



rEAP the Benefits

State Employee Assistance Program 1-800-308-4934

Heavy smokers can quit

Research shows that the majority of smokers at any one time are interested in quitting. Your employer will love it if you decide to make another attempt. Fifty-one percent of smokers in the most recent national study tried quitting in the past year; only 20% succeeded—about one in five. Here's the kicker: If you are a heavy smoker—officially, more than 20 cigarettes a day—you are almost twice as likely to be successful if you decide to quit smoking! Go for it.

Source: Smoking in the U.S. Workforce, National Health Interview Survey (NHIS) and the Tobacco Use Supplement to the Current Population Survey, 2003.

Water safety tips worth heeding

Summer is here—so be safe especially when participating in water sports. Eighty percent of people who drown aren't wearing life jackets. Wear one if you need one. Here's a rarely reported safety tip: Stay out of the water when you are around boats using electricity at a dock to avoid the possibility of being shocked from by an electrical current leaking into the water. Only a small current is needed to cause paralysis and possible drowning. If you feel tingling sensations while swimming toward a boat, a boat lift, or a dock—back away and get out of the water.

Save money on groceries—shop less often

How many times do you go to the grocery store in a week? Is it more than once? If so, here is a great way to save money over the next month: stop this practice. Try shopping for groceries only once per week. You are less likely to put items in your shopping basket that you do not need. These expenditures can add up. So, make a list and stick to it for a once-per-week visit.

Postponed retirement

Millions of workers have seen their long-awaited plans for retirement placed on hold because of the current economic recession. Such an event can be so disturbing, it may contribute to depression. Although no one can replace a depleted nest egg, support for coping with this reality—and help in overcoming the anger and grief associated with it—might be necessary. Talk to your employee assistance program or qualified financial counseling advisor. Feel good again and renew your determination to meet retirement goals.

Building resilience to prepare for stress

Don't wait until you are on the skids with stress. Start beating it back before it arrives by building resilience. Building resilience is not a passing pop psychology fad. The American Psychological Association has weighed in on the strategy and endorsed a 10-step approach. How many of these tips do you follow? Which ones would be good to work on more? 1) Build effective, supportive relationships with others. 2) Avoid "catastrophizing" (seeing crises as insurmountable). 3) View change as part of life, with new opportunities accompanying it. 4) Be proactive. Move toward your goals. Don't let things just happen to you. 5) When faced with problems, act decisively. Don't just go with the flow. 6) In the midst of a crisis (or sometime soon after), ask yourself, "Can this event change my life for the better in some way?" 7) Nurture a view of yourself that includes the ability to withstand adversity. 8) Practice not zeroing in on the worst part about a crisis or adverse experience. 9) During a tough time, practice looking forward to the hoped-for conclusion and resolution while avoiding the visualization of your worst fears. 10) Take care of yourself by maintaining your physical and mental health, because this makes it easier to bounce back when adversity strikes.

Taking Charge of Your Life Contest Winning Entry

I'm no different than anyone else, no different than most of my neighbors. I have children, grandchildren, a job, a dog and a home. This was not always the case.

In late fall of 2007, after several months of trying to keep an abusive marriage together, trying to work two jobs, facing the loss of my family home and living paycheck to paycheck, I suffered a nervous breakdown and wound up in Vanderbilt for several days. It was there that I garnered the strength to do what I knew needed to be done, and left my husband. I had no where to go, until someone told me about Safe Haven Family Shelter, here in Nashville.

When I first arrived at the shelter, I was so grateful to have a place to stay, but I was beyond broken, and had my doubts that I could ever be fixed. I had just given up every thing I knew as normal, and normal was the last thing I felt. It took me a week or so to get beyond waking up, and realizing that I was no longer in my home. I was no longer able to go about my morning routine that I had taken for granted for years, and now longed for more than anything. I was no longer normal. I was homeless.

Not only did I face a painful divorce, and had given up everything I had known, but the most gut wrenching part of the entire ordeal was watching my teenage son leave behind his entire world. His home, his friends, his beloved dog, his job, his school, his neighborhood, and ultimately, his girlfriend.

He had to lie to his friends because he was so embarrassed. He became introverted because he became caught up in his lies. I had to watch him face the uncertain, and had no answers, and watched the pain in his face each time I assured him that we would be o.k. We "settled in" trying to create a new "routine" and find some semblance of "normal". It wasn't long before I realized how much more than a "place to stay" Safe Haven really was. I realized the comprehensive nature of their program, and I knew that the opportunities were there, and all I had to do was take advantage of them. And take advantage I did.

I took budgeting classes, and learned of financial tools I needed to see the hope for my future. I was able to meet the 75% savings requirement, and save enough money to pay off a student loan I'd been carrying for over 20 years. This loan had prevented me from furthering my education because I couldn't qualify for financial help.

I kept my nose to the grindstone, and I was able to pay off ALL of my debts. Soon after moving in, I realized that if you take the hand up rather than the hand out, you can truly turn your life around. I began to see hope for a new future unlike one I'd never known before. I began to see where I had gone wrong in the past, and was taught ways to avoid the same mistakes and gain independence for my future. I was able to look my son in his eyes and tell him of my plan to get on with the business of living and offer him a direction in which we were headed.

I've always known that the only difference between a dream and a goal is a time line, and plan of action. I had always dreamed of owning my own home, so I "sprang into action."

On January 14th, 2008, I began classes at Nashville State Community College, took and passed the grueling Certified Professional Secretary test. Having my CPS certification now entitles me to apply for higher level positions, and **MAKE MORE MONEY!!! *******

Because of these and other remarkable milestones I achieved while at Safe Haven, I was able to qualify for the Habitat for Humanity program and am now living in MY OWN home.

Today, I am "normal." I no longer live paycheck to paycheck. I now have "a portfolio" with diversified accounts, mutual funds, a Roth IRA, 401K savings, and hope for a secure future in my senior years.

I went from homeless to homeowner, secretary to "Certified Professional Secretary" in one year.

My name is Carol Watkins, and this is my story.