Creating Your Plan B

Having a secure retirement may be your goal, but should you have a plan B in case you ever lose your job? Creating a plan B can be exciting if it helps identify skills, talents, and job possibilities that ignite your dormant passions. Start by consulting with a career librarian. You’re likely to find the best resources faster with one-on-one help. Don’t overlook your own employer’s internal career development resources. Make sure plan B includes a financial piece—how you will make ends meet if a sudden employment disruption occurs. Most people don’t prepare for hurricanes until they loom, but those who do prepare live with more peace of mind, and it’s hard to put a price on that. Ditto with a plan B.

Autism & Technology

An autism technology boom is occurring. Recently Autism Speaks, one of several autism advocacy organizations, held a contest in San Francisco to identify promising new devices and concepts. One device reads bar codes off foods and links to videos to provide visual instruction for preparation of that food. Others help plan to improve eye contact, social skills and business presentation skills. Building bridges to untapped brilliance and inclusion for those with autism drives innovation. Will technology lend a hand to the person you know on the autism spectrum? Join mailing lists of leading autism associations to get news sooner about new apps and software programs.

Dark Chocolate Health Benefits Mystery Solved

Now you can say why chocolate is good for your heart. Researchers discovered that the good bacteria present in your stomach produce compounds that are anti-inflammatory when they digest dark chocolate, which in turn produce an anti-inflammatory effect on the cardiovascular system. The bacteria are Bifidobacterium and lactic acid bacteria. They are the heroes in the process. Long-term risk of stroke should be reduced for those who eat dark chocolate (cocoa powder). This is sweet news. Other foods with this effect are garlic, acai berries, and pomegranates. www.acs.org (search: dark chocolate)

Positive Memories Mean More Exercise

New research from the University of New Hampshire shows that a positive memory about exercise increases the likelihood that you will repeat the exercise. The new research is presented in the recent article “Using memories to motivate future behavior: An experimental exercise intervention” in the journal Memory. The researchers examined the effects of remembering past exercise experience on subsequent exercise intentions and behaviors. The researchers found that subjects who remembered a positive exercise memory reported significantly higher levels of subsequent exercise than those who were not asked to recall a memory about exercise. Use this research outcome to find the fun element in exercise to help you stay motivated to keep moving.

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Perhaps you've noticed that certain personality styles at work complement yours, while others rub you the wrong way. Research shows that dominant parts of one’s personality don’t change and are genetic, not learned or attributable to environment. This is good news because you can be confident that changing others’ personalities is out of the question. A better approach is recognizing their strengths and using these strengths in areas where you fall short. At work, three dominant categories appear when you’re trying to solve a problem—employees who are imaginative (the idea people), those who are analytical and ask effective questions that impartially challenge the idea people, and those who are inherently critical, driven to find the rub, the catch, why something won’t work, and the risk. Accepting each of these personalities as resources takes real guts because you must appreciate and value a style unlike your own—one you may usually avoid. This week, practice this resource approach with the benefit of your employer’s goal or mission in mind, and see if the end result isn’t better solutions, found more quickly, that improve productivity.

Alcoholism and Family Recovery

If you are a loved one of a newly recovering alcoholic, you’ll experience just as much stress as your family member, spouse, or partner who is attempting to maintain abstinence and sobriety. The anger, resentment, and guilt that you might be feeling are not your fault, but these states of mind are a barrier to your own recovery. Alcoholism is a wrecking ball, and you haven’t been spared. This is why Al-Anon is by far the most recommended peer support group to help people like you who’ve been traumatized by a loved one’s alcoholism. To find a meeting in your area, consult your local phone directory or call 1-888-4AL-ANON. There’s a lot to know about family recovery once it begins. Your support is important, but you are not responsible for your loved one’s recovery. This is a tough challenge—it’s the alcoholic’s willingness to follow instructions that determines success. The answers to your most puzzling questions are found in self-help groups like Al-Anon. This is the foundation of the maxim “The answer is in the group.”

Hoarding disorder is a treatable condition affecting about 3% of the population. Hoarders collect possessions and do not discard them when they become worthless or are no longer needed. Clutter grows because of a distorted definition of what is needed or valued. Possessions may be perceived as being useful someday, having sentimental value, being one of a kind, providing a solution to a future problem, or possessing valuable information, such as with magazines and newspapers. The key decision characterizing hoarders is “It’s better to keep it.” If you’re embarrassed to have visitors to your home, burdened by debt from frivolous purchases, feeling guilty about the loss of control, misplacing things despite putting them down in special locations so they don’t get lost, or finding that family or loved ones point out these frustrations, then learn more about hoarding disorder. Speak with a professional counselor so you can break free of the toxic level of clutter and the health and safety issues that accompany it.

Your Credit Score...
Tips for Keeping It High

Creditors use your credit score to decide if you’re likely to repay a loan. Paying your bills in full helps the most. But consider these tips as well. Do not use all the credit you have available. A maximum of 30% of the credit card limit is best. Avoid maxing out credit cards or having a lot of cards with available credit. Consider paying off several cards faster rather than consolidating them all into one account. It can lower your score. Avoid department store temptations of instant 15% discounts for opening a charge account. They show up on your credit report and can lower your score.

Source: USA.gov (search: keeping good credit)