



October

# Member Newsletter



## Having healthy relationships from the start

Forging new relationships is one of the best things you can do to improve your well-being, especially after many months of limited socialization. Whether it's making new buddies or romantic partnerships, using good communication skills is key to making your relationships stronger and more satisfying. Here are some suggestions:

**Be yourself.** Don't pretend to be something or someone else you are not.

**Maintain eye contact and listen fully.** Turn your phone off! Do not interrupt or plan what you're going to say next. Try to fully understand their perspective.

**Keep expectations realistic.** No one can be everything we might want them to be. Accept people as they are without trying to change them. Appreciate the person's differences and see what you can learn from them.

**Let the person know who you are.** Tell them about your passions, pastimes, etc. But don't flood them with too much personal information too soon. Initially, focus on the things that delight you—is it music, movies, books, outdoor activities, travel, computer games? This information can help you find common ground between you to build upon.

**Open up to exploring the other person's interests.** Be willing to try new things together!

**Ask about their experiences, feelings, opinions, and interests.** Be wary of asking questions that might be too uncomfortable, especially in the early stages of getting to know someone. Apologize if it appears you have ventured in the wrong direction—this can go a long way toward getting back on the right track again.

**Be dependable and trustworthy.** If you make plans with someone, follow through. If you take on a responsibility, complete it. Don't make promises you can't keep just to be polite or keep the peace.

**Take a time-out if you're feeling overwhelmed during the discussion.** Try counting to ten to help cool your temper, for example. This is helpful if you tend to overreact or take things personally when discussing hot-button subjects.

**Give it time.** Really getting to know someone in a relationship worth pursuing is a process. Be patient.

**Having relationship difficulties?** Ask your health practitioner for a referral to a professional or talk to a qualified counselor for support and guidance.

## Conflict-free money talks for couples

Financial discussions are the most common source of disagreement for couples, studies show. These conversations can be particularly stressful in a time of economic uncertainty, job loss and other disruptive events. Try these suggestions for healthier financial discussions, no matter your circumstances.



### **Set a time to talk when you're calm and not distracted.**

Make sure the kids are occupied, and there are not urgent chores to attend to. Turn off your TV, phones and other devices.

**Start with an understanding of each other's beliefs about money.** Conflicts may be avoided by knowing what financial goals you each have, your fears about money, and what you were taught about money. For example, did you come from a family of strict savers while your partner came from a family of freewheeling spenders?

**Make tracking your money a joint effort.** Both separately and together, you should each track your spending against your budget. Check out your bank and credit card online features to easily see the breakdown of expenses. This helps avoid surprises!

**Schedule your money talk as a regular monthly occurrence.** During your session, sum it up and decide on the next steps. Schedule something fun for after the meeting, like playing a game.

**Stick to the subject of finances.** Don't bring in other contentious subjects. If you do wind up butting heads, take a breather or agree to set another time for your money talk—and stick with it.

**Aim for a middle ground.** If you can't see eye-to-eye on the subject of whether to splurge on a pricey trip or to sock away savings, for instance, can you opt for a low-budget scenic camping trip instead?

**Be ready to pivot.** An income change may mean putting off that home addition or buying a new car until you've paid down some bills.

**Consider enlisting help from a financial advisor.** Hire a certified, fee-only advisor to review your budget for what works now as well as to help you make a plan for the future. An advisor can go over what you're spending on insurance and compare better options, what credit cards may be best for you, and what you might need to figure in such as wills or trusts. Another plus: an advisor can make sure you clearly understand what is being discussed.



## Breast cancer: Know your risks

Each year in the United States, about 255,000 women are diagnosed with breast cancer and 42,000 women die from the disease. It is the second most common cancer in women, behind skin cancer. While women get breast cancer much more frequently than men do, about 1 in every 100 breast cancer diagnoses in the U.S. is found in a man. Many factors can increase your risk of breast cancer—some that you cannot change, and others that you can.

Risk factors that are out of your control	Risk factors that you can control
<ul style="list-style-type: none"><li>• <b>Genetic mutations.</b> There are several genetic mutations that can put you at high risk for breast cancer. The most commonly known are BRCA1 and BRCA2. One you may not know about is CDH1.</li><li>• <b>Getting older.</b> The risk for breast cancer increases as you age</li><li>• <b>Periods starting before 12</b> and menopause beginning after 55</li><li>• <b>Having dense breasts</b></li><li>• <b>Family history of breast or ovarian cancer</b></li><li>• <b>Personal history of breast cancer</b> or certain non-cancerous breast diseases</li></ul>	<ul style="list-style-type: none"><li>• Not being physically active</li><li>• Being overweight or obese, specifically after menopause</li><li>• Taking hormones</li><li>• Reproductive history</li><li>• Drinking alcohol</li><li>• Smoking</li></ul>

**Talk to your doctor about your risks and what you can do to manage them.** A mammogram is the most common type of breast cancer screening, but your doctor may recommend other tests such as an ultrasound or MRI, depending on your risk level and the type of breast cancer you may be susceptible to. Early detection is key to successful treatment and long-term survival.

For more help, talk to Health Advocate, your health practitioner or a licensed counselor.



### FREE Webinar: Managing Your Finances

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### October is National Domestic Violence Awareness Month

One in four women and one in ten men in the U.S. experience intimate partner violence within their lifetime. No person should be subjected to the physical or emotional pain, fear, shame, and humiliation that an abusive intimate partner relationship produces. If you or a loved one need help, reach out to the **National Domestic Violence Hotline at 1-800-799-SAFE (7233)**—you can call, text or chat with an advocate 24/7. Or call 911.