

Stormy Weather

By George "Bud" Wassell, MS, LPC, CEAP

I don't know about you but I could sure use a break and maybe some good news. I am writing this after hectic holidays, back-to-back frigid snow/ice storms and the economy is headed the same way as the thermometer while the outlook is as bleak as the weather forecast and as dark as the shortest winter day.

It seems like all everyone is talking about is the recession, or is it a depression? We're hearing about greed and unethical investments, US car companies on the brink of bankruptcy, store closings, waves of layoffs, and of course foreclosures. Remember the housing crisis? It seems overshadowed and forgotten in the wake of recent news.

News... well that's part of the problem. It's everywhere you turn and everyone is talking about it. The economic forecasts are a bit like the weather and traffic reports. They can create a state of mass hysteria before the storm has even hit. And if you're not careful you can make some decisions out of that anxiety rather than getting out there and judging for yourself.

Like anything though, it's what you do with it that makes the difference. Yes, the forecasters can fuel the fire, but the key question is what do you



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do with that information? More importantly, what are you telling yourself about the weather? Are you singing "Stormy Weather" or "Sunny Side of the Street"? Is your self-talk negative and filled with the blues? This kind of internal talk can really make things worse and can make it harder to cross to the sunny side of the street.

So if you're finding yourself singing:
*"Don't know why there's no sun up in the sky,
Stormy weather...
Just can't get my poor self together,
It's raining all the time"*

What can you do to start singing,
"Grab your coat and get your hat,

*Leave your worries on the doorstep,
Life can be so sweet
On the sunny side of the street."*

- Control your exposure to the media. Turn off or limit the bad news you get on TV/radio/Internet.
- Watch who you're talking to. Are they bringing you down by being overly negative?
- Hang around positive, upbeat people who see the glass as half full.
- Monitor your self-talk. If you're messages are from "Stormy Weather" use a thought stopping technique, simply say aloud "Stop" and move your thoughts to something constructive or positive.
- If your thoughts keep drifting back to negative territory, try a relaxation and guided imagery exercise. (If you need help with this, call us!)
- Music—play songs that are energizing and help to get you in a better mood.
- Exercise is a proven stress reducer and if done regularly, you are building up added resistance, not to mention how good it is for you physically.
- Get support, talk to someone like EAP and take ACTION, even if it's in small steps, you'll be going in the right direction.

Call the EAP for *free & confidential* counseling and referral. Family members are welcome.

1-800-526-3485

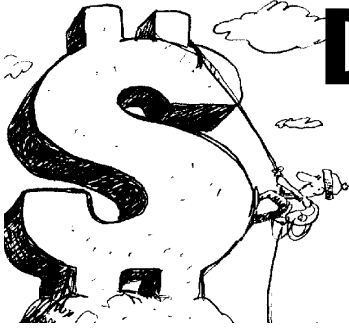
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Solutions EAP is a program of FSW and Behavioral Health Connecticut, LLC.

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Dealing with Debt and Credit Problems

Do any of these sound familiar?

- An increasing amount of your income is going to debt payments.
- You pay only the minimum amount on loans and credit cards.
- You have reached your limit on credit cards.
- You use credit cards to pay for things that you used to pay for with cash.
- Debt prevents you from making contributions to your retirement plan.
- You experience worry, anxiety, or sleeplessness over debt problems.
- You've been in debt before, got out of it, but are burdened by debt again.

Financial problems, from high credit card debt to a bad credit rating aren't necessarily the result of poor money management. Sometimes financial situations beyond our control, such as divorce, death of a spouse, health problems or a change in household income can lead to financial problems. Regardless of the cause, financial worry about money problems can impact both your work life and family life.

The first step to resolving debt problems is to decide on the steps to accomplish your goal. This includes making a complete list of the amounts owed and the terms of payment for each amount. Chances are you could use some advice on how to proceed. Many books exist on the subject of eliminating debt. Most bookstores will have numerous offerings. There are also non-profit organizations in every state. They can help you identify steps to take and provide other related services. These include working with your creditors to help make payments easier and advising you on the consequences of claiming bankruptcy, which should only be done with appropriate professional and legal guidance.

HOW THE EAP CAN HELP

Solutions has an arrangement with a non-profit Consumer Credit Counseling Agency to help you get in control of your finances and get out of debt. Call Solutions EAP to get started on this free service:

1-800-526-3485

EAP???

What kinds of “problems” can the EAP help with?

The most common concerns are:

- ▶ Stress, including Money or Work Stress
- ▶ Relationship or Couple's counseling
- ▶ Emotional, such as Anxiety and Depression
- ▶ Child and Parenting concerns
- ▶ Alcohol & Drugs, including Co-dependency
- ▶ Grief, Loss and Trauma

Don't forget, we can also help with:

- ▶ Financial, including debt and money troubles
- ▶ Eldercare and Caregiver concerns
- ▶ Gambling and Eating Disorders
- ▶ Domestic Violence
- ▶ Legal questions
- ▶ Interpersonal Conflict
- ▶ And more, give us a call.

We can help you with all challenges, small, medium and large. Don't wait until a problem gets out of control. Give us a call early on when you can be proactive about a situation. It's **free and confidential** so you have nothing to lose, but the problem!

**8 out of 10
Americans
Stressed About
Economy**



You're not alone if you're lying awake at night and feeling anxious or tired according to an annual survey by the American Psychological Association. Here are some positive coping techniques:

Breathe Deeply & Slowly— sounds obvious, but pay attention and if you're breathing is rapid and shallow, take a minute to change the pattern.

Meditate—you can meditate on almost anything, a word, a sound, an image or your breathing. Get comfortable and focus on whatever you've chosen. When your mind wanders, just bring it back to the meditation.

Guided Imagery—sort of like daydreaming, but with a map. Choose a peaceful scene, close your eyes, start deep breathing and imagine that scene in every detail.

Practice Yoga—Gentle hatha yoga stretches can relax chronically tense muscles and increase both physical and mental flexibility.

Call EAP—or a counselor, clergy or close friend. It really helps to strategize with someone else. The EAP can help with specific stress management techniques like those above and assist with family discussions about money.