

Balanced Living – August 2018

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Dealing with Cranky Co-Workers



Cranky co-workers or bosses can make your work life difficult, but you can take steps to improve your situation.

"One of the hardest things for us to learn in our relationships -- both work and personal -- is that we can operate independently of other people's bad moods, but we have to work at it. Unless you mentally immunize yourself, you can be infected by other people's crankiness," says Leslie Charles, author of "Why Is Everyone So Cranky?"

When you work with cranky people, you can choose to be happy instead of miserable by following this simple formula: Stop, look and listen, then respond.

Stop

"When something happens, ask yourself if this is a small, medium or large annoyance, and respond accordingly," says Ms. Charles.

Don't respond to your co-worker with sarcasm, ridicule or anger, which will only escalate the problem. And don't take your boss' cranky remarks personally; stress often causes managers and supervisors to act crabby. Also, don't deplete your energy by obsessing about what you should have said.

Look

Observe when the crankiness occurs. Do you notice it most during a certain time of the day or on a particular day of the week? Does it occur when the person is dealing with a lot of work stress or personal hardship? Take note of when and where the crankiness occurs to identify any pattern, which will make the grouchy behavior more predictable and less threatening.

Listen

What's the cranky person's real message? Are you in any way part of the problem? Should you change something about your own behavior?

Respond

Although some people may purposefully use on-the-job crankiness to get their way, others can't help themselves. It's a reflection of their inner turmoil. In either case, don't remain silent.

Here's how to give an assertive, yet compassionate response:

Step 1. Agree

In a neutral tone of voice, agree with any part of the cranky person's statement that may be true, and ignore the false claims.

For example, if your boss complains you don't care about the company because you turned in your report late, reply with, "You're right, I did turn in my report late last week." Finding some part to agree with will calm the cranky person. Ignore the accusation that you don't care about the company.

Step 2. Reflect

Next, reflect on how the cranky person might be feeling by saying, "You seem frustrated," "It sounds like you're having a bad day" or "You look like you're under a lot of stress." It will pleasantly surprise the grouch that someone else cares.

Step 3. Ask

In a neutral tone of voice say, "I don't like to be talked to in that way because it sounds angry and disrespectful. Would you please speak to me in a calmer tone of voice?"

Consequences

Cranky people often continue behaving badly because their targets remain silent. By responding, you'll make the offender feel somewhat uncomfortable, and most people won't make changes until they experience such discomfort.

A happier you

No one can guarantee that cranky co-workers or managers will change, because it's not easy to change personality traits. If you take the above steps, however, you'll feel happier because you'll be standing up for yourself in a compassionate, respectful manner.

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Dealing with Debt

Are you having trouble paying your bills? Are you getting dunning notices from creditors? Are your accounts being turned over to debt collectors? Are you worried about losing your home or your car?

You're not alone. Many people face financial crises at some time in their lives. Whether the crisis is caused by personal or family illness, the loss of a job, or simple overspending, it can seem overwhelming. But your financial situation doesn't have to go from bad to worse.

Consider these options:

- Realistic budgeting
- Credit counseling from a reputable organization
- Debt consolidation
- Bankruptcy

How do you know which will work best for you? It depends on your level of debt, your level of discipline and your prospects for the future.

Developing a Budget

The first step toward taking control of your financial situation is to do a realistic assessment of how much money comes in and how much money you spend. Start by listing your income from all sources. Then, list your "fixed" expenses – those that are the same each month – such as your mortgage payments or rent, car payments, and insurance premiums. Next, list the expenses that vary, such as entertainment, recreation, or clothing.

Writing down all your expenses – even those that seem insignificant – is a helpful way to track your spending patterns, identify the expenses that are necessary, and prioritize the rest. The goal is to make sure you can make ends meet on the basics: housing, food, health care, insurance and education.

Your public library has information about budgeting and money management. Low-cost budgeting counseling services that can help you analyze your income and expenses and develop a budget and spending plan also are available in most communities. Check your Yellow Pages or contact your local bank or consumer protection office for information about them. In addition, many universities, military bases, credit unions, and housing authorities operate nonprofit financial counseling programs.

Contacting Your Creditors

Contact your creditors immediately if you're having trouble making ends meet. Tell them why it's difficult for you and try to work out a modified payment plan that reduces your payments to a more manageable level. Don't wait until your accounts have been turned over to a debt collector. At that point, the creditors have given up on you.

Dealing with Debt Collectors

The Fair Debt Collection Practices Act is the federal law that dictates how and when a debt collector may contact you. A debt collector may not:

- Call you before 8 a.m. or after 9 p.m.
- Call you at work if the collector knows that your employer doesn't approve of the calls
- Harass you
- Make false statements
- Use unfair practices when they try to collect a debt

Debt collectors must honor a written request from you to stop further contact.

Credit Counseling

If you aren't disciplined enough to create a workable budget and stick to it, can't work out a repayment plan with your creditors, or can't keep track of mounting bills, consider contacting a credit counseling service.

Your creditors may be willing to accept reduced payments if you enter into a debt repayment plan with a reputable organization. In these plans, you deposit money each month with the credit counseling service, which in turn pays your creditors.

A successful repayment plan requires you to make regular, timely payments, and could take 48 months or longer to complete. Some credit counseling services charge little or nothing for managing the plan; others charge a monthly fee that could add up to a significant charge over time. Some credit counseling services are funded, in part, by contributions from creditors.

While a debt repayment plan can eliminate much of the stress that comes from dealing with creditors and overdue bills, it doesn't mean you can forget about your debts. You still are responsible for:

- Paying any creditors whose debts are not included in the plan
- Reviewing monthly statements from your creditors to make sure your payments have been received
- Making sure that your billing statements reflect any agreement your creditors made to lower or eliminate interest and finance charges, or waive late fees

A debt repayment plan doesn't erase your negative credit history. Accurate information about your accounts can stay on your credit report for up to seven years. A demonstrated pattern of timely payments, however, will help you get credit in the future.

Auto and Home Loans

Debt repayment plans usually cover unsecured debt. Your auto and home loan, which are considered secured debt, may not be included. You must continue to make payments to these creditors directly.

Most automobile financing agreements allow a creditor to repossess your car any time you're in default. No notice is required. If your car is repossessed, you may have to pay the full balance due on the loan, as well as towing and storage costs, to get it back. If you can't do this, the creditor may sell the car. If you see default approaching, you may be better off selling the car yourself and paying off the debt: you would avoid the added costs of repossession and a negative entry on your credit report.

If you fall behind on your mortgage, contact your lender immediately to avoid foreclosure. Most lenders are willing to work with you if they believe you're acting in good faith and the situation is temporary. Some lenders may reduce or suspend your payments for a short time. When you resume regular payments, though, you may have to pay an additional amount toward the past due total. Other lenders may agree to change the terms of the mortgage by extending the repayment period to reduce the monthly debt.

If you and your lender cannot work out a plan, contact a housing counseling agency.

Debt Consolidation

You may be able to lower your cost of credit by consolidating your debts through a second mortgage or a home equity line of credit. But think carefully before taking this on. These loans require your home as collateral. If you can't make the payments – or if the payments are late – you could lose your home.

The costs of these consolidation loans can add up. In addition to interest on the loan, you pay "points." Typically, one point is equal to one percent of the amount you borrow. Still, these loans may provide certain tax advantages that are not available with other kinds of credit.

Bankruptcy

Personal bankruptcy is generally considered the debt management tool of last resort because the results are long-lasting and far-reaching. A bankruptcy stays on your credit report for 10 years, making it difficult to acquire credit, buy a home, get life insurance, or sometimes land a job. However, it's a legal procedure that offers a fresh start for people who can't satisfy their debts. Individuals who follow the bankruptcy rules receive a discharge – a court order that says they do not have to repay certain debts.

There are two primary types of personal bankruptcy: Chapter 13 and Chapter 7. Each must be filed in federal bankruptcy court.

Both types of bankruptcy may get rid of unsecured debts and stop:

- Foreclosures
- Repossessions
- Garnishments
- Utility shut-offs
- Debt collection activities

Both also provide exemptions that allow you to keep certain assets, although exemption amounts vary.

Personal bankruptcy usually does not erase:

- Child support
- Alimony
- Fines
- Taxes
- Most student loan obligations.

Also, unless you have an acceptable plan to catch up on your debt under Chapter 13, bankruptcy usually does not allow you to keep property when your creditor has an unpaid mortgage or lien on it.

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Eye-Care Essentials for Computer Users

If you spend hours each day working at a computer screen, you may experience eyestrain, blurred vision, itchy eyes and occasional double vision.

"But studies have found no indication that working on a computer screen causes permanent vision problems," says Kent Daum, O.D., an optometrist at the University of Alabama School of Optometry in Birmingham. "Short-term problems, such as tired, irritated or watery eyes, do bother 70 percent to 75 percent of people who work at computers, but these problems can usually be corrected by wearing a special pair of glasses for computer work, adjusting lighting in the workplace and altering the position of the computer screen."

Correct vision problems

One of the easiest ways to prevent eye fatigue and discomfort is to see a vision specialist.

"Minor visual problems, such as astigmatism or imbalances between the eyes, can be corrected by wearing corrective lenses, and you'll greatly increase your comfort," Dr. Daum says. "If you don't have to see distant objects clearly while at the computer, wearing bifocal lenses with the top adjusted for the computer screen and the bottom adjusted for reading is best."

If your distance vision must be clear while working at the computer, bifocal lenses with the upper part adjusted for distance and a large bottom part adjusted for the computer is recommended. As an alternative, a progressive lens with a large middle section for computer work could be used.

"Some people can comfortably use bifocal contact lenses when working at a computer, but in most cases, glasses will provide greater comfort and clearer vision," Dr. Daum says.

Increase your comfort

The following steps can further reduce your eye discomfort and fatigue.

- Place the computer straight in front of you, not off to the side.
- Place the screen at right angles to any windows to minimize glare.
- Adjust the screen angle to minimize reflections from overhead lights or desk lamps.
- Use drapes, shades or blinds to control window lighting and glare. Vertical or horizontal blinds will direct light away from you and the computer.
- Keep the screen brightness the same or brighter than the brightness of other objects in the room.
- Set your computer to display black characters on a white background.
- Use an adjustable copy holder to keep reference material at the same height and distance away from you as the computer screen. "This eliminates the need to change eye focus when looking from one to the other," Dr. Daum says.
- Use a glare-reduction filter to enhance screen contrast and increase character legibility. Use a three-sided computer hood if glare continues to be a problem.
- Wipe the screen often with an anti-static cloth.
- Take periodic rest breaks. "Every 15 minutes or so, look up and focus on a distant object for about two minutes," Dr. Daum says. "Blinking frequently and using artificial-tear eye drops to relieve dryness and irritation can also help."

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Please access our free August Educational Webinar:

Starting Wednesday, August 1, 2018

“Managing Negative People”

Negativity in one employee can spread, affecting the climate of the entire workplace and increasing the emotional burden of your job. While managing negative people is tough, there are methods which enable you to keep your cool, defuse employee negativity, and create a positive culture in your workplace. Please go to www.espyr.com to view this webinar, log in using your password, click on “webinars” and select the featured webinar.

“Please feel free to submit questions relevant to the webinar throughout the month. The subject matter expert will answer these questions and they will be posted alongside the webinar recording. The questions and answers will be a permanent part of the webinar archive to which you will have access.”

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