



EAP NEWS

On the Side

WHAT DO I DO IF I HAVE A PROBLEM WITH MY BANK?

Tim Utting, Credit Counsellor

In banking as in any industry there are problems that occur that have to be resolved. If you are experiencing a problem with your bank the first step is to contact your local branch and ask for their help in resolving the problem. In the vast majority of cases the problem can be solved quickly and without further effort on your part.

If you are not satisfied that the problem has been resolved at the local branch then you should ask them for the address or phone number of someone in their regional office with whom you can discuss the matter further.

If this fails then you should contact the office of your bank's ombudsman which is usually located in the bank's head office.

If you are still not satisfied that the problem has been corrected you may contact the Canadian Banking Ombudsman at 1-888-451-4519.

EFFECTIVE COMMUNICATION

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Most, if not all, of us have had the experience of wondering what went wrong with an attempted communication. Much of the time our communication seems simple and effective. But other times it can end up being frustrating and discouraging. We may be baffled by our own responses and/or the responses of the other person.

When this happens it is likely that something emotionally charged has been evoked for one or both parties. There is the content of what one person is saying to the other. And the speaker or listener may also have feelings about the content and/or about the relationship with the other. The major "challenging" emotions can be sadness/hurt, fear, or anger. Thus it may be helpful, when things go wrong, to reflect on any feelings one has, before resuming the

communication.

Much has been written about communication, and a number of guidelines have been suggested to increase the likelihood that our communication will be more effective and satisfying for both parties.

Guidelines for the Listener

- Listen carefully with the goal of understanding (not necessarily agreeing with) the speaker's perceptions, feelings, thoughts, and wants. This requires putting your own perceptions, feelings, thoughts, and wants on hold until you have clearly understood the speaker.

- Remember that feelings are a "fact" for the speaker. Therefore it is not appropriate to discount them by responding that "You shouldn't feel....." or "There's no reason to feel....."

- Reflect back what you have heard to see if it is accurate.

Listening is hard work. It requires energy, concentration, and practice.

- If possible, let the speaker know that you have some understanding of/empathy for their experience.

- Remind yourself that your task is simply to listen, not to offer solutions (unless specifically requested)

- If a solution is requested, remember it is still the other's choice as to what action to take (do not be attached to their following your suggestion).

-Listening is hard work. It requires energy, concentration, and practice. It is a gift that shows that we care about the speaker, and about what is important to them.

Guidelines for the Speaker

- Focus on only one issue.

- Speak from your own perspective, not the other's. Use "I" language eg. "I feel angry when you say you will meet me, and you don't show up on time." not "You never keep your word" or "You don't care about me."

- Avoid using words like "always" and "never".

- Do not accuse or blame the other (but you might want to let them know the impact of their behaviour on you).

- Do not interpret or attribute hidden meaning to the other eg. "I know you don't really mean that, you're just saying

that to keep me quiet".

- If the issue is highly charged, you may want to talk it over with an objective person first, or to do some writing about it, before communicating directly.

Guidelines for Both

- Negotiate a time that is good for both of you to have the conversation.

- Keep calm - if you need a time out to calm yourself, let the other know. Also let them know that you will return to continue the conversation.

- Keep to the issue - do not raise past differences.

- Create a climate of kindly respect, a desire to work things out, and an interest in the other's needs as well as your own.

- For most of us it is important to feel truly heard (even if not always agreed with).

These guidelines are intended to establish safety and openness in the relationship, and to reduce the need for defensiveness.

Effective communication requires that we be comfortable with feelings, ours and the other person's, as well as with the right to have wants, and to ask for what we want (some people assume loved ones are supposed to know what we want without our having to say). Our intent must be respectful, not to

blame, judge, or control others.

One of the most difficult things for some of us to hear is when someone expresses anger with something we've done. Our tendency may be to try to prove to them why they shouldn't feel angry (i.e. I'm really not a bad person), rather than hear how our actions have affected them and resolve to be sensitive to that in the future.

There are many books available in libraries and bookstores that address effective and respectful communication. Also people may utilize counselling resources to improve their communication and relationship skills.

References: Heitler, Susan M., From Conflict to Resolution. 1990. W. W. Norton: New York.

Sanford, John A., Between People: Communicating One-To-One. 1982. Paulist Press: New York.

For more information call EAP:

Eastern Ontario Toll Free

1-888-409-4499

or

Kingston area

549-5561

or

1-800-668-9920

Across Canada Emergency Line

