (NIDCD), approximately 17 percent of American adults report some degree of hearing loss.

The ears are sensitive instruments that need to be protected. The majority of hearing loss is caused by the effects of continued exposure to loud noises. The intensity of the noise and the length of exposure are contributing factors to the damage that can be done.



DON'T CROSS THE THRESHOLD

If you're going to be dealing with prolonged exposure to sounds that are 85 decibels or higher, be sure to wear some form of ear protection.

TOO LOUD

The noise is too loud when:

- It causes pain in your ears
- You have to raise your voice to be heard over the noise
- You have ringing in your ears immediately after you're away from the high-volume situation
- You have trouble hearing afterward

These can all indicate that you're in a situation where you should protect your ears.

PROTECTION AND PREVENTION

In high-volume situations, you should **always**:

- Block the noise with earplugs or noise-cancelling headphones
- Cover your ears if it's a temporary situation (like a siren)
- Walk away from the sound, if that's possible
- Turn down the volume on your headphones when listening to music
- Avoid places where you know there will be overly high volumes of sound

PROTECT YOUR EARS EVERY TIME (Be to wear ear protection)

- Snowmobile – 100 decibels
- Personal stereo at maximum volume – 105 decibels
- Rock concert – 110 decibels
- Ambulance siren – 120 decibels
- Firecracker – 140 to 165 decibels

Always protect your ears when you go into situations with noise at 85 decibels are higher. And, limit your time of exposure. □



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