

The Sand Paper

Winter 2010

A New Year: Another Plan

by Dr. Gretchen Stein, President & CEO of The Sand Creek Group.

Happy New Year. The Sand Creek Group joins with you in setting the intention for more peace, joy, and happiness in your life this New Year. This edition of the Sand Paper encourages us to be more playful, where we can, in the coming year. Each article has a proactive message to help us think first about situations we may encounter in life, before we take action.

Do you have a family or friend asking you for money to help them over troubled financial times? If so, there is an article here to help you think through this decision before you pull out your wallet. In the EAP business, we often get calls from co-workers bothered by the behavior of a fellow worker.

There is a step by step plan here to help you defuse tension in this type of situation.

Are you feeling overworked? The cause may be that you are working too much. This edition talks about finding balance in your life. The research suggests when you take time to rejuvenate you actually are more productive. It's important to think more about self care this year and find time to get away for that well deserved break.

I am currently reading a book entitled "How Much Did You Love? What Did You Learn?" by therapist Alex Jones. In his writing, he suggests that "the biggest disease of mankind is lack of self love". Self care,



being playful, addressing conflict with integrity, and rejuvenating oneself are all ways to love yourself. If this is an area of life you want help with, please remember your EAP is only a phone call away. It is our honor to help you on your journey through life. Please give us a call.

Warm regards for a loving New Year,

Gretchen Stein

If a Friend or Relative Needs Financial Help, Do It the Right Way

With consumer credit numbers and housing foreclosure rates at all-time highs, there may indeed be someone close to you who needs financial help.

It could be a tough decision. Perhaps that person has had a spotless credit record and has been hit by a perfect storm of events—a lost job or sudden medical bills can destroy a person's financial future in a few short months. Of course, it could also be someone you love who has not had the best financial record and a simple jump in their monthly payment for their adjustable rate mortgage might be all it takes to send them over the edge.

So what do you do? It was Shakespeare who wrote, "Never a borrower nor a lender be," and he definitely had a point. Money has a way of gumming up the works in a relationship, even when relatives and friends are scrupulous about paying back. Why? When you're helping someone, you're losing cash flow.

So here are some questions to ask yourself before you lend a hand:

Can you afford this to be a gift? Anytime you help a friend or relative, it's wise to consider the possibility of never being paid back. If you can't face the possibility that you will never see this money again, don't offer it. Talk to a trusted financial or tax adviser about your financial flexibility to assist someone in trouble.

Is there some other help you can offer besides money? If a person has a sick relative and he or she can't afford respite care, or if the person's home has undergone damage due to a storm, can you donate elbow grease or some other relevant support besides cash? If you can offer help in a way that actually cuts a friend's or relative's costs and saves him or her time, it could be more relevant in the long run.

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"Money has a way of gumming up the works in a relationship, even when relatives and friends are scrupulous about paying back."

Financial Help (continued from page 1).

Would you know how to structure a private loan?

Private loans between friends or relatives require documentation, and the advice of a financial expert can be helpful in this case. Loans can be structured in a way to give the lender a better deal than certificate of deposit (CD) rates and a borrower a significantly better deal than a bank, but it involves a binding agreement and both sides being informed about the consequences of breaking it.

Can you and your friend or relative discuss money honestly?

There's no more loaded a topic than money, and with some people the mere suggestion of the topic can bring guilt, resentment, and in some cases, anger. Discussing another's money problems and offering help has to be planned, and to some degree, rehearsed.

Will your attitude about this person change?

Money is a big window into a person's life—you may have been friends forever, but once you get a glimpse of a person's financial circumstances, you might see him or her differently or possibly feel you know too much about this person. Helping someone close to you with money can definitely change the balance of power in a relationship, and if you value the relationship, you really need to know if your perceptions will

change about the person if you offer help.

How does your spouse or partner feel about you offering help?

In the best of relationships, couples sometimes fight over the help and support one might offer their friends or members of their family. It is always wise to discuss all of these issues with a spouse or partner before an offer of financial help is made. It might uncover financial needs at home you never knew you had.

What if the one in need of a bailout is a prospective spouse or partner?

This can get really dicey, or it can be a sign of how strong the relationship is. It's not uncommon for prospective spouses or partners to have credit trouble or face financial problems when losing a job or facing health issues. Couples need to set financial ground rules as part of starting a new relationship, and clearing the air about financial worries is a good step going in. Couples should exchange critical financial information and credit reports as a way of dedicating themselves to responsible financial behavior for a lifetime.

Source: The Financial Planning Association. (2008, January). If a friend or relative needs financial help, do it the right way. *Financial Planning Perspectives*.

Coworker Relations: Defuse Tension with Tact

It's Monday morning, and you haven't even had your coffee yet. But that hasn't stopped a colleague from telling you all about his adventurous weekend. In fact, you've heard several stories in excruciating detail, and your coworker shows no signs of stopping. You just want to get to work, but how do you say so without hurting the other person's feelings or coming across as insensitive?

This situation, like many others, requires tact and diplomacy. When you work in close quarters, issues like this one are bound to arise from time to time. Whether someone's loud speakerphone conversations are driving you to distraction, or a colleague's pungent lunches make you feel like you might lose your own, sometimes you need to relay unwelcome feedback.

Thankfully, speaking with a coworker about an awkward issue doesn't have to induce panic. Here's how to approach the situation.

Evaluate the circumstances.

Before saying anything to your colleague, weigh the pros and cons of speaking up. For example, how well do you know the person? If you're confident he or she will take your comments at face value, it may be wise to gently voice your concerns. If, however, you work with him or her infrequently, and the situation isn't too distracting, it may be better to let things slide.

Explain the impact. If a direct conversation is necessary, don't confront the person in a group setting. Voicing your frustration in front of others could embarrass your colleague. Instead, explain your concern when you're alone with your coworker and let the person know how the situation impacts you.

For example, if a colleague's music is proving a distraction, rather than saying, "Could you be more considerate with your music?" say, "I'm not able to concentrate with music in the background. Would it be OK to

use headphones when listening to CDs?"

Reach an agreement. Don't end the conversation without coming to some sort of resolution. Solving the issue may require a compromise.

For example, if you find your coworker's music loud and annoying, he may agree to use headphones during the mornings and afternoons if you don't mind that he uses his speakers later in the day, when things have slowed down.

Remember that every situation is different and that some conversations with a coworker will be awkward no matter what your approach is. By being honest and respectful with colleagues, you'll solve issues before they fester and ensure your work relationships remain healthy.

Source: McCauley, R., Robert Half International. (n.d.). *Coworker relations: Defuse tension with tact*. Retrieved February 8, 2008, from the United States Coast Guard website: <http://www.uscg.mil>

Present and Unaccounted For: Presenteeism

Presenteeism, simply put, is when people come to work but aren't functioning fully because they have physical or mental health problems or put in extraneous overtime for fear their career could suffer if they don't.

This phenomenon is a sort of first cousin to employee absenteeism. Presenteeism means being at work when you should be at home instead, either because of illness or because you're working such long hours that you're no longer effective. The opposite of absenteeism, presenteeism is where employees are so afraid of losing their jobs that they work excessive hours or remain at work in the evenings in order to be seen there even when there is nothing to do. In fact, studies sponsored by the Employees Health Coalition of Tampa, Florida, revealed that lost productivity due to presenteeism was, on average, 7.5 times greater than productivity lost to absenteeism.

The consequences of this changing workplace context are the anxieties and other problems that accompany feelings of job insecurity. Employees are often afraid to be away from the workplace, and presenteeism takes its toll. Far from the predicted increase in leisure time, many workers are spending more time in the workplace in response to job insecurity, workplace demands, perceived career needs, financial pressures, and, as Hochschild (1997) suggested, often to escape from the tensions at home created by these long working hours (Lewis & Cooper, 1999).

So far, many employers have not looked deep enough to understand the seriousness of the presenteeism problem and its adverse impact on employee performance, organizational productivity, and profitability. Generally, many managers assume that if an employee is absent, his or her productivity must be suffering. Conversely, if the same employee is putting in extra time and skipping vacations, he or she must be highly productive. But these assumptions are not always true. A recent study conducted by England's Manchester University showed that overworking creates more stress and lessens personal time. This has a trickle-down effect, and employees are actually less productive than if they had just worked their assigned hours and taken scheduled vacation time.

What Can Employers and Employees Do?

Because data suggest that presenteeism is a larger productivity drain than either absenteeism or short-term disability, employers and employees need to take a proactive stance. Here are a few ideas that might help.

Strive for work-life balance. A growing weight of evidence shows that employees who work extended hours end up producing less rather than more. Just as employees need lunch breaks, they also need a life outside the office. It usually takes 15-20 minutes to shift gears from work to family. Clear work from your head and concentrate on family on the way home from work, perhaps by singing, humming, or listening to music. Achieving a balance means different things to different people, but it's important to achieve a balance that is comfortable for you and your family.

Support and maintain regular work hours. Whether fear of termination or ladder climbing keeps employees in the office, assure them that it's O.K. to take a "mental health day" and stay at home once in a while.

Honor vacation time and sick leave provisions. Employers should encourage staff to take their daily meal breaks and their full annual leave entitlement, while discouraging them from working long hours or taking work home on a routine basis.



Get organized-plan your day. Work from a to-do list. Take 10 minutes each morning to identify those things that need to be accomplished. Handle a piece of paper only once and act on it immediately. Don't move it from one pile to another. Follow an agenda. When a meeting or telephone conversation digresses, bring it back around. Limit phone calls. When extremely busy, accept only important/urgent calls. Call at choice times of the day. Initiate phone calls just before lunch or near the close of day when the other party is more likely to keep the conversation brief.

Recognize your peak energy times. Do the tough tasks when your energy level is at its highest. Save routine work for low points of the day.

Confine work to your office. Don't bring work home. Practice working only within your designated working hours.

Preserve your days off. Ignore errands and chores. Focus on yourself-relax and refresh.

Get plenty of sleep. Make it a point to get at least eight hours of sleep. Your body cannot make up for lost sleep or rest time because it's not physiologically possible.

Eat a balanced diet. Workaholics are known to skip meals, thus eating poorly.

Exercise. Set aside time each day to give your body the proper physical conditioning it needs.

Learn to say no. Saying, "sorry, but I'm busy," is never a lie-because you always have something to do. Practice saying it and then do it.

Work to live – don't live to work. Always keep in mind that you work so you can live and have a comfortable life. Remember that you don't live to work. Don't make work your life.

Source: Shuster, C.R. (2003). *Present and unaccounted for: Presenteeism*. Retrieved August 20, 2008, from the Ohio State University Extension website: <http://ohioline.osu.edu>

References:

- Hochschild, A. (1997). *The time blind: When work becomes home and home becomes work*. New York: Holt.
- Lewis, S., & Cooper, Cary L. (1999). *The work-family research agenda in changing contexts*. *Journal of Occupational Health Psychology*, 4, 382-393.

Rejuvenation: A Challenge in Today's Work World

As Sand Creek staff members have been talking with employees and managers throughout the country, there is a common theme of individuals working harder and experiencing more fatigue. As was indicated in the article about employees not using their vacation time, there is a common challenge related to feeling overworked and finding it difficult to practice self-care. Consider this equation of what happens:

Depletion + High Stress – Usual Coping Techniques = Lowered Resiliency.

The following ideas are offered as suggestions that can contribute to more awareness of stressors as well as experiencing more control over what is happening:

1. At the most basic level, look at your physical activity. The irony of high stress times is that this intervention is often first to go either because of fatigue or the perception of no time.
2. With your emotional self, assess what you are doing to rejuvenate. When energy is low, the tendency is to want to withdraw socially or to not make time for other activities. Look at your support system and make sure that you are connecting with people or activities that give you energy.
3. With your intellectual self, consider your attitudes and perceptions regarding what is happening for you. Do they contribute to self-defeating behavior of hopelessness? It is sometimes helpful to articulate what beliefs are driving your behavior to better understand possible shifts in thinking could occur.
4. Look at what you are concerned about and then evaluate what you have control over. Don't spend your energy focused on the areas that you can't change.
5. Work out a win-win with one other person.



6. Look at the balance in your life. When you evaluate what is important to you and then look at where you spend your time or your energy, how do they match up? Are you doing enough activities of work to give you perspective on the big picture?
7. Engage in some activity that you enjoy and where you also feel competent.
8. Consider talking with someone about how you are doing.
9. Look at your work and consider how the fit of the job has changed. Are there areas where you need to consider new skills development?
10. Look at what you are using to measure your own success. Do the same measures still fit or do you need to make a shift?
11. Remind yourself of all aspects of your life that are NOT changing.
12. Picture your worst case scenario and figure out a game plan if the scenario should occur.
13. Let yourself feel sad and/or angry about what you may lose in the change process.
14. Consider that the unknown may have value for you that you cannot see.
15. Look at other times of uncertainty in your life and remember what you did that was helpful.
16. Remember that everyone is probably doing the best they can with the information available to them.

We can all get by in the short term with high stress, but the big challenge in front of us is dealing with the chronic stress. It seems to be requiring new levels of vigilance and intention for all of us to create and maintain our coping skills.

Dear Sandy,

The holidays this year were really rough on me. I'm not usually much for gatherings in general, so all the holiday parties, both at work and at home, tend to wear me out. But this year was more stressful than most. I was feeling really uptight and nervous. There were actually a couple of times when I thought my heart would beat right out of my chest. The final straw came when I was sitting alone having breakfast one morning and the same uneasy feelings started again.

My stomach got queasy, there was a strange kind of tingling in my arms and legs, my chest got tight and I felt like I couldn't breathe! I got really scared, felt out of control, and thought I was losing my mind! It was just so weird and uncomfortable, but eventually it went away. I went to my family doctor who checked me out then told me it was "probably just a panic attack." (I didn't really think there was anything "just" about it!) He gave me some medication that

seems to be helping, because I haven't had another "panic attack" since then. The problem now is that my almost constant worry about it happening again is making me more stressed than ever! What is going on with me, and what can I do to make it stop?

Weary in winter



Send your inquiries for Sandy
to info@sandcreekeap.com.

We may not be able to
publish all inquiries, but all
will be responded to via
email. Thank you.

Dear Weary in Winter,

I'm sorry to hear you've been feeling so uncomfortable. For what it's worth, I think you did the right thing by going to your doctor to be evaluated. I know what you mean when you say you "didn't think there was anything 'just' about it!" (Using the word "just" sort of feels like a put down, though I'm pretty sure the doctor didn't mean it that way.) Panic Attacks are real. They aren't life threatening but they sure feel like they are. They're also very common. About 8 in 10 people will experience some sort of panic episode during their lifetimes. For many, that will be the end of it, but for others that's the beginning of a string of episodes. Panic attacks can happen in isolation, or in conjunction with some other mental health problem like depression or an anxiety disorder. They can occur in situations that make sense – where you're confronted with something you feel anxious about, or they can be unexpected and make no sense at all, which only adds to the anxiety. The good news in all of this is that whether you experience relatively mild



anxiety, a full-blown panic disorder, or some other mental health disorder with panic attacks as one of the symptoms, they all respond positively to therapy, medication, or a combination of both. Why not give us, The Sand Creek Group, a call so we can answer any other questions you might have and help you find a therapist you can work with. The sooner you start working on these things the sooner you'll feel better.

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