Attitude determines “financial” altitude

Your attitude about money reflects your personality. If you’re a take-charge optimist who welcomes change, then you’ll manage your money well. But if you resist setting goals and you lack discipline, then you may make poor financial decisions. To make the most of your money, set budgets and track your spending. Beware of buying things as a way to feel better about yourself; such feelings rarely last and can lead to frequent, and ultimately, hollow purchases. Bolster your self-worth through volunteer work, creative pursuits, or the development of new skills or hobbies. Also, make regular contributions to a rainy-day fund. This will give you peace of mind as you plan for worst-case scenarios such as a sudden job loss or a costly health crisis. Experts say that you should invest money based on your long-term risk tolerance. Invest wisely, but not too safely, if you have decades of time before retirement.

Making your boss look good

“To get ahead, make your boss look good.” Is this old adage sound advice? Experience shows it’s more than a good idea—it’s a crucial skill. Making your boss’s job easier reflects well on you. It can increase your chances of being chosen for desirable assignments. And you can win the boss’s confidence while improving job security. Don’t let a difficult relationship sap feelings of cooperativeness. Instead, seek guidance and support for turning your relationship around. The EAP can help.

Wave off distractions

To-do lists work if you follow them. Yet, constant interruptions can prevent you from crossing off what you set out to accomplish when the day began. Deflect distractions by breaking down big jobs into five-minute “minitasks,” which will serve as stepping-stones to complete larger chores. If an emergency arises, try to finish the minitask first so that later you can cleanly advance to the next stage. Also, keep your to-do list visible all day and check off each job once it’s done.

National depression screening day

Depression is the leading cause of disability in the U.S. affecting five percent of the adult population in a given year. Free depression screenings are available on October 5th. For those in the downtown Nashville area, you may call 532-6700 to set up a screening at the Cordell Hull Building from 11:00 a.m. until 2:00 p.m. The Department of Mental Health and Developmental Disabilities will provide screening counselors. Walk-ins are welcome. For those in other areas of the state, you may go to www.mentalhealth-screenings.org to find a site near you. To take an anonymous self-test online, visit www.magellanhealth.com. Enter as a member and go to “take a self-assessment for depression.” You may enter registered or unregistered and gain access with our EAP number, 800-308-4934. Results are given immediately.
Escape from domestic abuse
If you suffer from domestic abuse, you need a plan of escape just as you need one to flee a fire. But fear of retaliation from your partner can impede your ability to seek help. Fortunately, most communities provide support agencies that are staffed 24 hours a day to aid domestic violence victims. These programs usually offer emergency housing in a safe, secret location. Contact your organization’s employee assistance or counseling program or the National Domestic Violence Hotline at (800) 799-7233. You can speak with advocates who will talk with you about your situation—or who will advise someone who calls on your behalf. These advocates provide crisis intervention, safety planning, and information and referrals to agencies in all 50 states. You can also call your state office of the National Coalition Against Domestic Violence for immediate help, support, and shelter. Domestic violence will not solve itself over time, so you must take action. A partner who speaks of murder or suicide puts you in even greater peril, so take such threats seriously. Hotline counselors can help you plan your departure so that you have the support and protection you need to escape safely. Additional steps to take: have witnesses of the abuse write down what they saw and call police after an assault.

Conquering insomnia
Sleep medication may not help if the problem gets out of hand. Chronic insomniacs—people whose struggles to fall asleep or to stay asleep last longer than one month—can successfully treat their condition with cognitive behavioral therapy, according to new research. This involves regular sessions with an expert who counsels them on relaxation techniques along with selecting the best bedtime and creating the proper environment for sound sleep. This therapy prevents side effects commonly associated with sleeping pills, such as dizziness, headaches, and lethargy that can spill over into the next day. Sleeping pills can still fill a need, as long as they are taken as prescribed to resolve a short-term problem. Other steps to fighting insomnia: waking at the same time every morning (including weekends); avoiding naps during the day; and not consuming alcohol, caffeine or tobacco in the hours before bedtime.

Don’t get hooked by “vishing”
The e-mail asks you to call a phone number and give personal or financial information to update your customer account with a bank, insurance company or other firm. Beware: The e-mail is a scam even though it looks like it comes from a real corporation. This type of fraud—called “vishing”—resembles the more widely known trap in which e-mailers try to trick you into clicking on a phony Web site and entering your log-in and password information so they can gain access to your bank account or Social Security number. Because software can now alert users about fake Web sites, scammers are resorting to vishing so that victims use the phone to key in their data. Never reveal personal information based on an e-mail request.

The dangers of “stress eating”
Harried workers tend to forgo a well-balanced diet. They eat less at regular meals because they fill up on sweets or high-fat foods throughout the day. Working long hours under stressful conditions can make matters worse, research shows. Mental stress—such as worry resulting from a feud with a coworker or fear of giving a presentation—tends to drive people to sugary, fatty foods. Experts sometimes refer to these folks as “emotional eaters.” Combat this problem by choosing a healthier outlet for your anxiety. Take brisk walks around the block or try deep-breathing exercises. If you can wait 15 minutes or more to eat, the craving may pass.