



Helping Hands

District Lodge 141

Employee Assistance

Program www.iam141.org/eap



November 2009

Financial Stress and Lost Sleep

If financial worries keep you awake, you are not alone. A study in June 2009 found that 69 percent of Americans are experiencing this problem to some degree.

You can be penniless or an over-extended millionaire and still lose sleep due to financial stress. It is an equal opportunity problem. The top worries include lack of money for retirement, followed by health care expenses and concerns over the ability to make a mortgage or rent payment. Talk to your doctor to rule out a sleep disorder. Avoid alcohol as a sedative to put you to sleep. Your nervous system will rebound and you'll wake up, or your deep sleep cycle will be disturbed. Check the Web site of the National Sleep Foundation (sleepfoundation.org) for plenty of tips.



Working after Retirement is a Plus!

A new national study shows that retirees who transition from full-time work into a temporary or part-time job experience fewer major diseases and are able to function better day to day than are people who stop working altogether. And the findings were significant even after controlling for people's physical and mental health before retirement. The coined term is "bridge employment," defined as employment during the period of time between one's career and complete retirement. This can be a part-time job, self-employment, or a temporary job.



Source: American Psychological Association, Press Release, 10-13-2009

Internet Addiction Can Sneak Up on You

When you limit your time on the Internet, do you notice yourself becoming restless and uneasy?

Does relief come only when you are able to get back online? Think back over the past several years. Were you involved in hobbies and pastimes that today you no longer spend time doing, like gardening, woodworking, shooting basketball, meeting friends at the park, or fishing with buddies? If yes, it may be time to intervene and overcome an Internet addiction. There is a lot at stake, especially if you have relationships, educational plans, and career goals that are not getting the attention they deserve because you're online so much.



You 'Look' Okay to Drive . . . Right?

Having a "designated driver" is a smart move to get home safely from a holiday party or other event where alcohol has been served. But what if you did not plan ahead? Definitely do not pick the drinker in your group judged to be the "least affected" by alcohol. That person could have the *highest* blood alcohol level but not look like it due to high tolerance. The drinker may feel fortunate having high tolerance, but this could also be what is medically referred to as the "adaptive stage" of alcoholism. Feeling drunk after over-drinking is normal. "Handling it" is not. A drinker with high tolerance may not look drunk or act drunk until he or she runs a red light.



How to Prepare for the Worst that can Happen

You may think you are prepared for any life crisis – but are you really? If you suddenly lost your job due to layoff, strike, company bankruptcy, or other job disruption, would you be able to cope? Here are three things you can do to prepare.

Imagine the Worst

People are naturally optimistic and think nothing bad will happen to them. Things will work out, they say. But let's suppose something really bad is about to happen. Can you plan a life with just half your income? Can you survive until you find other employment? Sure, it's a scary thought and nobody wants to think about it, but a thorough financial review refocuses you on what you truly value.

Save Now

Any planner's checklist always starts with saving for emergencies. And the time to do that is now, while you still



can. According to an AARP survey, 26 percent of workers facing job loss had less than a month's notice; another 42 percent had none. And 35 percent did not have the recommended six months of expenses set aside. Creating an emergency fund is the prudent thing to do.

Work your Network

Let others know about your plight. People can't help you if they don't know you need help. You may be able to get some financial assistance or temporary employment through friends, former coworkers, your church, or other social networking contacts. The EAP can also assist in locating resources to help you cope with a crisis.

To double-check your crisis readiness, ask yourself these questions.

1. Am I saving for the future? Avoid using revolving credit cards. Try to plan and save for purchases and pay cash.
2. Do I have enough insurance? If your retirement investments lost value, it may be wise to increase life, long-term care, or disability insurance.
3. Are my retirement investments (401k, stocks, etc.) diversified? Spread the risk around by not putting all of your eggs in one basket.

What financial advice would you give a close friend in your exact circumstance? The advice will probably be objective and free of emotion. Now put yourself in place of that friend, and give yourself the same advice.

IAM-EAP Peer Coordinators

The mainstay of the District 141 EAP is the local lodge EAP peer coordinator. These dedicated men and women volunteer much of their personal time to assist our brothers and sisters who are experiencing personal difficulties. EAP coordinators do not make clinical diagnoses or clinical evaluations. However, coordinators are trained to make a basic assessment of the situation and then refer to a professional resource for a more detailed evaluation and course of action. A complete listing of IAM EAP local and regional coordinators, including phone numbers, can be found on the District 141 website at www.iam141.org/eap.



Self-Motivation: Struggling to Exercise

Structure and accountability are the keys when trying to establish an exercise routine. Structuring exercise is the how, what, when, and where of your exercise program. Accountability is answering to someone or something if you don't follow through. (Mutual support from an exercise buddy is a good example.) Accountability gets you past the "I-don't-feel-like-doing-this" hump. Stick with it, however, and before long the next phase kicks in—emotional reasons to keep exercising. Acquire strong enough reasons and almost anything is possible.

