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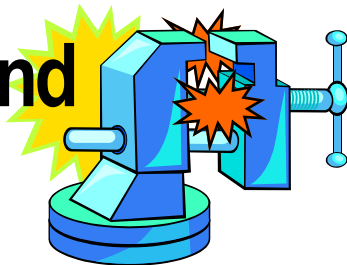
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## Use Cash and Expenses Get Slashed



**S**tores offer discounts for using their credit cards because they know you're likely to spend more. The reason is psychological. When you see cash leave your wallet, the pain of parting with it is instantly felt. Swiping a credit card postpones the pain and the emotional cost. It becomes a future concern, not a problem right now. To empower your ability to cut costs more easily, even if you do use a credit card in the future, try using **ONLY CASH** for **EVERYTHING** for two weeks. Research demonstrates that you will spend 12-18% less on everything from lunch to checkout counter impulse purchases. There is an old saying, "The guy who invented poker was bright, but the guy who invented the chip was a genius." Now you know why.

## Compress and Conquer



**M**anaging stress can include detaching from it, avoiding it, rethinking it, and escaping from it. But have you tried compressing it? Identify tasks that you have been putting off, the ones that cause stress just thinking about them. Pursue them with a full frontal assault! This stress technique can work because you regain control over events that until now have been controlling your thoughts and even your mood. Taking charge gives you back the feeling of being in control, instills a feeling of accomplishment, and diminishes the impact of your stressors.

## Get Motivated to Pay Off Debt



**I**f you don't have a compelling reason (other than more money in your pocket) to pay off personal debt, you may struggle harder to succeed at it. A compelling reason is a secret ingredient that empowers you to achieve a goal. Reducing debt is no exception. Identify powerful, compelling, and tangible reasons to reduce your debt. Frequently repeat and remind yourself of these reasons. Cast aside any thought that you won't succeed, and keep up with this script. Chances are you will become a lean, mean, debt-fighting machine!

## Teens: 42% Can Buy Marijuana Same Day



**A**ccording to new research, teenagers who hang out with friends on *weeknights* are significantly more likely to be exposed to drugs and alcohol. At least 50% of teens who stay out past 10 p.m. during the week report that drugs and alcohol are being used. And teens say marijuana is easier to purchase than alcohol—42% say they could buy some in a day or less, 23% *in less than an hour*. Teens are also finding prescription drugs easy to get their hands on—34% of them simply take them from home.

Source: The National Center on Addiction and Substance Abuse, Household Survey on Substance Abuse, August 14, 2008.

## Commonsense Socializing

**T**here's nothing wrong with forming friendships at work as long as you are aware of the hazards of mixing business with pleasure. Most of us have relationships at work characterized by mutual focus on helping each other achieve work goals and objectives. If you decide to change this venue and socialize outside work, you move to a different plane where everyone is on equal footing. This can interfere with the effective workplace relationships you depend on. Fair or not, there are time-tested rules and observations about socializing with coworkers: 1) You will be judged by whom you choose to socialize with. 2) If you need to blow off steam, do it with friends who work somewhere else. 3) Maintain a firm line between professional and personal. 4) Try to limit your work relationships to people in your own peer group in order to avoid conflicts of interest. 5) While at work, maintain professional awareness to put business first even as you enjoy coworkers, experience humor, and have fun on the job in moderation.



## Fixing Broken Relationships at Work

**R**elationships at work are one of your most valuable resources. So when problems emerge with one of them and you're losing sleep, feeling angry, or building resentments, it's time for a fix. Here's how: Make a call to your coworker and ask for time to sit down and discuss your mutual point of conflict. Plan a meeting in a place where you both will feel comfortable and relaxed, and where you will not be interrupted. Give yourselves enough time to discuss issues. Before starting, take a minute to discuss your goal—what you will gain from resolution of the conflict. Be sure to discuss how not having the conflict on your minds will reduce tension and help you both feel better. This creates a "teaming" effect for your meeting. Now, talk it out. Watch for any statement or gesture made by your coworker that demonstrates conciliation or positive contribution to the discussion, and acknowledge it. By using this process, you will eventually arrive at an agreement or understanding that advances your relationship. Agree not to let a "tree" grow between you and your coworker if new problems emerge in the future by promising to meet early to resolve differences.



## Put the Freeze on Job Burnout

**A**voiding burnout is helped by understanding how it progresses and adversely affects your vigor and energy. Like the onset of hypothermia in cold weather, burnout creeps up slowly as you struggle to adapt to increasing stress associated with work overload. Guard against burnout by adding simple strategies to a prevention regime before you begin to feel the onset of burnout's effects: 1) Find start points and end points between job tasks so you get breaks, even if they are short. This helps prevent serial tasks without letup in stress, or "chain-tasking." 2) Think "delegation." What can you give away? 3) Avoid a work cycle characterized by only commuting, working, sleeping, eating, and repeating. Create a "third leg" of activity unrelated to work, much like the third leg of a stool, to balance your day. 4) Make "overwhelmed" a destination you refuse to reach. Become an expert at living by one, master to-do list.



## Hidden Hazards of College-Age Drinking

**W**arning for college students: Avoid

parties and social gatherings involving drinking contests, devices that force you to consume alcohol rapidly, concoctions of alcohol-spiked punch, and drinking games like "21 for 21" (21 drinks for your 21st birthday.) They can be lethal. The risk is that you, and those around you, may not realize before it is too late that you have consumed—and will continue to absorb—a lethal amount of alcohol. Especially dangerous are hazing events where peer pressure and excitement can overwhelm common sense. Your ability to refuse high-volume consumption of alcohol can be overpowered by the desire for approval and acceptance as well as the urging on of a chanting crowd. Better to lose your friends than your life.

