

SPRING 2020

Balanced Living

Coming Back from Job Burnout pp. 6-7

15 Signs You Need a Financial Planner pp. 8-9

MINES
& ASSOCIATES

A National Business Psychology Firm

...Also In this issue...

Routines for a Smooth Household

How to Survive the Sniffles

MINES Eye: Mindful Breathing Exercises

A word from your Employee Assistance Program...

Welcome to the Spring 2020 issue of *BalancedLiving!*

Spring is here and with the longer days hopefully you are finding more time to focus on your wellbeing, relax, reach your personal goals, and support your work/life balance. In order to help with all this, we've packed this issue full of articles and tips sure to inspire you to put the extra sun to good use!

First up, check out page 4 for ways to set up time saving household routines. Next, page 5 covers basic tips to keep in mind when you're sick. On page 6 we look at ways to help you stay motivated at work and counter burnout. Page 8 has 15 ways to tell you may need a financial coaching (which you can access for free through your EAP!) and then finally on pages 10 and 11 we have some mindful breathing exercises to help you de-stress and a yummy recipe to enjoy after! Enjoy!

Remember your Employee Assistance Program is available 24/7 at 1-800-873-7138 to help you with issues in your life that may be going on this spring, or anytime of the year.

To your health!

- The MINES Team

BalancedLiving SPRING 2020

MINES & Associates

10367 West Centennial Road
Littleton, Colorado 80127
800.873.7138
www.MINESandAssociates.com

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Total Wellbeing

2020

Total Wellbeing is your way to connect the dots between the 8 core dimensions of wellness: Physical, Occupational, Intellectual, Environmental, Financial, Social, Spiritual, and Emotional Wellness. Understanding these dimensions is the first step toward a sense of complete wellbeing. In 2020 we take ideas around wellbeing and tie them into the bigger picture, your community, and the rest of the world. It is important to understand the influence that the world has on our wellbeing and the influence we may have on others. All year we will be looking at ways to strengthen your connection with your community by providing information, insight, and resources to help on a personal level along with ways to give back to the people around you so we can all thrive together!



Enhancing Awareness

Inspire Wellbeing

The 8 dimensions of wellbeing don't just apply to one person, they apply to everyone we know and everything we do. Social influence is a huge factor that contributes to each of our levels of wellness, but it all starts with the individual. With this in mind, our challenge to you in 2020 is to see how you can apply wellness goals and concepts to the activities you do everyday. Any time you learn something new, teach someone else and help them use it to enhance their own life!

Total Wellbeing

World View

In 2020 we aim to build on the concept of wellbeing awareness. We will be providing resources, stories, and tools to help you see the bigger wellness picture from your community to the rest of the world. Check out our articles in this magazine and head to minesandassociates.com/newsletters to check out our monthly newsletter with even more great wellness information.

Wellness Webinars

Support from the experts

Join MINES for any of our free monthly webinars. 2020 will cover great new topics ranging from improving your credit, having a stress free summer, turning negatives to positives, and much more! Visit our website to learn more, or register for upcoming events at www.minesandassociates.com/webinar.

Is there a topic you'd like to see us explore? We'd love to hear from you.

Shoot us an e-mail at communications@minesandassociates.com and let us know what you'd like to see.

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Routines for a Smooth Household

Routines are an important part of family life. Not only can they provide quality family time, but they can also help accomplish more than one thing at time. For example, when routines involve activities like chores done as a group, you can spend time with your family and get a household task accomplished.

They also don't have to be mundane; they can be fun events that the whole family looks forward to. When you and your family establish fun routines, you give the family something to look forward to. It doesn't have to be a major event; it can be something as simple as walking the dog together after dinner, or seeing a movie together every Friday night.

Routines that Help Children Develop

Routines help children learn responsibility, self-confidence, and independence. They also give children stability, which is something all children need. For instance, younger children learn to count on a bedtime story every night as a routine, while older children learn self-care routines, like brushing teeth or flossing before bed. Consider letting older children take on routines that help the entire family, like taking out the garbage or washing the dishes. These types of routines help children create a sense of responsibility and show them the value in helping the whole family.

Make Mornings Easier with Routines

By establishing routines at night that prepare everyone for the next day, you can ensure that morning time is not a stressful time. For instance, by making lunch boxes or packing briefcases at night, you'll save time and stress in the morning. Encourage children to have nighttime routines that help them get ready for the next day, like packing their backpacks or picking out what they will wear to school the following morning. Also go over the next day's events, activities, car pools etc. In the hectic morning schedule it is often difficult for children to retain all the important scheduling information. If you go over it at night and then remind them in the morning they are more likely to know and understand the events of that day.

Make Dinners Easier with Routines

You can take some of the stress away from preparing and serving a meal if you have family routines in place. Children can help set the table, clear the table, and wash the dishes, if age appropriate. Also, invite older children to take part in planning the meal: have them choose a recipe and help you make it once a week. As you eat, be sure to turn off the TV and put away any other entertainment materials; make it a routine to catch up on your daily events and share stories. If this is difficult to do every night, plan at least once or twice a week where everyone in the family must be around for a family dinner.

Make Family Meetings Fun

Some meetings can be boring, but family meetings don't have to be. Use the time to order pizza or takeout, and talk about important family topics, like upcoming events, chores, goals, or problems. You can also use this time to plan exciting future events, like vacations or special activities. You may want to couple this night with family game night. Once everyone has shared and the meeting has been wrapped up, whip out a game and start playing. This can also be a helpful tool for diffusing tension or conflict that was brought up during the meeting. **M**



How to Survive the Sniffles

Going out in cold weather without a coat will not cause a cold. Wearing wet clothing will not cause a cold. A cold virus causes a cold. And one of the best ways to prevent a cold is to reduce the chances that someone will pass the virus on to you. “Colds are caused by viruses passed by person-to-person contact, not by getting a chill or wearing wet socks,” says Jack Gwaltney Jr., M.D., head of the Department of Epidemiology and Virology at the University of Virginia School of Medicine in Charlottesville. “Someone with a cold rubs his or her nose then touches your hand. As soon as you touch your nose or wipe your eyes, you’re infected.”

Protect yourself

Because cold viruses enter the body through the nose, mouth, and eyes, you can protect yourself most effectively by keeping your hands away from those areas. These preventive measures also help:

- Wash your hands often, especially after playing with children, shaking hands with someone who has a cold, or touching things used by a person with a cold.
- Teach children to use disposable tissues and throw them away.
- Move away from someone who is coughing or sneezing.
- Keep your face clean. Keep long hair out of your eyes.
- Wash your eyeglasses often with water or cleaning solution. Avoid sharing eyeglasses, sunglasses, or goggles. Always wash your hands before touching contact lenses.

Soothe the symptoms

“Not everyone infected with a cold virus gets sick,” Dr. Gwaltney says. “You may help your immune system fight a virus by getting enough rest and exercise and by keeping stress at a manageable level.” If you do develop a cold, Dr. Gwaltney recommends the following self-care treatments for your symptoms:

- For nasal congestion, nose drops are more effective than oral decongestants and have fewer side effects. But use the drops for only two to three days. The drops have a rebound effect after that, making congestion worse.
- For coughs, use a medicine with a cough suppressant such as dextromethorphan.
- To soothe a sore throat, mix a teaspoon of salt with warm water and gargle, or use throat lozenges with topical anesthetics.
- To relieve muscle aches and fever, take aspirin, acetaminophen, or ibuprofen.
- Apply petroleum jelly or lip-chap ointment to a raw, red nose.

When to call a doctor

Most colds get better in five to seven days without medical attention. Call a doctor if:

- Symptoms seem especially severe or different from those you usually experience with a cold.
- A fever of 101 degrees or higher lasts more than three days.
- You have trouble breathing or swallowing.
- You’re suffering severe ear pain.
- Mucus or sputum is thick, green or rusty or odorous. **M**



Coming Back from Job Burnout

If, in the beginning, your job seems perfect, the solution to all your problems, you have high hopes and expectations, and would rather work than do anything else, be wary. You're a candidate for the most insidious and tragic kind of job stress-- burnout, a state of physical, emotional, and mental exhaustion caused by unrealistically high aspirations and illusory or impossible goals.

The potential for burnout increases dramatically depending upon who you are, where you work, and what your job is. If you're a hard worker who gives one hundred and ten percent, an idealistic, self-motivated achiever who thinks anything is possible if you just work hard enough, you're a possible candidate. The same is true if you're also a rigid perfectionist with unrealistically high standards and expectations. In a job with little recognition and few rewards for work well done, particularly with frequent people contact or deadlines, you advance from a possible to a probable candidate for burnout. The road to burnout is paved with good intentions. There's certainly nothing wrong with being an idealistic, hard working perfectionistic, or a self-motivating achiever and there's nothing wrong with having high aspirations and expectations. Indeed, these are seen as admirable traits and attributes in our culture. Unreality is the villain. Unrealistic job aspirations and expectations are doomed to frustration and failure. The burnout candidate's personality keeps him or her striving with single-minded intensity until he or she crashes.

Burnout proceeds by stages that blend and merge into each other so smoothly and imperceptibly, that the victim seldom realizes what's happening even after it's over.

Burnout stages include:

The Honeymoon

During the honeymoon phase everything is wonderful. You have boundless energy and enthusiasm and all things seem possible. You love the job and the job loves you. You believe the job will satisfy all your needs and desires and solve all your problems. You're delighted with your job, your coworkers, and the organization.

The Awakening

The honeymoon wanes and the awakening stage starts with the realization that your initial expectations were unrealistic. The job isn't working out the way you thought it would. It doesn't satisfy all your needs; your coworkers and the organization are less than perfect; and rewards and recognition are scarce.

As disillusionment and disappointment grow, you become confused. Something is wrong, but you can't quite put your finger on it. Typically you work even harder, to make your dreams come true. But working harder doesn't change anything and you become increasingly tired, bored, and frustrated. You question your competence and ability and start losing your self-confidence.

Brownout

As brownout begins, your early enthusiasm and energy give way to chronic fatigue and irritability. Your eating and sleeping patterns change and you indulge in escapist behaviors like sex, drinking, drugs, partying, or shopping binges. You become indecisive, your productivity drops. Your work deteriorates. Coworkers

and superiors may comment on it.

Unless interrupted, brownout slides remorselessly into its later stages. You become increasingly frustrated and angry and project the blame for your difficulties onto others. You are cynical, detached and openly critical of the organization, superiors, and co-workers. You are beset with depression, anxiety, and physical illness. Drugs or alcohol are often a problem.

Full Scale Burnout

Unless you wake up and interrupt the process or someone intervenes, brownout drifts remorselessly into full-scale burnout. Despair is the dominant feature of this final stage. This may take several months, but in most cases, involves three to four years. You experience an overwhelming sense of failure and a devastating loss of self-esteem and self-confidence. You become depressed, feel lonely, and empty.

Life seems pointless and there is a paralyzing, “what’s the use” pessimism about the future. You talk about “just quitting and getting away.” You are exhausted physically and mentally. Physical and mental breakdowns are likely. Suicide, stroke, or heart attack are not unusual as you complete this final stage of what all started with such high hopes, energy, optimism, and enthusiasm.

The Phoenix Phenomenon

You can arise Phoenix-like from the ashes of burnout, but it takes time. First of all, you need to rest and relax. Don’t take work home. If you’re like most of our clients, the work won’t get done and you will only feel guilty for being “lazy.”

For example, Harry, a thirty-six year old attorney, would regularly load up his briefcase with work, lug it home, and set it down in a corner of the living room, with every intention of doing it after dinner. Too tired to work after dinner, he would try to rest, but the briefcase would “sit there in the corner and glare” at him. The next morning Harry would lug the undone work back to the office.

In therapy, Harry finally realized the futility of what he was doing and stopped taking work home. Now, he could rest and relax in the evening, giving him more energy for work at the office.

Accept your attitude, the anger, confusion, frustration, disappointment, depression, anxiety, and your sense of inadequacy and failure as a normal part of the burnout process and as a necessary step toward your recovery. Find someone to talk to about your distress—your mate, a good friend, your priest, minister, or rabbi, or perhaps, a professional counselor. But, it’s important for both you and whomever you’re talking with to understand that you only need someone to talk to and that you’re not asking them to correct the situation for you.

In coming back from burnout, be realistic in your job expectations, aspirations, and goals. Readjust your aspirations and as you change. Trying to be and do what someone else wants you to be or do is a sure-fire recipe for continued frustration and burnout.

A final tip—create balance in your life. Invest more of yourself in family and personal relationships, social activities, or hobbies. Spread yourself out so that your job doesn’t have such an overpowering influence on your self-esteem and self-confidence. **M**



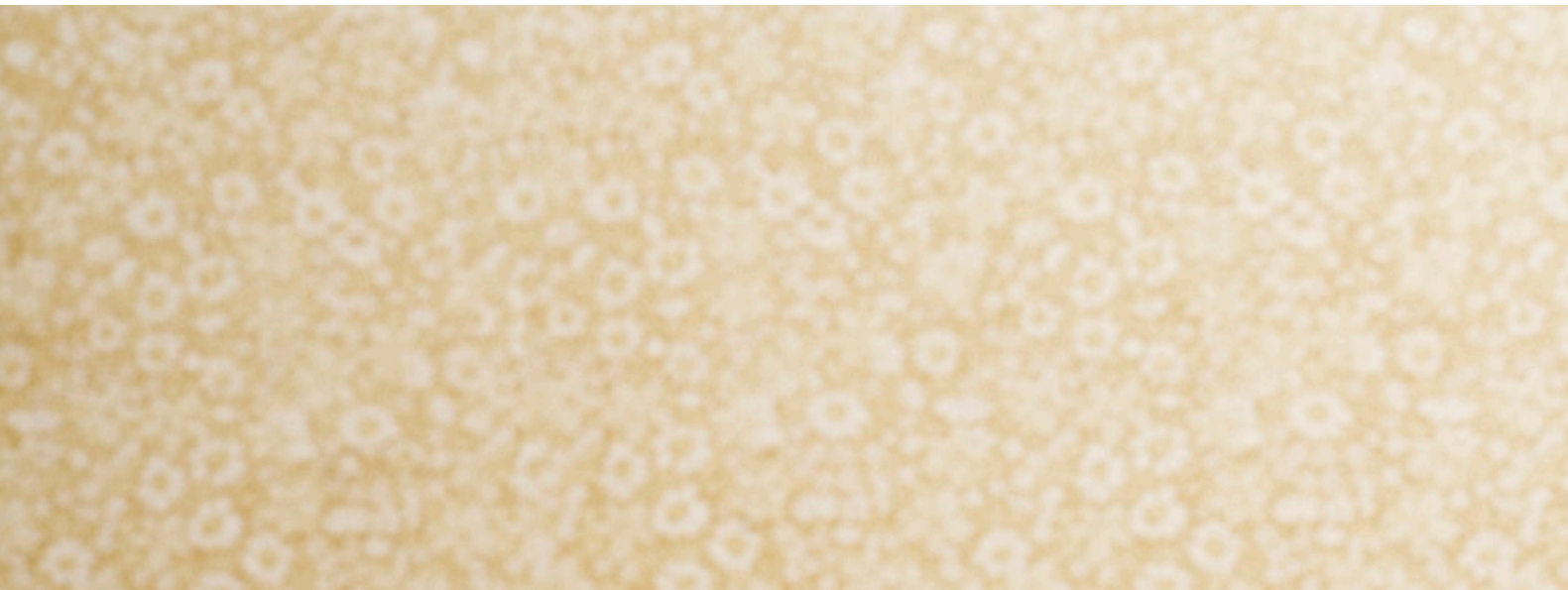
15 Signs You Need a Financial Planner

You wouldn't depart for an important trip without a clear idea of how to get to your destination — or at least without a GPS or map to show you how to get there. The same logic applies to your journey through life. You're likely to get lost without a clear financial plan to get where you want to go, now and well into the future.

Financial planning is the process by which a person or family works with a financial professional to set goals, financial and otherwise, and to develop a plan for meeting them. A Certified Financial Planner™ (CFP®) is trained to develop a plan to serve as that map or GPS. And the CFP™ designation means they must adhere to a code of ethics and a fiduciary standard that require them to put their clients' best interests first. To find a CFP® in your area, visit the Financial Planning Association's national database at www.PlannerSearch.org.

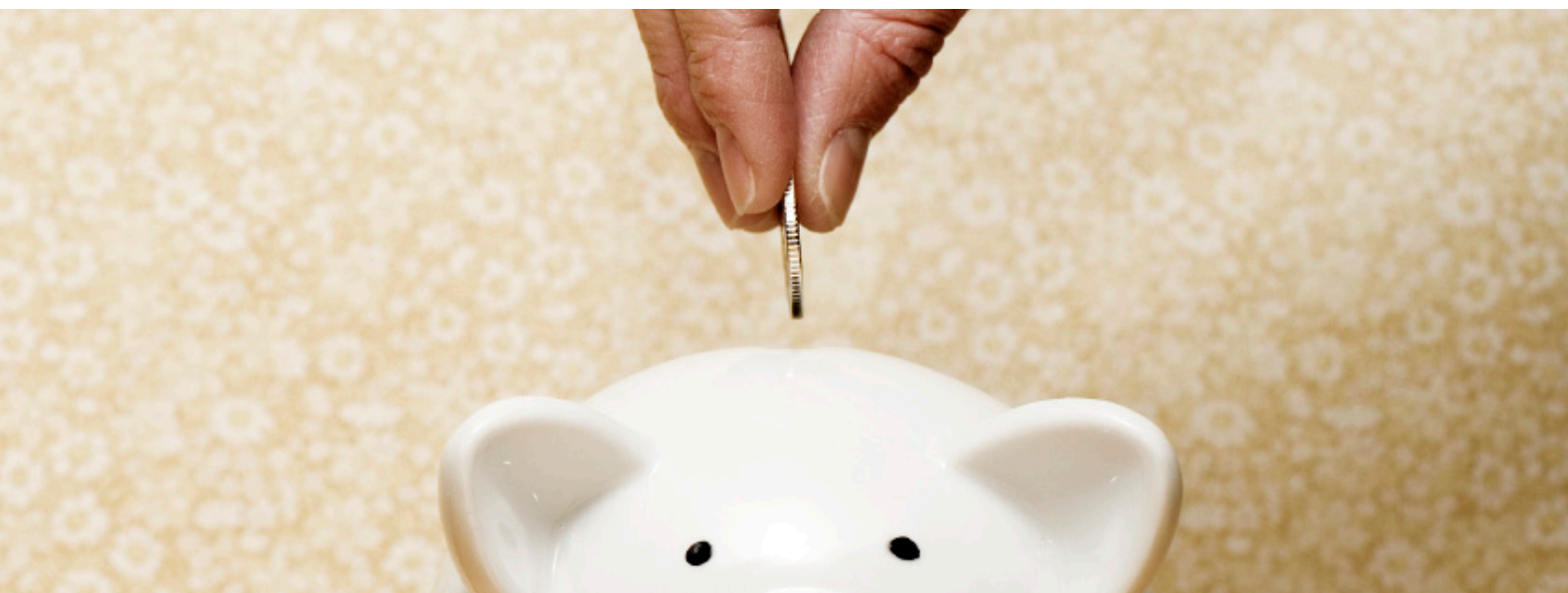
Whatever you're financial circumstances, it's probably a good idea for you to consider working with a financial planner if...

1. You just had, or are expecting, a life-changing event: getting married, having a baby, going through a divorce, facing a death in the family, inheriting a large sum of money, starting or selling a business, preparing for retirement, receiving a life-challenging medical diagnosis — the list goes on. A financial planner not only can help assess how that life-changing event may impact your finances, he or she also can help you put a plan in place to handle that change with minimal financial disruption.
2. You say to yourself, "I'm making plenty of money, but I have nothing to show for it." A financial planner can help a person map where their money goes, then develop a plan to spend it — and save it — more efficiently, notes Boston-based Certified Financial Planner™ Eric Roberge.
3. Just the word "finance" or "money" or "planning" gives you a headache. The cure for that headache often comes with seeing your entire financial picture more clearly, says Elaine King, a Certified Financial Planner™ in Miami, Fla. A Certified Financial Planner is trained to provide that clarity.
4. You have major goals you want to accomplish but lack the time and/or the know-how to develop a plan for how to achieve them. "A financial planner can take a holistic view of your financial situation," explains Melissa Sotudeh, a Certified Financial Planner™ in Rockville, Md, "and advise you on whether to focus in on a particular goal, or whether you should be simultaneously working on multiple goals — as well as how you can actually manage to do this."
5. "You are getting closer to retirement and have never paid attention to the allocation of your investments," says Certified Financial Planner™ Jon L. Ten Haagen with Ten Haagen Financial in Northport, N.Y. The proximity of retirement often



dictates a shift in how a person's assets are allocated, so they're better protected but still positioned to grow and provide income during retirement.

6. You don't know what is in, or you don't understand, your investment portfolio(s). A financial planner is trained to simplify the complex world of investing and asset management for their clients, says Sotudeh. "A planner can analyze your portfolio, explain it to you in plain English, and determine whether your current investments are appropriate for your goals and life situation."
7. The stock market's volatility sends you into an extreme state of agitation. This "may mean that you don't have a real plan for your investments and just pick stuff at random to buy," says Kristi C. Sullivan, a Certified Financial Planner™ in Denver, Colo. "You probably need a financial planner to help create a cohesive, diversified portfolio and keep your focus on long-term goals."
8. You see the value of your assets dropping and are losing sleep wondering how the drop affects your retirement. Retirement planning is a long-term proposition that has little to do with the day-to-day movements of the stock market. So tune out all those financial shows and, for peace of mind, seek out a financial professional for an honest assessment of your entire retirement picture. They'll help put market volatility in a proper perspective and help you prioritize what really matters in your financial life.
9. You're working with a financial advisor who offers advice on investments but not on such other important aspects of your (financial) life as employee benefits, retirement accounts, college savings accounts, tax efficiency, life insurance and more. Unlike many investment managers and brokers, who may only be trained or inclined to focus on certain narrow aspects of your financial life, a Certified Financial Planner™ is trained to look at and plan around all aspects of a person's financial life, notes Certified Financial Planner™ Michael McKeivitt of Guillaume & Freckman in Palatine, Ill.
10. You and your spouse don't share joint goals. Differences over finances are the cause of some 70% of divorces, according to King. Working with a financial planner "can help couples find common ground," she says, whether it's goals related to their children, items on their retirement bucket list, charitable inclinations and more.
11. You're confused by the complex rules around Social Security payments and want strategies to maximize your Social Security benefits.
12. You're struggling to manage a mounting burden of debt and accumulated bills but haven't changed your spending habits.
13. Only one person in the family has a handle on household finances, retirement accounts, key financial documents, etc.
14. You're consistently short of cash to cover your expenses.
15. You're concerned about leaving a legacy for family members. **M**



With MINES Eye we will focus on meditation techniques, basic yoga poses, and mindfulness practices to help you stay in control of your thoughts and expand the capabilities of your mind as well as body.

Mindful Breathing Exercises

Many people believe stress is all in the mind. But dealing with stressful situations, such as having to give a presentation or driving in heavy traffic, can have physiological consequences. “Such situations can make you breathe more shallowly or hold your breath, and you don’t even realize you’re doing it,” says Robert Fried, Ph.D., a respiratory psychophysiology and director of the stress biofeedback clinic at the Institute for Rational Emotive and Behavior Therapy in New York. “In turn, shallow, rapid breathing can cause you to hyperventilate, in which case you’ll exhale more carbon dioxide and eventually reduce the blood flow to your brain.” When that happens, you’ll feel less comfortable and less in control at a time when you need to be at your best.

The breathing techniques described below can help you combat stress by increasing blood flow to the brain.

Belly breathing

When you have to relax fast, belly breathing can be done in seconds. “You’ll increase the amount of air you take in with each breath if you concentrate on making your abdomen move out as you inhale and in as you exhale. This increases the oxygen to your brain and can produce a calming effect,” Dr. Fried says.

Breathe through your nose when you do this exercise. “You’ll take in more air than you might otherwise,” he says.

Using imagery will help you further deepen your breathing and slow its pace. “Getting caught up in the image can help you naturally take in more air with each breath,” he says. “As you inhale, close your eyes and imagine the air swirling into your nose and down into your lungs. As you exhale, imagine the air swirling back out again.”

It’s also helpful to repeat statements to yourself that are consistent with what’s physiologically occurring in your body. “Inhaling and exhaling are controlled by two different parts of the brain,” he says. “Inhaling has an excitatory effect, exhaling an inhibitory effect.” To produce these effects when you breathe, say to yourself while inhaling, “I’m awake. I’m alert. I’m full of energy.” When exhaling, say, “I’m relaxed. I’m comfortable. I’m in control.”

“Learning to use belly breathing for relaxation is a wonderful tool if you can learn to do it effectively in four or five breaths,” Dr. Fried says. But it’s not for everybody. “Try something else if you can’t do this exercise and relax in three to four breaths,” he says. Another caveat: Belly breathing may not be advisable for people with certain medical conditions, such as kidney disease or diabetes.

Meditative breathing

The ujjayi breath, a yoga technique, can provide a sense of calmness that’s otherwise difficult to achieve when you have a million things to do. “Rather than thinking about everyday worries, such as needing to buy groceries, you’re in the moment,” says Christina Haberek, a private yoga instructor in Lake Placid, N.Y.

To perform this technique, sit in a comfortable position and slightly close your mouth. Shut your eyes and gently press your tongue against the roof of your mouth while inhaling, fully filling your lungs. “As you inhale, the air should travel over the roof of your mouth and through the back of your throat, making a ‘sa’ sound,” she says.

Hold your breath for one or two seconds, then exhale softly and slowly. “As you exhale, the air should travel through the back of the throat and make a ‘ha’ sound,” Ms. Haberek says. “When you’re first trying this breathing technique, you might not feel a sense of serenity immediately. You may have to practice it for 5 to 10 minutes a day.” **M**

Creamy Shrimp Cauliflower Risotto



Ingredients:

- Unsalted butter
- 1 lb. medium shrimp, peeled and de-veined
- 24 ounces frozen cauliflower rice, thawed
- 2 shallots, diced
- 2 garlic cloves, chopped
- 2 cups chicken broth
- 4 ounces cream cheese
- 1/2 cup grated Parmesan cheese
- Salt & pepper
- Freshly grated nutmeg
- 2 tablespoons chopped parsley, plus more for garnish
- Lemon wedge, for serving

Directions:

1. Heat a small heavy-bottomed pot over medium heat. Add 2 tablespoon butter and let melt. Add shrimp and season with salt and pepper. Stir occasionally with a wooden spoon and cook until just cooked through, about 5-7 minutes. Transfer cooked shrimp to a plate, cover with aluminum foil and set aside.
2. Add 3 tablespoons of butter of the pot and let melt. Add shallot and garlic and season with salt and pepper. Let cook until translucent, about 5-7 minutes. Add the cauliflower rice and cook 2-3 minutes.
3. Add 1 cup of the chicken broth and simmer on medium high until the moisture has been absorbed by the cauliflower. Add 1/2 cup of broth and let absorb. Repeat without remaining 1/2 cup broth.
4. Lower heat to medium and add the cream cheese, Parmesan and a pinch of freshly grated nutmeg. Stir to combine and cook for 1 minute.
5. Add the cooked shrimp and parsley. Season with salt and pepper. Cook for 2 minutes until heated through.
6. Garnish with more parsley and serve with lemon wedges.
7. All done, enjoy!

Makes approximately 4 servings

Nutritional analysis (per serving): 873.8 calories; 16.2 g fat (8.2 g sat); 185.5 mg cholesterol; 140.4 g carbohydrates; 1.4 g from sugars; 36.1 g protein; 2.5 g fiber; 1303.3 mg sodium. M



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