

THE sand paper

Winter 2008



A Time To Slow Down And Look Inward

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



There is something so special about winter. After the holidays are behind us, the long nights and short days call us home to be less active, to curl up by a fire and think about life. It is good to pause and take stock, to reflect on where we have been in life and where we want to go. Instead of battling winter driving and dressing in layers to face Old Man Winter, consider using this time to turn inward and think about you and your life's plan.

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This winter issue of the Sand Paper will help you in your assessment. The first article offers suggestions on how to plan financially for retirement. The third article relates one woman's story of mood changes that have impacted her work and her life and how she found help. The fourth article offers tips to improve communication with others.

Our family recently celebrated the return of our son, Michael, from combat in Iraq. Each time he enters a room, my heart sings to have him home again. Many soldiers are returning home and to work after military service in Iraq, Afghanistan and other parts of the world. Two articles in this edition provide helpful information for employers and family members on ways to support the reintegration of returning military personnel.

At this beginning of a new year, the staff of the Sand Creek Group wishes you and yours much joy and happiness in 2008. When times get difficult, please remember that the Sand Creek Group is here to help you any time on any day.

Warm regards,

Gretchen



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Am I On Track For Retirement?

By Michelle Pastor, Accredited Financial Counselor with The Sand Creek Group

“Have I saved enough for retirement?” is one of the most commonly asked questions I hear as a financial counselor. Your employee assistance program can help you figure that out.

The answer isn't easy to come by and isn't always easy to hear, but as with everything else, the sooner you know, the better. I have worked with hesitant clients that turned out to be pleasantly surprised that they were, in fact, on the right track to retire in style. On the other hand, I've had clients that lagged behind where they needed to be, but with a little determination and a few budget adjustments, they were able to get back on track quickly. Still others have decided they would need to work a few years longer than they had planned or that they would work part-time during retirement.

No matter what the situation, talking with a financial counselor will let you know what your options are and give you peace of mind.

A financial counselor will walk you painlessly through this step by step, but if you choose to do the calculating yourself, here are the fundamentals to figure out if you've saved enough for retirement.

Retirement Expenses

First, you'll need to look at what type of retirement you expect. Will you travel constantly, will your children still be dependent on you for support, will you downsize your home, will you still have a mortgage payment? Although it's not an exact science, this gives us a good idea of what your expenses will be in retirement.

Next, look at your life expectancy. You don't have a crystal ball, but based on your health and your genetics, how many years do you think you'll live in your retirement? Some retirees live 30 years after they stop working. Based on your answer, we'll assume the number of years worth of expenses that you'll need to fund during retirement.

Retirement Savings

You'll also have to estimate the rate of return you'll get on your investments.

Again, it won't be exact, but we can give you an idea of the rate of return that the market has averaged based on how you've invested. The rate of return will help determine how quickly your investments will grow through the years and how much of a lump sum will be available when you're ready to retire.

Another important piece to examine is how much you are contributing to retirement accounts such as 401(k)s, 403(b)s, 457s, or individual retirement accounts (Roth or Traditional IRAs). We'll take these future monthly contributions and add them to the amount you've already saved to come up with a grand total of retirement savings that will end up funding your expenses in retirement.



Earnings in Retirement

Next is to predict your income during retirement. For instance, will social security still be around when you retire? What is your monthly benefit expected to be? And does it make sense for you to collect benefits as early as possible or to wait until full retirement when higher benefits kick in?

What other income can you expect, such as pensions, rental income, wages from working during retirement. We'll also look at taking a small percentage of your savings each year to add to your income.

Taking too much off the top will deplete your savings too quickly, so we'll need to look at this closely.

Using a Retirement Calculator

If you choose to do the calculations yourself, you can enter all of this information into a retirement savings calculator such as the one at the Motley Fool's website, www.fool.com and search on 'retirement calculator'.

Compare Retirement Income to Retirement Expenses

When you compare your retirement savings projections and your income during retirement to your expenses in retirement, it makes it all pretty clear. Either you've saved enough, or you haven't.

If you aren't on track financially to retire when and how you want, you can either tone down your expectations for retirement, i.e., not travel as much or downsize your home, save more during your working years, or work longer into your retirement years. Either way, it's good to know early rather than to be unpleasantly surprised just as you're planning to retire.

A Tip for Parents

The biggest pitfall that sidetracks parents from saving for their own retirement is that they spend their own money helping their children, such as paying for their child's college, at the expense of saving for retirement. If a parent has already saved enough for their own retirement, then by all means, help the kids. But, if there's any reason to believe that your retirement savings won't be enough, then let the kids pay their own way and save the money instead for your retirement. Kids can get loans to fund their college costs, but once you're into retirement, you probably won't be eligible for a loan.

Free Help is Available

Free financial counseling is available for retirement savings and other financial topics through your EAP. Call The Sand Creek Group, your EAP, at 1-800-632-7643 and ask for financial counseling. □

Workplace Reintegration for Returning Military Personnel

By Lisa Dau, MA, CEAP, LP

How an organization manages the return of its military employees has significant impact not only on the returning employees but also on the workplace as a whole. In this article, strategies are provided to help facilitate a positive and healthy reintegration for returning military personnel.



Keep in mind that reintegration is not a single event but a gradual process. It usually takes several months for returning personnel to feel fully back into the swing of things. The phases of reintegration tend to be:

- A. **Anticipation** returning home or to their workplace.
- B. A **“honeymoon”** period of being back and being celebrated.
- C. **Feeling disappointed, frustrated or let down** as they try to reconnect with their past life or deal with a reality that does not match their expectations of what life would be like after deployment. Some may even experience grief and loss stemming from the end of their military service.
- D. **Finding ways of coping, and getting support**, with the changes and challenges of deployment and reintegration.
- E. **Successful readjustment** as they find meaning and gratification in their life again.

Not everyone will experience these phases in the same way. Some will reintegrate back without missing a beat, others may move more slowly through these phases, and many will not experience these phases in a predictable linear fashion. There are many variables that influence a person's reintegration; therefore, it is important to not assume that each person will go through the same process at the same pace.

Proactively meet with all staff. Meet beforehand with colleagues of the returning service member to discuss the reintegration plan and any other topics related to effective team performance. It is important to set a climate of positive expectations for all employees by emphasizing productive, supportive, respectful and effective relationships and performance.

Prepare the person who may have occupied the position

during the military member's absence. Understand that they too have a process of readjustment. Acknowledge this, express appreciation for their work and continue to let them know they are of value to the organization.

Welcome back the service member. Plan a welcoming event such as a breakfast, lunch or office gathering which will also help foster cohesion and a sense of community. Keep the focus on the employee returning and not focused on political beliefs.

Where genuinely possible, try to ease their guilt about being gone. Keep the focus on moving forward and helping them become a meaningful member of the organization again.

Update the person on workplace and job duty changes. Discuss what led to these changes and what they mean for the person and their job. Take the person around to meet any new employees.

Encourage the returning person to not over-schedule themselves or take too much on. Oftentimes the returning person has been thinking about and anticipating their return to work for a long time and has many things they'd like to take on. Encourage them, and their coworkers, to set realistic goals and timelines.

Schedule regular check-in meetings with the returning person, and also with their workgroup, to discuss how the reintegration process is going, if any accommodations may be needed, acknowledge milestones, etc.

Tap into the returning person's skills. Since a person's military experience often affords them leadership, teamwork and problem-solving skills, ask questions such as: “What have you learned about yourself during your tour that would be helpful for me/us to know?” and “What about your experience might enhance your work skills and what might be most challenging?”

Offer re-training, mentoring, job shadowing, vocational assessment, etc. This will help the person re-establish their job skills and get them back on track with their career paths.

Seek confidential and professional consultation from your Employee Assistance Program for concerns you may be having with the returning employee or their work group.

Offer Resources:

Employee Assistance Program

(The Sand Creek Group, Ltd.)

1-800-632-7643 www.sandcreekeap.com

Assessment, referral and short-term counseling for any work or personal issues. Available for employees and their immediate family members.

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Returning Military Personnel (continued from page 3)

Employer Support of the Guard and Reserve
1-800-336-4590 www.esgr.org

Fact sheets and information for Reservists, Guard, and employers.

Military One Source
1-800-342-9647 www.militaryonesource.com

A 24 hour information and referral service as well as connection to face-to-face counseling for military members and their families.

Ameriforce Deployment Guide 2004
www.deploymentguide.com

Fact sheets and information for service members and families on post-deployment.

U.S. Department of Veteran's Affairs www.ncptsd.va.gov/ncmain/resources/military.jsp

Online resources for reintegration, career and employment issues as well as many other topics for military personnel and their families.

Courage to Care
Uniformed Services University of the Health Sciences
www.usuhs.mil/psy/courage.html

Numerous fact sheets on topics relevant to military life.

Readjustment Counseling Services
(Veterans Administration outreach service)

1-800-827-1000 www.va.gov/rca

Connects veterans to readjustment counseling and outreach services. Services are also available for family members.

US Department of Labor Veterans Employment and Training Service
www.dol.gov/vets

Employment resources and services.

Jobs for Veterans (Minnesota)
612-752-8400

Employment services for veterans.

Adapted from Courage to Care: Helping National Guard and Reserve Reenter the Workplace. Uniformed Services University of the Health Sciences, Bethesda, Maryland, www.usuhs.mil □

What's Going On?

By Diane Johnson, MSW, LISW, CEAP

In her three year history with her employer, Jane had always been upbeat with coworkers and could be counted on to have a positive attitude with customers. Because of that consistency, it was a surprise to Molly, Jane's supervisor, when on two occasions Jane burst into tears when given new assignments and also stopped participating in the weekly staff meetings. The other change that Molly noticed was that Jane didn't seem to have the energy or interest in customer service that she had in the past. After noticing these changes for a month, Molly decided to talk with Jane, give her feedback about the changes, express concern and encourage her to speak with someone from EAP.



When Jane sat down in the EAP counselor's office, she indicated that she had never pursued counseling before, had no idea what was going on for her, but she hadn't felt like herself for several weeks. She identified not having any interest in her gardening or her time with friends, not keeping up with cleaning, laundry or bills and sitting for hours in her kitchen unable to motivate her self to get up and be productive. She also didn't

know why she had started to dread going to work, but she knew it was just so tiring being around her coworkers. Jane indicated that she wasn't feeling good about her self but couldn't seem to change how she was feeling.

In talking further with Jane, the counselor asked a variety of questions about the rest of her life changes over the last year. It became clear that Jane seemed to have moved into a clinical depression over the past 3-4 months. Though she had no history of depression, Jane did have a series

of significant losses in the last year that included the end of a 4 yr. relationship, her youngest child leaving for college, and her mother going into an Alzheimer's unit. When the EAP counselor told Jane that it seemed like she was experiencing a clinical depression, Jane cried with a mixture of relief and anxiety. She described being relieved that there actually was a medical condition and an explanation for how she had been functioning and the anxiety was related to

the label of "depression".

Over the course of the next 6 months, Jane saw her M.D. and began taking an antidepressant. She also began counseling on a more regular basis to look at the significant changes in her life and reconsider her means of coping and self-care. As Jane's depression began to lift, she found that her natural inclination to be upbeat and enjoy people began to return. Also, as her energy and interest in life increased, she felt optimistic about what her work and life offered. In some ways, her biggest challenge was her own acceptance of seeing herself experiencing depression and being willing to talk with her support system about it. What became clear to Jane as she started to feel better is that her depression was a medical condition with clear symptoms and a course of treatment.

To speak with someone about any life concerns, including mental health questions, consider contacting your Employee Assistance Program, The Sand Creek Group at 1-800-632-7643 or 651-430-3383. There is no cost and your contact with a counselor is confidential. □

Quick Tips for Effective Communication

By Lisa Dau, MA, CEAP, LP

Effective communication consists of more than just *what* we say. It is also about *how* we say things and the *impact* our communication has on others. We can have good intentions behind what we say, but it's the delivery and the impact on others that is crucial.

Below are some tips for effective communication:

1. If you're angry or having other strong feelings, take a time out before saying anything. Let your feelings subside so you can respond in a more calm and thoughtful manner versus giving an emotional or reactive response.
2. Be very clear to yourself and the other person what your intentions are. For example, if you're angry and your intentions are to let the other person know that, then it's important to respectfully communicate that versus acting out the anger through tone, attitude or retaliation. It can be simply stated as, "I'm angry over what has happened and I just wanted to convey that. Can we talk about how we can avoid this happening again?" versus giving the person the cold shoulder, bad mouthing them to others or retaliating in some other way.
3. Think through what and how you want to say something before saying it. Also think about how the recipient may hear or react to your communication.
4. Avoid provocative or strong words (E.g. Profanity, words of threat or intimidation, name calling, use of phrases such as "you always" or "you never", etc.) as these will create a strong negative or defensive response in others.
5. Label feelings (E.g. "I feel ____, because ____.") versus conveying them through attitude or tone. This helps you and the other person be clear about what the issue is and how you're feeling about it.
6. Avoid using "why" questions as they can be provoking and come across as blaming. Use instead, "Help me understand." or "Can you provide more information about how this happened?"
7. Limit the use of the word "you" in conversations as use of that word can come across as finger pointing or blaming to the other person. Instead of saying, "You made the mistake." Say, "Let's look at how this happened so it can be avoided in the future."
8. If someone indicates that something you said was offensive or crossed the line:
 - (a) Listen without interrupting. It's commonplace to want to jump in and defend yourself or explain your intentions, but let the other person finish so they feel heard. Once the other person feels heard, they are often then much more receptive to listening to what you'd like to say.
 - (b) Reflect back that you hear and understand what the concerns are (you don't have to agree with what the person is saying, but it is critical to convey that you hear and understand the concerns).
 - (c) Apologize for anything you did that crossed the line. Or, apologize for the situation that has occurred. This is one of the quickest and most effective ways of de-escalating a situation because it then paves the way for moving the conversation towards resolution.
 - (d) Move the conversation to talking about how to resolve the situation versus getting caught up in non-winnable power struggles over intentions, perceptions, remembrances of what actually happened, etc.
 - (e) Seek assistance. One resource is your Employee Assistance Program that provides no-cost, confidential counseling for any work or personal issue. □





Dear Sandy,

My partner has just returned from a year in the military in Iraq. I am so grateful that he is back, but the re-entry for both of us has been harder than I expected. He seems withdrawn; he's up at all hours of the night and then is irritable the next day. He scares me with his aggressive driving, and he won't talk with me about his experiences in Iraq. I am also becoming more concerned about his drinking since he's been back. I don't know how to connect with him and I'm worried about us.

-Scared and Lonely

Dear Scared and Lonely,

First of all, I am so glad that your partner returned home safely. It definitely can take an extended time for two people to readjust after a long absence, especially with such vastly different experiences during the absence. Many of the behaviors that you describe are things I am hearing about from other military families. It is very common for the returning service member to experience sleep disturbances, including difficulty sleeping through the night. One of the related difficulties is that sleep deprivation tends to exacerbate other problems.

Many service members are finding it a challenge to adjust to driving stateside again due to their memories of the necessary vigilance related to roadside bombs in Iraq. It's also common for a newly returned service member to feel uncomfortable sharing war related experiences with loved ones. Unfortunately, for many it's also common to see an increase in chemical use as a way to self-medicate and manage some of the emotions that may be overwhelming for them. The result, as you described, is that it can feel lonely and couples can have difficulty moving forward.

I want to encourage you to talk with your partner about what you are noticing. It will be extremely helpful if you can describe what you see without judgment. You can let him know that you want to be supportive of his re-entry, that you are trying to balance his needs and your needs, and that it might be helpful to get some outside help for the two of you to navigate this transition. There are many resources available to both of you through your EAP, the Military OneSource (military EAP), and the Department of Veterans Affairs. There are also some good reading options including: [Returning from the War Zone: A](#)

[Guide for Families and Returning from the War Zone: A guide for Military Personnel](#). Both are available on-line. Other on-line resources include the website "Veterans and Families Coming Home".

Most importantly, know that you are not the only couple facing these challenges and there are options for support and help.

-Sandy

More Information:

The Sand Creek Group at 1.800.632.7643
www.sandcreekeap.com

Military OneSource at 1.888.342.9647
www.militaryonesource.com

Veterans and Families Coming Home
www.veteransandfamilies.org

Department of Veterans Affairs www.va.gov

Send Sandy your inquiries at info@sandcreekeap.com.
We may not be able to publish all inquiries, but all will be responded to via email. Thank you.



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