



## Teaching Teens about Debt

Help your children to grow up to be savvy about the hazards of debt and credit. Consider starting with keeping track of pocket change and learning lessons of managing a savings account. Be cautious, however, if you decide to co-endorse a debit or credit card. There is an explosion in teen-created debt, and only 26% of teens know how finance charges on credit cards work. Internet vendors are aware of this fact, making the teen market a key target for them. Note: Most teens still can't pass the National Financial Literacy Challenge, a 35-question financial competence exam offered by the U.S. Department of the Treasury at the recommendation of the President's Advisory Council on Financial Literacy. The average score for 2008 was only 48%, the lowest in its 10-year history. Source: [www.Jumpstartcoalition.org](http://www.Jumpstartcoalition.org)

## Economic Stress and Child Abuse

Prevention of child abuse is an important issue in any kind of economy, but when the economy slumps, the risk of child abuse goes up. Stressors such as unemployment and lost savings can contribute to the loss of patience with younger children. Could you use support to maintain your cool? Prevention can be as simple as learning to count to 10 or taking deep breaths to regain composure. Counseling can also prove valuable. Ask CONCERN: EAP about available resources.

## Internet Seniors May Have the Edge

Could moving grandma or grandpa from the TV to the computer screen be a good thing for helping improve cognitive agility and maintenance of brain functioning? UCLA researchers conducted MRI tests on middle-age and older adults (some with Web surfing experience and some without) while having them explore the Internet. The experienced Web surfers showed markedly more brain neural network activity, suggesting that Web surfing, like other activities such as crossword puzzles and mental teasers, might help preserve brain function. Source: UCLA Newsroom

<http://www.newsroom.ucla.edu/portal/ucla/ucla-study-finds-that-searching-64348.aspx>

## Are You a "See Me" Person?

Respect in the workplace takes on new meaning in a tough economy, especially since resigning to find another job may not be possible. Consider dropping some personal habits that have a disrespectful impact. Whether it is no longer dropping notes on a subordinate's desk that say only "See me!" (and so avoid the heart-pounding uncertainty about what it could possibly mean) or wiping spaghetti sauce splatters from inside the office's kitchen microwave, think about your effect on others and what you can do to improve workplace respect. We're all in this together, so team up to promote an environment in which effective relationships and camaraderie rule.

## Are Your Headaches from Stuffing Anger?

According to psychology researcher and migraine treatment expert Robert Nicholson, Ph.D., anger is more responsible for people's headaches than anxiety is. Anxiety, smells, and allergies are headache triggers, too, but anger management may be one of the least suggested treatment approaches for those who suffer from chronic headaches. Those who suppress anger may find new hope by examining their anger management skills. Admitting to an anger management issue is not an easy thing to do. Everyone must manage this human emotion. It's normal to get angry, but society doesn't treat it that way. That may explain why the approach is pursued less often than other treatments that may be less psychological in their origins.

If you suffer from chronic headaches, consider examining your anger management style more closely. A CONCERN: EAP counselor or your health care provider can provide an assessment or refer you to one.

### **Disagreeing with the Boss**

Most bosses are willing to listen to different ideas offered by subordinates. You may have a different opinion, however, if your approach to disagreement with your boss gets in the way of having your idea accepted. If current struggles exist in your relationship with the boss, the following steps can still be effective, but self-awareness and self-discipline are the keys to making your approach work. 1) Mentally do a quick analysis of your disagreement. Does it have a clear rationale? 2) Since your goal is acceptance of the idea or a better way of doing something, avoid treating your boss like an opponent or launching into a declaration of your disagreement. 3) Ask for permission (e.g. "May I offer an idea for doing this differently?"). This is a negotiating skill that few employees master. It's not a demonstration of lack of assertiveness. It promotes interest by the listener, which is the pathway to acceptance. 4) Present your idea by sharing your thoughts and line of thinking and then present the conclusion or different approach, option, or way of solving the problem you believe is worth considering. Ask for your boss's reaction to your idea or suggestion. Notice how this approach to disagreement places importance on your desire for an effective relationship with your boss and ahead of your desire to gain acceptance for your opinion. This is what makes for a winning approach.

### **Heat Stroke Is Sneaky**

Heat stroke is sneaky and the most serious of heat-related illnesses. Heat stroke occurs when the body is exposed to an excessive amount of heat and becomes unable to dissipate the heat through sweating. It can happen on a summer beach or in a hot, confined area. Symptoms include hot, dry skin; a rapid, strong pulse; and dizziness. When heat stroke happens, the body's temperature rises rapidly. The critical stage can arrive within minutes, and a 106° temperature is possible. If emergency treatment is not provided, death can ensue. Permanent disability is also possible. Protect yourself from the sun, stay hydrated, and don't sleep deeply on a hot summery beach! Myth: An open car window is enough to prevent heat stroke of a person or an animal in a hot car.

### **Compulsive Buying Can Be Beat**

Do you find shopping at the mall fun? Many people do. But do you find shopping and spending intensely exciting, and have you linked this activity to feelings of happiness or empowerment? Do you use shopping to change or improve your mood? These feelings can be so strong that a compulsive pattern can emerge for some people. Compulsive buying, an addiction-like behavior, is followed by feelings of anxiety, guilt, and stressful behavior, such as hiding purchases. Don't put off getting help, if this sounds familiar. Stopping compulsive buying and getting your sanity back is not a simple willpower exercise. Don't let denial and embarrassment stand in your way of getting help. Contact CONCERN: EAP or your health care provider to learn more.

**Remember: employees and eligible dependents can request CONCERN counseling and work/life services by phoning our 800 number, answered live 24/7. You can request CONCERN: EAP services on-line at:**

<https://www.concern-eap.com/Employees/bRequestforServicesb/tabid/87/language/en-US/Default.aspx>

**Here are some recent quotes from employees who used CONCERN: EAP explaining what they liked best about the services:**

*"What I liked best about the service was how easy it was to get the help I needed."*

*"We truly appreciate the quick, confidential and professional way you responded to our family crisis. Our counselor is a true blessing! My daughter has benefitted greatly from her guidance along with the rest of the family. Thank you again!"*

**CONCERN: EAP**  
**800-344-4222**  
**[www.concern-eap.com](http://www.concern-eap.com)**