

## IMPACT

Employee Newsletter

October - December 2003

### Did you know?

- Referrals are available for child care, adult/eldercare, adoption assistance, school/college selection, and pet care
- Free "Simple Will" Kits are available from Claremont EAP
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## Holiday Spending: Be Generous, Without Inviting Disaster

Buying presents, flying cross-country to visit relatives, having special dinners and parties—consumers spend more money in the three months before New Year's than at any other time of the year. In fact, retailers often make about half of their annual profit during this time, according to the National Retail Merchants' Association.

Much of the buying will be done on credit. That's not surprising, given that banks mail over three billion credit cards solicitations each year to American consumers. It's also not too surprising, then, that many people get so carried away at the holidays that they can't dig themselves out for months or even years.

To help keep your cheer intact before and after the holidays, we've compiled a few tips on being generous without inviting disaster.

### **Before the Holidays**

If you want to save money, this is the time to make your resolutions—not after the New Year.

1. **Cut your gift list.** The easiest way to reduce



how much you spend during the holidays is to exchange gifts with fewer people than you have in the past. Be honest: Aren't there a few people on your list that you question year after year? Make this the year you put an end to it. You might even talk to those people in advance and agree that, in the name of saving money and reducing stress, you won't exchange gifts but will get together to do something you both enjoy—such as taking a stroll around the lake on Christmas afternoon.

2. **Find alternatives to purchased gifts.** Maybe stopping cold turkey on a

gift-exchange with certain people doesn't feel right. But you don't have to go overboard, and you certainly aren't obligated to buy a gift. Granted, it's a natural temptation, especially when you're bombarded by relentless advertising telling you that the expense of a gift is the measure of the feeling behind it. But try being creative with alternatives: homemade treats, a coupon for your services such as babysitting, pre-addressed and stamped envelopes so an older person can easily keep in touch, a family photo or a tax-deductible contribution to a charity are all thoughtful gifts sure to be appreciated.

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**We're on the web**  
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3. **Make a budget.** Once you've figured out who you still want to buy gifts for, you will do yourself a huge favor by determining your overall budget and having a general idea of how much you want—and can afford—to spend for each person. This will help you avoid the temptations and frustrations of last-minute impulse buying
4. **Spend within your budget.** Having a budget will be about as useful as melted ice on a hot day if you don't stick to it. This takes tremendous discipline, and you may want to enlist help. Shopping with someone who can provide the voice of reason is the best way to keep from overspending.
5. **Get started early.** Good deals are often available before the official holiday shopping season starts on the day after Thanksgiving. Prices are usually lower, you have more time to take advantage of mail order bargains and you can find some great deals on models that are being phased out toward the end of the year.
6. **Look for good gifts that are also good buys.** Learn about the features and options available on a particular product, especially expensive items such as cameras, video equipment, sporting goods, stereos and computers. Get specific product numbers before you shop around so you're not comparing apples to oranges. Read up on different makes and models so you won't be swayed by the more costly recommendations of zealous (and commission-hungry) salespeople.
7. **Once you've narrowed the field, look for bargains.** Studies have shown major price variations—often 50% or more—in the same area for identical products, especially audio-video and computer equipment. Don't assume that prices are always lower in catalogs or on television shopping channels, no matter what their ads claim.
8. **Know the store's return policies before you buy.** If what you thought was a perfect gift for Aunt Bertha turns out to be a duplicate or doesn't fit (her body or her tastes), you'll want the store to allow Bertha to return the item for a refund, credit or exchange. Because sales help is often transient during the holiday season, and temporary employees may not be fully informed of store policies, ask the clerk to write the refund policy on the receipt. You'll need to hold onto the receipt anyway in case you want to return the gift.
9. **Avoid buying unnecessary warranties.** Many consumer products come with warranties, especially audio-video equipment and appliances. It may be worth the price to buy a more expensive model if it comes with an excellent performance guarantee. And remember that some credit card companies double the length of the warranty on anything purchased with their card. But resist the pressure to buy an extended warranty or service contract, usually offered on electronics and appliances. They often duplicate the product's existing warranty and rarely are worth the extra cost.
10. **Keep records of all your purchases.** To make sure you stay on track—and so you won't be surprised by gigantic credit card bills after the New Year—keep all sales receipts. Receipts will also come in handy when monitoring your credit card statements.

### When the Bills Come

Once you've spent the money and the bills arrive, you can still make your holiday dollars go further by paying your bills as quickly as possible. Credit cards generally require 2 to 3% of your current balance each month as a minimum payment. For a \$1,000 balance, that's \$25. But if you pay \$25 a month at the average interest rate of 18%, you'll be burdened by this year's holiday purchases well into 2003. And you'll end up paying hundreds of dollars in interest on that \$1,000.

Of course, the best way to avoid these charges is to pay by cash, check or debit card, (Continued on page 3)

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not credit card. Admittedly, however, that's rarely possible. The next best thing is to pay off your entire credit card bill when it comes. But not everyone has a spare \$1,000 lying around after the holidays. Even so, if you can pay \$50 a month instead of \$25, you'll pay off your balance a full year earlier and save more than \$100 in interest.

Another option is to look for offers of low-interest credit cards to which you can transfer your balance. You'll save yourself a bundle if you pay off your \$1,000 balance at 6.9% a year rather than 18% per year. Finally, if the best advice goes unheeded and you get in way over your head, consider contacting your EAP who can assist in debt consolidation, budgeting etc A good debt

counselor can get creditors to stop collection efforts and help you work out a budget and repayment plan.

## Ways to Build Better Relationships

With busy schedules and multiple demands at home and work, it's easy to take your relationships for granted. But the quality of your relationships with your spouse and children is the foundation on which your family is built. Good communication takes time and teamwork. It's a process in which the whole family should become involved.

Make a point to spend at least an hour alone with your spouse each day, no matter how busy you are with work and parenting responsibilities.

their chests. If someone feels resentful that they always do a particular household chore without any help, for example, this is a time to bring up their feelings.



### Spend Time Together

The most important relationships in your life deserve your time and attention. If you feel that you're spending too much time on work and not enough with your family, it's time to re-evaluate your priorities.

After you hang up your coat and put away your briefcase, dedicate your first 15 minutes at home to your children.

Mark on the calendar part of each weekend to spend some private time with each child.

### Make Time to Discuss Problems

One of the first strategies to build and strengthen your family communication is to avoid letting aggravations accumulate. When frustrations are not vented, they can lead to unpleasant explosions that do no one any good. Try setting up family meetings, perhaps once a week, as a time for open dialog. Each member of the family can use this time to get little annoyances off

### Have Fun Together

Strong family relationships are based on sharing all kinds of experiences. Make a point of planning fun activities your family can enjoy together, such as camping, bicycling and taking trips to the movies, museums and libraries.

### When You Argue, Do So Constructively

Arguments all too often turn into mudslinging events. Stick to the point and avoid dragging out old quarrels. Try to maintain a positive approach. If you have a legitimate concern, focus on it. Resist the temptation to bicker about things that have no bearing on the issue at hand. Also, be (Continued on page 4)

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## Ways to Build Better Relationships

willing to give a little and compromise.

### Put Yourself in the Other Person's Shoes

Don't lose sight of the other person's perspective; learn to value it. Listen and acknowledge the other person's concerns, then discuss why you perceive the

situation differently. Encourage that person to explain his or her feelings and make assurances that you want to understand his or her perspective. Then make an honest attempt to really listen.

### Accept Feelings; Avoid Judgment

Even if something seems

ridiculous to you, it may be of genuine concern to the other party. Feelings are real, so take them seriously. In the areas where you have conflicts, work together to pinpoint the trouble spots and implement changes to correct them.

*“You can take steps to make the holidays less stressful for your children—and yourself.”*

## How to Reduce Kids' Holiday Stress

While the holidays and festivals celebrated between late November and early January are traditionally thought of as times of family togetherness, gift giving and general merriment, they also can be a tough time for children.

As a parent, you can take steps to make the holidays less stressful for your children—and yourself.

“The first thing for parents to do is to talk between themselves about any expectations of or plans for the holiday before they talk to their kids about it,” says Kenneth Gorfinkle, PhD, assistant clinical professor of psychology at Columbia University in New York. “They really need to think about what Christmas, Hanukkah or Kwanzaa means to them, from cultural, religious and family points of view.”

Among the questions parents can ask each other:

- What does the holiday really mean to us?



- What kinds of memories do we want to create for our children?
- What past memories would we like to recreate (or avoid) for our children?

Once these questions are answered, ideas can be presented to the children. Instead of making an autocratic decision, parents should be ready to respond to their children's suggestions and anxieties through negotiation, especially if the children are older. “The wishes and feelings of children need to be respected,” says Dr. Gorfinkle. “It can make a huge difference in how kids feel. They'll play

along much better, even if they don't get their way.”

Once a decision has been made on how to mark the holiday—a trip somewhere, a festive family dinner, a spiritual or religious activity or a cultural event—parents can set realistic parameters for their children. This in turn creates a correspondence between the child's expectations and what really happens, which can minimize the possibility of disappointment.

One significant step a family can take is to involve children in holiday preparations. Rather than being passive participants, they will feel invested in the plans. For example, show them how to bake cookies and prepare for the dinner. Ask them to help pick out and wrap a gift for another family member. If you're going on a trip, give them maps and have them learn about where they are going. This kind of involvement can help ease the anxieties that ( *Continued on page 4* )

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## How to Reduce Kids’ Holiday Stress

are brought about by changes in routine.

Of course, gift giving is for many a central holiday feature. Again, to ensure that children’s expectations are reasonable, it is a good idea to discuss ahead of time what is realistic.

For example, children can be asked if they want eight little Hanukkah presents, or one or two big ones. Parents can also ask their children if they prefer receiving all their gifts at one time rather than spread out over several days. In addition, it’s OK to discuss with children (in terms they

will understand) what kind of budget is available for buying presents.

Parents should communicate to people outside the immediate family what guidelines exist for giving presents to their children.

“Parents have an obligation to lay out what is and is not OK. Friends and family have no idea about any limits you impose unless you tell them,” warns Dr. Gorfinkle. “Fortunately, they usually appreciate being told about such guidelines. It also helps to let others know what your children’s interests are.”

Once the holiday arrives, it is

important to be mentally prepared for last-minute changes. Inclement weather, sudden illness and unpredictable human behavior (the last can be triggered by the emotional swirl of the holidays) can ruin the best-laid plans.

Cautions Dr. Gorfinkle: “Expecting the holidays to be exactly as pictured opens a person to automatic disappointment. Staying flexible means smoother transition to changes.” In the end, the holidays will be memorable for more than the things that went wrong.

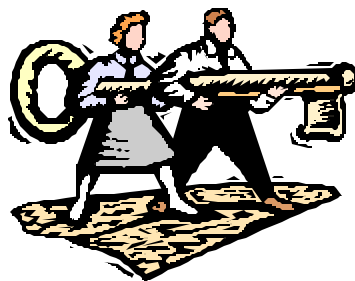
## Secrets for Finding Happiness at Work

The type of work you do, your title or your salary has very little to do with whether you are happy at work. Self-esteem and believing you deserve to be happy do.

“Self-esteem is the first key to finding happiness on the job,” says Denis Waitley, speaker and coauthor of *The Joy of Working*. “Self-esteem is a deep-down feeling in your soul of your own self-worth.

Individuals who enjoy their work develop strong beliefs of self-worth and self-confidence regarding everything they do.”

Setting and achieving goals that are important to you are a necessary part of developing self-worth. “I advise people to chase their passions, not their pensions,” Waitley says. “People who are working for their salaries alone become slaves to their work. People



who are involved in what they’re doing, who put their signature on everything they do, find satisfaction and happiness on the job.”

### Strategies for Happiness on the Job

Here are more of Waitley’s suggestions for how to be happy on the job:

#### Wake up happy.

“Optimism is a learned attitude,” Waitley says. “If you start thinking positively early in the day, you’re more likely to maintain a positive stance as

your day progresses.” To have a happier morning: Wake up to music instead of an alarm. Begin your day by saying something positive to your spouse, your children or the first person you see.

#### Start your day with positive self-talk.

“The role of positive self-dialogue in maintaining a positive attitude has been well-documented,” Waitley says. “And it’s been found to be most effective if you put it in the present tense.” Waitley begins his day with these affirmations: “This will be a good day.” “I’m going to take steps today that will move me closer to my goals.”

#### Always greet your co-workers and your boss with a smile.

“As simple as it sounds, a smile establishes your own (Continued on page 6)

## Secrets for Finding Happiness at Work

self-worth and shares it with others," Waitley says.

### **Turn your dilemmas into opportunities.**

To do so, examine your most pressing problems on the job. Then, to gain a better perspective, come up with solutions as if you were advising one of your best friends.

### **Stay away from pity parties or gripe sessions.**

Joining in may feel like worker solidarity, but it's actually climbing aboard a sinking ship. Instead, find happy and successful role models to pattern yourself after. Surround yourself with people who enjoy their work.

### **View change as normal.**

Constantly monitor and evaluate your capacity to be flexible, open to new ideas and adaptable to change.

### **Be persistent in visualizing your ultimate goals and**

### **dreams of achievement.**

Constantly practice positive self-talk and keep a positive attitude when times are tough and your perseverance needs bolstering.

### **Don't let trifles bother you.**

"If the effort it takes to change something far exceeds its worth, forget it and learn to live with it," Waitley says. "Keep your mind free to concentrate on larger issues and problems."

### **Don't make too much of your mistakes.**

They are part of being human. Concentrate on the lessons to be learned from even the most trying confrontations.

### **Set your own standards rather than comparing yourself to others.**

Successful people run their own races.

### **Start your improvement plan today.**

People who never go anywhere in life live by the creed "Someday I'll \_\_\_\_\_." Successful people know

that someday starts right now.

### **Appreciate each moment of your working day.**

If the work gets boring, use your powers of visualization to see yourself succeeding in your goals.

### **Discover a sense of purpose.**

Knowing why you want what you want makes the difference between success and failure, happiness and unhappiness, joy and frustration.

### **Expect the best from others-that includes your boss, co-workers and subordinates.**

"Be a leader in spreading encouragement and praise," Waitley says. "You'll be surprised how people will live up to what you expect when you share your positive expectations."

*Claremont distributes this newsletter to provide employees with general behavioral health information. If you have concerns about these or other behavioral health issues, you can call Claremont to arrange for assistance. You will be directed to an appropriate, experienced professional who can offer guidance in a variety of work and family matters.*

For more information or for confidential help call  
Claremont EAP 800.834.3773

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