



EAP NEWS

On the Side

HOW DO I KNOW WHEN I AM OVEREXTENDED ON CREDIT?

Tim Utting, Credit Counsellor

With so many different ways to get credit in our society it isn't hard to see why many people get overextended on credit. It is important to watch for these danger signs before it is too late.

One danger signal to watch for is if you start paying for things with credit that you used to pay cash for. An example of this might be gasoline. If you notice that you are using credit to pay for this kind of expense then you may be developing a credit problem.

If you are using a cash advance from one credit card to make the minimum payment on another card then you are likely becoming overextended.

If you begin missing minimum payments or are a few days late on your loan or mortgage payments this may also be an indication that you are overextended.

If you are bumping up against or exceeding the limit on your credit cards or line of credit then this may also be a sign of credit problems.

If you have creditors calling you up for payments or if you are receiving letters from your creditors then you are almost certainly overextended.

If you are experiencing any or all of these problems please contact Family Services EAP or a Credit Counselling office near you.

For more information about Credit Counselling call 1-888-409-4499.

Conflict At Work

Suzanne Loewen, EAP Counsellor

The workplace is not a neutral setting in an employee's life; it can be a supportive, emotional environment, or a system that debilitates workers and establishes conditions under which people need outside help to stem the tide of serious problems.

Conditions that affect employee attitudes and workplace morale.

Nearly two thirds of workers who responded to a survey by the temp agency Robert Half International in the U.S. said they'd cut back their work hours and pay in exchange for more "family or personal time".

Employee morale is becoming a concern for many employers. When morale declines, its influence is felt in the front office, on the factory floor, at the counter where customers are served, in the quality of services and the communication styles employees use with customers, patients, etc. Low morale shows in poor product or service quality, bad customer relations,

Of the many possible causes of poor morale one seems to get a lot of attention - rapid and unpredictable change in the workplace. Employees often feel that there is a lot outside their control at work or that qualities that were once rewarded - loyalty, dedication, years of service - are not very valuable anymore in comparison to the close attention managers pay to profit.

Morale: the mental and emotional condition of an individual or group with regard to the function or tasks at hand. The level of individual psychological well-being based on factors like a sense of purpose and confidence in the future.

Technological change is another big influence on morale. Many new technologies require fewer employees to do more work. Some new technologies require employees to learn new skills quickly. Health complaints, domestic problems, and interpersonal conflicts can develop as

employees adjust to this stress.

Managers can contribute to lower morale by not preparing employees for change or giving workers the message that they're "here to work, not to think" It's also important for managers to quickly identify employees that are having difficulty and deal with any issues in a clear, non-punitive way.

The signs of declining morale may be subtle. It may be difficult for managers to see the early warning signs because they are preoccupied with many other issues. Managers could look for the following signs as indicators of changes in morale:

cynical talk or criticisms of the organization

increases in petty grievance, complaints, interpersonal rivalry or dissension

more frequent mistakes

higher absenteeism, especially where employees once had good attendance

increase use of sick leave

distrust or deliberate rejection of organization rules or procedures

resistance to minor changes

Once in gear, a climate of poor morale won't disappear overnight. Workers will take a while to evaluate any new attempts by managers to improve morale, and a while to trust that this is sincere.

When a pattern of declining morale emerges manager and organizations can do things to help workers get back on track.

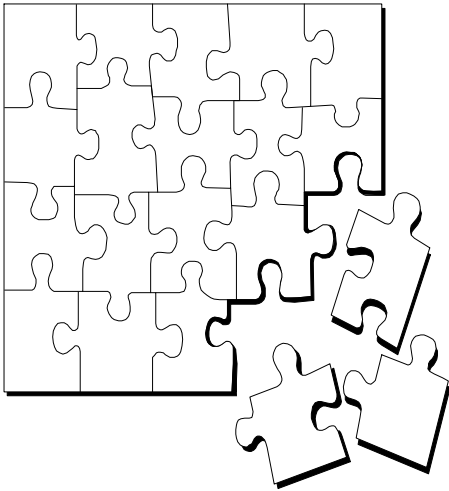
Some articles on these issues suggest that organizations develop countermeasures to include nutrition, weight loss, smoking cessation, initiatives. Frankly, this approach can backfire as demoralized workers feel like their company is trying to control what they feel is private. A better tack may be to provide training in anger management, conflict resolution, and good supervisory practices, and recognition for employee excellence, and helping employees learn any new skills they may need, improving communication through more frequent team meetings and dialogue up and down an organizational hierarchy.

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EAP programs can be helpful with morale problems. Managerial consultations with EAP professionals can help companies design plans to improve morale. EAP's can also provide educational presentations to employees to help with morale problems.

In the next issues of the EAP Newsletter, there will appear a revised list of EAP workshops that managers and employees can use to help them with morale and other workplace issues.

**For more information call
1-800-668-9920 or 1888-409-4499**



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TIPS FOR DEALING WITH INTERPERSONAL CONFLICT AT WORK

Deal with the person directly. First try to work out differences with the person you're in conflict with by yourself. You can always speak to a manager or HR person later. In many cases going one-on-one first can be very helpful, and show that you are mature and that you can take initiative to problem-solve.

Arrange a meeting. Request an informal meeting with the person. Tell them ahead of time what the purpose of the meeting is and phrase it positively - e.g. "I think we've gotten off to a shaky start and I'd like to meet with you to discuss how we can work together better. I'm open to your ideas and suggestions. When can we meet?" During the meeting, focus on work issues and behaviours, e.g. "The comments you made about me last week (be specific) were disrespectful", not "I know you don't like me".

Sort out your feelings ahead of time and rehearse what you want to say. Before the meeting, defuse your own emotions by talking with a friend, family member or EAP counsellor. Rehearse by writing down the messages you want to get across, and practice different ways of saying them. Choose the ways you think will be most effective, and that won't create more conflict.

Use "I" statements and be specific. In the meeting begin your statements with "I" instead of "you". "I" makes it easier for the listener to hear what you have to say without getting defensive. If the other person gets defensive, he/she won't be able to problem-solve. Say things like "I don't appreciate it or find it helpful when you call me names like incompetent. I believe that I'm quite competent and I'd find it more helpful if you'd comment on specific things you have concerns with". This is quite different than a "you" statement, e.g. "You're always calling me names. You make me feel bad all the time."

Ask for input. Give the person you're having trouble with a chance to talk and listen. You may have unknowingly done something that the other person didn't like. Everyone has a slightly different take on the same situation, and what bothers some people doesn't affect others at all. Ask the other person for ideas on how to improve the working relationship - e.g. "How do you think we could improve this work relationship?". Many people will become more committed to an improved outcome if they've been asked for their input.

Clarify and rephrase. To prevent misunderstandings, ask the other person to clarify what was said and agree upon. You might say "Just so I'm clear about this, I'd appreciate hearing your understanding on what we've agreed to do".

Show appreciation. Thank the person for their willingness to discuss and work on issues.

Check back. At the end of the meeting, arrange another about a week after, to see whether there's been progress. If there hasn't been, express your disappointment with specific examples - e.g. "I'm disappointed that we haven't made progress on . . .".

Consult with management. If two meetings haven't made a dent in the working relationship, invite the other person to consult with management or HR with you. If they refuse, consult on your own, noting the dates and times of the meetings you've initiated to try to work past the problems.

Leave the problem at work. It's OK to debrief with your spouse or partner, but set some boundaries around that - set a kitchen timer for 10 or 15 minutes. When it goes off, it's time to get on with your personal life. If you don't have a personal life yet, this problem at work may be the blemish in the mess that highlights how you should put more energy into developing one.

Take care of yourself. Focus on simple ways to take better care of yourself. Soaks in a warm tub can be comforting. Fitness activities can help relieve muscle tension and burn off adrenaline and related physical stress symptoms. Pay attention to how and when you eat and go to bed. Get together with friends and family to have fun, or join a group where you'll reap some enjoyment and appreciation. Start a journal, or take up a new hobby. Find books and movies that make you laugh or peak your interest to the point where it feels like a mini-vacation when viewing/reading them. Make your weekends and evenings count. Consult an EAP counsellor for help in managing stress. Get a good physical exam from your doctor if you haven't had one in quite a while.

Don't get caught in a power struggle. When people talk about interpersonal conflict at work, the solution they often first look for is a change in the other person. While we may be able to influence someone else, we will never be able to really control them. The one person on the planet you can control is you. Learning to effectively manage your thoughts, emotions, and behaviour can make a huge difference in how much stress you feel. Self-help books and counsellors can assist you in helping yourself.

When the conflict is with your boss. It doesn't take a genius to figure out who holds the power in an employee-supervisor relationship. If you want to meet with your boss, determine the best time of day to approach him/her. Be as positive, calm and non-hostile as you can, describing what it is that you need. Try to put yourself in the boss's shoes for a day to better understand where he/she is coming from and what he/she might be receptive to.

**For more EAP information or
an appointment call
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