

TEAMWORK

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Total Employee Assistance & Management, Inc.

A T.E.A.M. NEWSLETTER FROM YOUR EMPLOYEE ASSISTANCE PROGRAM

Relationships

Money, Money, Money

Many couples struggle with spending and how to handle finances. Studies have shown that money problems are the main cause of conflict in relationships and the primary cause of divorce. Currently, higher fuel costs have not only increased gas prices, but also have had an indirect effect on the cost of just about everything else. Because of this, most couples are faced with managing an even tighter budget. Handling finances is a difficult task and requires an on-going effort of both partners in a relationship. Below are some methods of handling finances which are helpful to couples and families.

- ➔ Manage your money with a written budget
- ➔ Make a list defining each partner's financial roles and responsibilities
- ➔ Make purchases that are appropriate to your income level
- ➔ Make a list separating your basic needs from your wants.
- ➔ Keep expenses constant even when your income increases
- ➔ Avoid impulse buying
- ➔ Eliminate, to the extent possible, debt and interest payments

If finances are affecting your relationship, call T.E.A.M.—We provide couples counseling.

This information was taken from Managing Family Finances, Susan Sheldon, School of Family Life, Brigham Young University. For the complete article on the web go to http://www.foreverfamilies.net/xml/articles/manage_fam_finances.aspx?publication=full □

Family

Rules for Stepfamilies from the Stepfamily Association

The statistics are staggering: over 60% of marriages end in divorce, and those statistics increase for second and third marriages. Many families struggle with how to blend two homes into one. The Stepfamily Association has some tips for how to blend families successfully.

Ten Steps for Steps

by Jeannette Lofas

Step 1. Recognize that the stepfamily will not and can not function as does a natural family. It has its own special state of dynamics and behaviors. Once learned, these behaviors can become predictable and positive. Do not try to overlay the expectations and dynamics of the intact or natural family onto the stepfamily.

Step 2. Recognize the hard fact that the children are not yours and they never will be. We are stepparents, not replacement parents. Mother and father (no matter how AWFUL the natural parents) are sacred words and feelings. We are stepparents, a step removed, yet in this position can still play a significant role in the development of the child.

Step 3. Super stepparenting doesn't work. Go slow. Don't come on too strong.

Step 4. Discipline styles must be sorted out by the couple. The couple, ideally with the help of a Stepfamily Foundation trained professional, needs to immediately and specifically work out what the children's duties and responsibilities are. What is acceptable behavior and what are the consequences when children misbehave? Generally, in the beginning, we suggest that the biological parent does the disciplining as much as is feasible. The couple together specifically works out jobs, expected behaviors and family etiquette.

Step 5. Establish clear job descriptions between the parent, stepparent and respective children. What specifically is the job of each one of us in this household? We need to be as detailed as we are in business.

Step 6. Know that unrealistic expectations beget rejections and resentments. There is no model for the step relationship except for the wicked stepchild and invariably cruel stepmother of fairy tales. Note the absence of myth around the stepfather. It is vital for the survival of the stepfather to be able to see and delineate expectations for each member of the family, especially the primary issues of upset in step: e.g., money, discipline, the prior spouse, visitation, authority, emotional support, territory and custody.

Step 7. There are no ex-parents... only

ex-spouses. Begin to get information on how to best handle the prior spouse.

Step 8. Be prepared for conflicting pulls of sexual and biological energies within the step relationship. In the intact family, the couple comes together to have a child. The child is part of both parents, generally pulling the parents' energy together for the well-being of the child. In step, blood and sexual ties can polarize a family in opposite energies and directions.

Step 9. The conflict of loyalties must be recognized right from the beginning. The conflict is particular to step and is a round robin of confused emotions. Often, just as the child in step begins to have warm feelings toward the stepparent, the child will pull away and negatively act out. He/she feels something like this: "If I love you, that means I do not love my real parent." The feelings are normal and must be dealt with. The pulls of "Who am I loyal to first?" go all the way around in the stepfamily.

Step 10. Guard your sense of humor and use it. The step situation is filled with the unexpected. Sometimes we don't know whether to laugh or to cry. Try humor. Want more information? Check out www.saafamilies.org or call T.E.A.M. to talk with a therapist about how to work through issues in your stepfamily. □

Life Issues

Coping with Trauma

Given the recent hurricanes and devastation on the Gulf Coast, the topic is

continued on other side

Employee Crisis

ASSISTANCE

The recent hurricanes continue to broaden their devastating reach. T.E.A.M. will continue to provide assistance to employees who have taken displaced victims into their homes and extend services to those displaced victims themselves. Services for those displaced will include telephonic Emotional Crisis Assistance and connections with available local, state, and federal resources.

Please call T.E.A.M. at 800-448-8326 for complete details.

raised of how to respond to times of crisis situations. Dr. Mark Learner, President of the American Academy of Experts in Traumatic Stress offers the following tips:

1. Take immediate action to ensure your physical safety and the safety of others.
2. Address your acute medical needs.
3. Find a safe place that offers shelter, water, food and sanitation.
4. Become aware of how the event is affecting you.
5. Know that your reactions are normal responses to an abnormal event.
6. Speak with your physician or healthcare provider and make him/her aware of what has happened to you.
7. Be aware of how you're holding-up when there are children around you. Children will take their cues from the adults around them.
8. Try to obtain information. Knowing the facts about what has happened will help you to keep functioning.
9. If possible, surround yourself with family and loved ones.
10. Tell your story and allow yourself to feel.
11. You may experience a desire to withdraw and isolate, causing a strain on significant others. Resist the urge to shut down and retreat into your own world.
12. Traumatic stress may compromise your ability to think clearly. If you find it difficult to concentrate when someone is speaking to you, focus on the specific words they are saying.
13. Don't make important decisions when you're feeling overwhelmed. Allow trusted family members or friends to assist you with necessary decision-making.
14. If stress is causing you to react physically, use controlled breathing techniques to stabilize yourself.
15. Realize that repetitive thinking and sleep difficulties are normal reactions. Don't fight the sleep difficulty.
16. Give yourself permission to rest, relax and engage in non-threatening activity.
17. Physical exercise may help to dissipate the stress energy that has been generated by your experience.
18. Create a journal.
19. If you find that your experience is too powerful, allow yourself the advantage of professional and/or spiritual guidance, support and education.
20. Try to maintain your schedule. By



Your T.E.A.M. EAP benefit is a counseling, coaching and referral service provided by your employer to you and the members of your family. This is a free benefit, and it is strictly confidential!

Neither your employer nor your coworkers will have any knowledge of your use of the EAP.

We have offices conveniently located to serve you. No matter how big or small the reason is for calling us, give us a call and let us help. We assist people every day with a wide variety of personal problems, including marital difficulties, financial or legal concerns, emotional problems, family difficulties, grief, loss, death and personal or work crisis.

If you have a problem with which you need help, please give us a call.

We are only a phone call or mouse click away!

1-800-448-TEAM
www.team-eap.com

~QUARTERLY QUOTE~

"You cannot change the circumstances, the seasons, or the wind, but you can change yourself. That is something you have charge of."

~ Jim Rohn

maintaining our routines, we can maintain a sense of control at a time when circumstances may lead us to feel a loss of control.

21. Crises present opportunities. Cultivate a mission and purpose. Seize the energy from your experience and use it to propel you to set realistic goals, make decisions, and take action.

You can find more information about coping with trauma at www.Aaets.org □

Health Skin Cancer: What to Look For

We have all noticed those brownish spots on our skin ranging from freckles and birthmarks to moles. While these spots are normal, it is important to monitor their growth in order to detect early signs of skin cancer. If a melanoma, or cancerous growth, is spotted early enough, most people can be cured by simple treatments. This outcome should motivate us to examine our skin, even the areas covered by hair and clothing, to detect early signs of change in skin growths. The Skin Cancer Foundation describes the ABCD's of moles and melanoma helpful in identifying potential skin cancer.

Asymmetry: While common moles are round and symmetrical, most early melanomas are asymmetrical, or without identical halves.

Border: While common moles have smoother, more even borders, most early melanomas exhibit uneven edges.

Color: While common moles are usually a single shade of brown, most melanomas develop varied shades of color. Colors of red, white, and even blue may appear in advanced stages.

Diameter: While common moles are typically smaller in size, melanomas may grow to a larger, more noticeable size.

Remember, any significant changes in freckles, birthmarks, and particularly moles may be signs of skin melanoma, and should be seen by a physician. Precautions such as avoiding direct sunlight and using sun block may decrease your chances of developing skin cancer. If you are having difficulty coping with any recent medical diagnosis, please contact T.E.A.M. for support. □

It's Been Studied!

Do attitudes and outlook affect physical health? It appears that research consistently indicates that those who are perennial grouches experience higher blood pressure than optimistic subjects, according to researchers at the University of Pittsburgh and Finland's University of Helsinki. Those seeing the glass as half empty also experienced health problems associated with

high blood pressure such as heart disease, heart attack and stroke as well as more negative interpersonal interactions. Behavioral physiologist Karen Matthews, Ph.D. who led the research team, suggests that to keep health risks down, keep a positive outlook and readjust that negative attitude! □