

Ask ERS?

Last edition's ERS Advisor topic was from a woman who disagreed with her husband about why and how much people should tip their servers in restaurants. I concluded that, "there is no right or wrong answer about tipping since people do it for all kinds of reasons." Since then, I've received several comments upon the topic.

ERS Advisor

"You missed a rather significant reason why tips are given to waiters and waitresses— the federal minimum wage in America is \$5.15 an hour. The federal minimum wage in America for tipped employees (which covers waiters and waitresses) is \$2.13 an hour. Waitstaff receive tips not just as an added bonus for dealing with the public, but also as an assumed portion of their compensation for working."
Jessica A.

"As the owner of the restaurant I used to work at explained to a customer, diners pay the restaurant for the food; they pay the server for the service. If you don't want to pay for service, don't eat at a restaurant with table service. If you do choose to eat at a restaurant with table service, pay for that service by tipping your server 20% of your total bill."
Lesley M.

" can imagine the treatment customers would get if they repeatedly returned to the same restaurant and either left a sub-standard tip or no tip at all. Your answer would have been much more credible and informative if you stated the range of tipping, depending on region of the country and type of restaurant. Obviously neither you nor any of your friends had to work in a restaurant."
Jan S.

**Interested in submitting a question or comment?
Send an e-mail to aharkleroad@ers-usa.org.**

Don't Fight the Fear!

David A. Carbonell, Ph.D.

Anxiety is the most common psychological problem for which people seek help. The 1999 Surgeon General's Report found that 13% of the U.S. population suffers from an "anxiety disorder" such as panic attacks, social phobia, agoraphobia, obsessive compulsive disorder, etc. Millions more wrestle with more anxiety than they would like to have, with or without a label.

What makes anxiety such a common problem?

People have a natural tendency to fight their anxiety, and that makes it worse. Millions of people, including many capable and successful people, experience anxiety which doesn't seem to respond to their efforts to calm themselves. These people often find that, the harder they try, the worse it gets.

The kinds of solutions that work with "real world" problems usually don't work with anxiety. They often make it worse.

Consider the following imaginary scenario (for which I have adapted and embellished upon an idea originally published in Acceptance and Commitment Therapy, by Steven Hayes, Kirk Strosahl, and Kelly Wilson.)

A man comes into my office, a man who I know to be someone who does what he says. He has a gun, and he points it at me and says "Dave, I want you to move all the furniture from this office out into the waiting room, or else I'm going to shoot you."

What's the outcome? I move the furniture into the waiting room, and I live.

The same man comes back to my office a second time, with the same gun. He points it at me and says "Dave, I want you to sing the Star Spangled Banner - first verse will be enough - or else I'm going to shoot you."

What's the outcome? You guessed it. I sing the Star Spangled Banner, and all is well (except for those who had to hear me sing it.)

Now he comes back a third time, and he's got an assistant wheeling in a large mechanical apparatus. This time, he says "Dave, I'm going to hook you up to this lie detector. It's state-of-the-art equipment. It's infallible. It can detect any emotion you experience."

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Fear *Continued from page 1*

He hooks me up to the equipment and points his gun at me, and says “Now, relax. Or else I’m going to shoot you.”

What’s the outcome? That’s right. I’m a goner.

Why is this so? Why can I succeed in moving the furniture, and singing the song, and yet fail so miserably at calming myself?

The reason is simple to state. ***The rules that govern the “real world” are different from the rules that govern my internal world – meaning my thoughts, images, and emotions.***

In the real world, the harder I try, the more I get what I want. If I set my sight on a goal and persevere, I will probably get it, so long as I keep working at it.

But in my internal world, the harder I try, and the more I struggle, the more I get what I’m trying to avoid. This is one reason why so many people come to grief in trying to resolve their anxiety. They tell themselves “don’t think about it”; they resist it; they try somehow to force themselves to feel better; they get angry at themselves; they feel shame and embarrassment about feeling anxious; they try to keep it a secret from others; and they try to medicate it away with alcohol, nicotine, and other substances. Unfortunately, these all make the anxiety worse.

When I was in high school, I had the misfortune to be chubby and uncoordinated. It made gym class a pretty miserable experience for me. After a while, I expected to do poorly, and I usually did.

One time, playing volleyball, the server on the other team identified me as an easy way to score points, and kept serving the ball in my direction, way over my head. I

would lunge up at the ball, barely manage to tip it with my fingertips, and the ball would sail out of bounds – another point against us.

That made me mad. Each time the ball came over, I’d try even harder. I’d leap up with all my might, and tip the ball out of bounds. Another point against us. My teammates were shouting at me, “Let it go!” I was too upset to comprehend what they were saying. I thought I had to stop that ball, no matter what. At one point, even the gym teacher yelled “Let it go!” That just made me madder. I tried harder, got more tipped balls, made more points for the other side.

It wasn’t until several days later, when I was reviewing the volleyball rules for a written exam (that’s how I passed gym, the written exams!) that I came to understand why they were yelling “Let it go!” If I had “let it go,” the ball would have sailed out of bounds untouched. That would have been a good thing for my team, resulting in us getting the ball.

But, since I kept touching the ball, it meant a point for the other team. Frustrated, angry and embarrassed as I was, I didn’t realize I’d be better off “letting it go.” And so I made matters much worse by my efforts.

What does this mean for anxiety? Simply that we make life harder by resisting, and struggling against, anxiety. We do better when we accept it – when we allow ourselves to feel the anxiety and work with it, rather than against it. This is what Clare Weekes, refers to as “floating” through anxiety.

How could we work with it? How can we move from resisting to accepting?

The first major step is to become more aware, on a moment to moment basis, of the ways in which you resist and fight your anxiety. If you’re like most people, you do this a lot more than you recognize. The biggest part of the job is to become aware of what you have been doing so automatically, without noticing. The best way to become aware is to develop the habit of observation.

I. Every hour, at the top of the hour during your waking day, take a moment to notice how you’re holding your body, especially the muscles of your neck and shoulders. Notice where there is tension and tightness. Then sigh or exhale gently (don’t force it!), letting the muscles of your upper body relax as you do this. Focus on simply going through these steps, without evaluating how well or poorly you’re doing. Have you got 10 seconds? Do this now, before you read on.

Find a way to do this hourly, during your waking day, for two or three days. You might need something to remind you, some version of “tie a string around your finger”, such as switching jewelry from one hand to the other.

Quarterly Quote

“I’ve developed a new philosophy... I only dread one day at a time.”

– Comment by Charlie Brown, character created by Charles Schultz, for the ***Peanuts*** comic strip.

Once you get this habit established, you can add to it by practicing diaphragmatic (deep belly) breathing for a minute or two.

II. Pay attention to how you “talk” to yourself in your own thoughts for two days, and write down as many of the negative phrases and images as you can. Don’t just dismiss them. It’s important to first become aware of these thoughts, just like a dieter needs to first establish what he/she is actually eating each day.

Carry some 3x5 cards in your purse, briefcase or pocket so they’ll be handy for note taking. Watch particularly for these kind of thoughts:

The Fake Question – It sounds like a question, but you never actually answer it. It’s an accusation, not a question! Such as “Why can’t I stop this?” or “What’s wrong with me?” or “Why can’t I be like everybody else?”

The angry criticism – Such as “Dummy! Stupid! Jerk!” or “Wimp! Coward! Baby!”

The scary anticipation – Such as “What if...” (fill in any calamity here)

III. Imagine what it would be like to go through your day while every so often, someone came up behind you to say such things to you. A co-worker, for example, who periodically comes up to inquire “Why are you such a wimp?” or “What if you freeze up during that meeting tomorrow?”.

You’d recognize that as a problem right away, right? But think about how much more frequent and persistent your own negative thinking can be. It’s a far bigger problem than anything anybody else tells you!

IV. Once you have your list, think about how you talk to someone that you genuinely care about when he or she is anxious and upset. Write down some of those phrases and ideas.

V. Thereafter, when you notice yourself using some of the negative thoughts and images on yourself:

- A. Stop.
- B. Relax your body and breathing.
- C. Talk to yourself like you would talk to someone you really cared for.

Dr. Carbonell, a licensed psychologist, is the founder and director of the Anxiety Treatment Center. The Center is a small group of clinical psychologists who specialize in the treatment of anxiety problems. The Center has offices in Chicago and several nearby suburbs.

The information contained in this publication is not a substitute for consultation with healthcare professionals. Each individual’s health concerns should be evaluated by a qualified professional.

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just the FACTS.

- Researchers have discovered that by knocking out a specific gene in the brain, they can render mice undisturbed by situations that would normally trigger instinctive or learned fear responses. This research is funded, in part, by the National Institutes of Health and has led to findings that may improve treatments for anxiety disorders, they suggest. Originally reported in the November 2005 issue of *Cell*.
- According to the National Institute of Mental Health, anxiety disorders, as a group, are the most common mental illness in America. More than 19 million American adults are affected by these debilitating illnesses each year. Children and adolescents can also develop anxiety disorders.
- Anxiety disorders, which include panic disorder, obsessive-compulsive disorder (OCD), post-traumatic stress disorder (PTSD), phobias, and generalized anxiety disorder, affect an estimated 13.3 percent of Americans ages 18 to 54 in a given year...Women outnumber men in each illness category except for OCD and social phobia, in which both sexes have an equal likelihood of being affected.
- Panic disorder is characterized by unexpected and repeated episodes of intense fear accompanied by physical symptoms that may include chest pain, heart palpitations, shortness of breath, dizziness, or abdominal distress. These sensations often mimic symptoms of a heart attack or other life-threatening medical conditions. Left untreated, people with panic disorder can develop so many phobias about places or situations where panic attacks have occurred that they become housebound.

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Sites to See



This site contains extremely useful information for anyone with a friend or family member in the military who is posted in Iraq or Afghanistan. Listed are guides such as a clinicians guide for therapists working with returning vets, as well as a guide for returning military members and their families.

There are also many fact sheets covering topics including "Talking to children about going to war", "Effects of Traumatic Experiences," and "Sleep and Post-Traumatic Stress Disorders." There are several online resources listed on this page as well.

<http://www.ncptsd.va.gov/>

The National Institute of Mental Health has a wealth of information on anxiety disorders as well as other conditions and disorders that affect the brain and the mind such as autism, bipolar disorder, eating disorders, and schizophrenia to name a few.

<http://www.nimh.nih.gov/HealthInformation/anxietymenu.cfm>

The Anxiety Disorders of America's site has some useful self-tests that you can take, print out and present to a therapist for an evaluation. They also have a useful section on self-help organizations and websites.

<http://www.adaa.org/>

The Employee/Member Assistance Program is a free benefit focused upon supporting you or your family members whenever you feel stressed, angry or overwhelmed with life's demands. Call 1-800-292-2780 to find out more about our confidential services.

Editor Andrea Harkleroad

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Ask ERS?

Dear ERS Advisor,

I live with a "pack rat" and it drives me crazy! He insists on keeping really old computers, video games, clothes, etc. that he hasn't touched in years. I, on the other hand, love to get rid of old stuff so that I can be more organized and have room for the things that I do want! I am so tempted to just throw things out without telling him but I know that would be a bad thing to do. What are my options?

Signed,

Desperate to Clean out the Closets

Dear Desperate to Clean,

Before you begin your organization campaign, ask yourself why getting rid of stuff is so important to you and why keeping this stuff is so important to your beloved "pack-rat"? You each have your reasons and each deserve some consideration—avoid "forcing" your point of view on each other, it decreases the chance of a successful compromise. Consider the following questions: Is your home so cluttered that you're sharing dinner with stacks of old magazines and piles of laundry? Do you ever lose track of important bills or papers? What is an **unacceptable** amount of stuff to have in your home?

Donate Interested in a tax deduction? If so, itemize the old stuff and donate it to organizations that can make good use of it and will provide you with a receipt for your donation.

Capitate Try negotiating over the volume of stuff! Agree on a place to store these items with a "not to exceed" amount.

Evacuate Another solution is to secure a storage locker for the old treasures. Perhaps paying to keep old and forgotten items will inspire a more thoughtful evaluation of the necessity of keeping them in the first place.

Patience and understanding will go a long way to reaching an effective compromise that you can both live with.

Good luck!

ERS Advisor

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Running Out of Time?

Do you constantly feel like you are on overload? Do you tell yourself that you'll spend more time doing something that's important but not urgent "when things slow down a little" or "after we finish this next big project"?

Being technically proficient in your business or profession will only get you so far, especially if you feel like you're on a runaway treadmill. To gain some control and sanity, you may need to organize your time differently.

Most business owners, executives, and professionals spend their time in four ways:

- **Free Time** - time to rest, relax, and rejuvenate
- **Creative Time** - time to generate new ideas
- **Delivery Time** - time to deliver the product/service that is core to your work
- **Support Time** - time to handle the "behind the scenes" or administrative functions necessary to support you in getting the results you desire.

These four areas of time are very connected, so what you do with one dimension of time affects the others. Have you ever noticed how taking **Free Time** to rest and rejuvenate enables you to come back to your work with a fresh perspective, one that enables you to be much more creative?

Creative Time enables you to work ON your business. It's tough to have an objective vantage point when you're "in the trenches" all the time. Taking a step back to see the "big picture" is essential if you want to generate fresh ideas and find new solutions to challenges.

Delivery Time enables you to work IN your business. You may already spend much of your time here. The key is to remember that it doesn't matter how much **Delivery Time** you spend if what you're delivering isn't what matters most to you or your company and if what you deliver and how you deliver it is not valued by the recipient of your products or services. Direction and priorities are generally determined during **Free Time** and **Creative Time**.

Part of your success requires spending some **Support Time** tending to details - responding to emails and phone calls, reading, writing, reviewing, evaluating, filing, etc. Of course, some of this can be delegated to others. If you

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Running Out of Time *Continued from page 1*

ignore the details that support your core deliverable, it will affect your ability to be productive or deliver the best quality product or service. In addition, you will not feel like you can take **Free Time** if the unhandled details are constantly nagging at you.

Without **Free Time**, stress and overload set in. Then it's difficult to be in a frame of mind to take **Creative Time**. This pushes you to work harder IN your business (**Delivery Time**), which results in taking a *reactive* rather than a *proactive* approach to managing challenges. This rarely results in the best quality results, and often adds to burnout.

Changing Habits

Choosing to live a more thoughtful, self-directed life in the midst of a society that seems to thrive on a frenzied pace requires determination, planning, and self-discipline. According to behavior change experts, you have to believe in the values behind the change, or it will not stick.

For example, if you promise your family that you will work less hours, but you're not mentally committed to such a change, your odds of maintaining your commitment drop. It's difficult to sustain such a promise if the reward for working longer hours is greater than the reward for getting home earlier.

G. Alan Marlatt, professor of psychology and director of the Addictive Behaviors Research Center at the University of Washington, studies people who are successful in long-term change. Marlatt says that it gets easier after the first 90 days. At that point, the chances of a relapse drop from 85 percent to 20-30 percent. He also points out that adding a new behavior is easier than trying to give something up.

Quarterly Quote

"Since time is the one immaterial object which we cannot influence—neither speed up nor slow down, add to nor diminish—it is an imponderably valuable gift"

— Maya Angelou

Marlatt's tips

Self monitor. If you're relying on internal motivation (as opposed to having a coach or an addiction counselor), keep a daily chart of progress for the first 90 days. Note what needs to be fine-tuned. If you feel you might slip, make note - either in a journal or a note card or a bold message on your morning mirror - to get back on track.

Social support. Find someone or a group of people trying to make similar changes. Meet with them or e-mail them or join a chat room. If you're not into strangers, get a comrade, coach or family member to be your support.

Keep your rewards high. New clothes for that lost weight? A weekend away for that pared down to-do list? That keeps motivation high. Success leads to success.

Watch your self-criticism. If people go off course, the tendency is to say, "Oh, this proves I have no willpower." That's self-defeating and it undermines motivation.

Remind yourself of goals. What is it you're trying to change? Some people carry reminder cards that list what they want to accomplish. One man trying to quit smoking simply carried a photo of his young son.

Have a plan for when obstacles arise. How will you get back on track? It's important not to overreact but to regroup. "I missed two days of exercise, but I won't miss a third."

The biggest trigger for reverting to old behaviors is a negative emotional state, such as feeling angry or depressed, especially if you turned to your old habit for comfort. Think of what you could do instead. Call a friend. Take a walk. Sing a song. Do something that feels good right away, something that will break the habit you've previously fallen into when in a negative emotional state.

It's easier to create a new habit than it is to stop doing an old one. So, instead of saying, "Don't work past 6 PM," it may work better to have a specific plan for the evening: "Be home for 6:30 dinner with my family."

Don't be too harsh on yourself if you backslide - that's normal. As long as you have some success, you are moving closer to your goal. Some habits take an average of 12 attempts to quit, according to Marlatt. But you need a plan to keep from backsliding too far. "If you have a flat tire, it doesn't mean you're not going to finish the trip," Marlatt says. "It just means you've got to fix it up before you continue."

Having a mentor such as a coach can provide structure, accountability, support and expertise to make changes stick. Coaches generally schedule a weekly check-in time by phone to talk about goals and progress.

It's your choice!

I hear clients say, "I just don't have enough time!" The reality is that we all get 168 hours a week. Challenges arise - not because you don't have enough time - but when you have not carefully clarified and stuck with your priorities.

A couple years ago Krispy Kreme donuts moved into the Seattle area, where I live. I remember reading in the paper about the Grand Opening frenzy. The drive-through line stretched for blocks, and some people drove hundreds of miles, only to wait several hours in line to sink their teeth into a Krispy Kreme donut! There were even police officers hired to control the Krispy Kreme gridlock that ensued! So how is it that we have time to stand in line several hours for a box of donuts, but we don't have time to do a gazillion other things that are on our to-do lists? Perhaps it's because Krispy Kreme serves comfort food. People are emotionally hungry, and the donuts fill a hole.

The bottom line is this: when something is really important to you - when you feel motivated by your inner desires - you will *make* the time for it! It's difficult to sustain such things as a promise of getting home earlier if the reward for doing so does not outweigh the motivation for staying later at the office to work.

I've recently returned from being away from my office for nine days. Re-entry is challenging because of the backlog of e-mails, phone calls, mail, etc. It's easy to fall into the trap of working longer hours to get caught up. But if the truth be told, I'll never be caught up. There will always be *something* else that I *could* do, *no matter how many hours I work*. I've found that when I schedule time for my top priorities, I am much more productive. Sure, some things don't get done, but when I plan ahead, the things that *do* get done are the things that really matter. By being more productive during the day, I can get the same amount of work done and leave my office earlier. When I neglect to do my planning, productivity goes way down, stress goes up, and so do my work hours!

Revise Your Work Schedule

Now is a great time to assess how you spend your time, based on your goals, talents, and passions! There's no magic formula as to how much time each of us should spend in the four areas of time mentioned earlier. That is determined by your goals, talents, and passions. Perhaps you are most gifted and have the most fun when *creating* new ideas. You may choose to carve out more creative time and delegate much of the *refinement* and *delivery* to someone else. Or if you find your greatest gifts and passions are in *delivery* or *managing the details*, you may choose to spend minimal time with the *creative* elements of your work.

Are you on the right path?

Answer these questions (in writing!) to determine if you are on the path you choose.

- Do your daily actions reflect what you want for your life? Identify what you enjoy the most and what you're most naturally gifted at doing.
- What do you choose to delegate or say no to so you can spend most of your time doing what you're best at and enjoy the most?
- Imagine what you want your life to be like a year from now. What will be possible when you organize your time differently so you can spend it the way you want?
- As you review the four areas of time, where do you choose to spend *more time* or *less time* than you currently spend? Write down what you choose for each area.

EXAMPLE:

- Free Time - One additional day a week
- Creative Time - An additional ? day a week
- Delivery Time - Keep the same as now
- Support Time - Delegate enough of this so I can spend more time in Free and Creative Time. Refine processes and systems so I can be most efficient with the tasks I will manage for myself.

Now that you are clear about how you choose to shift the way you spend time, what is the next step you will take to put this into action? What will support you in making this happen?

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Omission

The following information was unintentionally omitted from last edition's article "Don't Fight the Fear!" by David Carbonell, Ph.D.

"Dr. Carbonell is the webmaster of www.anxietycoach.com, a free self help guide for people with anxiety disorders, and the author of Panic Attacks Workbook: A Guided Program for Beating the Panic Trick (Ulysses Press, 2004)."

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Sites to See



This site is dedicated to promoting ideas, books and resources that will help you to “live lightly upon the Earth.” Its aim is to educate others on how to avoid the avid consumerism lifestyle that many Americans lead without compromising on contentment and satisfaction.

www.livingsimple.net

This site is divided into several sections that cover the definition of hoarding, professional articles on multiple aspects of hoarding, a Research Digest for hoarding-related scientific papers, self-help and support group articles, a hoarding/compulsive buying screening test, and other useful information about this medical disorder.

www.ocfoundation.org/1005/index.html

Designer Jay Shafer has created small, handbuilt, portable houses that make very little impact upon the environment and are amazingly complete. You’ll be tempted to buy your own tiny but efficient home once you see how each and every square foot is cleverly utilized.

www.tumbleweedhouses.com/information.htm

The Employee/Member Assistance Program is a free benefit focused upon supporting you or your family members whenever you feel stressed, angry or overwhelmed with life’s demands. Call 1-800-292-2780 to find out more about our confidential services.

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Ask ERS?

Dear ERS Advisor,

My daughter just started 2nd grade in a new school and is very worried about making friends. What should I tell her?

Concerned Mom

Dear Concerned Mom,

It's a good idea to normalize your daughter's feelings by admitting that starting over in a new school can be a scary experience, but assure her that there are many ways to make new friends. Anyone would feel anxious in that situation, so let your daughter know that this is perfectly O.K. Make sure that your daughter's teacher is aware of her concerns so that the teacher can provide some extra help with introductions. Encourage your daughter to talk with her classmates and invite them over to play. If she's not comfortable with that, you might want to consider talking with one or two of the other parents to set up some play dates. This sort of one-on-one interaction is a lot less intimidating and can allow your daughter the time to get to know some of the other kids better. Check with the teacher to see if he/she can suggest any of the other students who might be a good "match" for your daughter. Try to avoid labeling your child as "shy" as this might set up expectations for her future behavior. Just be patient and supportive as she gets acquainted with her new classmates and she'll do just fine.

Good luck!

ERS Advisor

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The Problem of Bullying

Andrea Harkleroad, LCSW

Bullying has been a problem in our schools for as long as schools have existed, but it is no longer considered to be an expected part of growing up. Its damaging effects can dramatically impact us, even into adulthood. When asked about the topic, one man remembered, "I was bullied everyday. I used to count the days until I turned 18 and could graduate. My life was a misery." A woman recounted how she was bullied by three girls in her class for four long years, after her best friend moved away. "That experience is why I chose to write my dissertation on female friendships," she said.

With the sobering stories we often hear in the news about bullied children resorting to violence against others or themselves, it is clear that we must do more to address the bully and his or her impact upon the children in our schools. The consequences are wide-reaching and dramatic if bullying goes unchecked.

Prevalence

In 2001, the School Crime Supplement of the National Crime Victimization Survey found that approximately fourteen percent of children, ages twelve to eighteen years old, were victims of bullying in school. Another study conducted that same year by the National Institute of Child Health and Development surveyed almost 16,000 school children in the sixth through tenth grades - in all types of school settings. Sixteen percent of those children surveyed admitted that they had been bullied by other students that term. Duane Alexander M.D., Director of NICHD commented, "Being bullied is not just an unpleasant rite of passage through childhood. It's a public health problem that merits attention." Dr. Alexander also points out that kids who bully are more likely to go on to engage in criminal activity later on in life. This point is borne out by several studies linking bullying to other antisocial behaviors such as vandalism, theft, and fighting (Olweus, 1993, Salmon et al., 2000, Nansel et al. 2001, Loeber & Dishion, 1983).

What is bullying?

Psychologist Dan Olweus, is widely considered to be the "founding father" of bully research. He conducted one of

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Bullying *Continued from page 1*

the first major studies on bullying in the 1970's in Norway. It wasn't until three Norwegian boys, aged ten through fourteen, committed suicide after being bullied that Dr. Olweus created a successful anti-bully program for schools. This program is the basis for many of the American programs you see in our schools today.

Dan Olweus defines bullying as "aggressive behavior that: (a) is intended to cause harm or distress, (b) occurs repeatedly over time, and (c) occurs in a relationship in which there is an imbalance of power or strength."

Stan Davis, LCSW and author of [Schools Where Everyone Belongs: Practical Strategies for Reducing Bullying](#), describes some specific examples of bullying on the website, www.stopbullyingnow.com:

- **Physical bullying:** hitting, kicking, pushing, choking, punching
- **Verbal bullying:** threatening, taunting, teasing, starting rumors, hate speech.
- **Exclusion from activities:** This does not mean that a child should not have the right to choose to play, or not to play, with another child. It does mean that children should not be allowed to systematically exclude others: "No one play with Mary;" "No one wants to play with him;" "Don't be her friend."

Modern day bullying tactics now include using the internet for spreading rumors and sending threatening emails. These methods are particularly vicious as rumors made upon the internet tend to be passed around easily, accessed by a much larger group of people and are extremely difficult to remove.



A kind word can warm three months of winter.

– Japanese proverb

Studies indicate that boys tend toward the more physical forms of bullying, while girls are more likely to use exclusion toward other girls. It is also interesting to note that girls can be targeted by either male or female bullies while boys tend more to pick on other boys.

Myths about bullying and victims

Too often kids are given advice which puts the burden of responsibility upon the victim and can often make the situation worse. Stan Davis, LCSW points out that this can leave the victim with a sense of failure when attempts to confront the bully fail. Misconceptions about bullies prompt a lot of misguided but well-intentioned advice like, "Just ignore him and he'll stop bothering you" or "Fight back and then he'll respect you!" These age-old pieces of advice can often have little effect. Studies by Olweus, Olweus, Limber & Mihalic; Nansel et al.; and Cairnes et al. have dispelled the following myths:

Myth #1 - "Bullies are loners." Studies show that most bullies do not have trouble making friends and are "average" or just below average, in terms of their popularity with their peers. At the very least, most bullies have a small group of friends or "henchmen" upon whom they can rely for support.

Myth #2 - "Bullies have low self-esteem." Once again research over the years has not supported this theory, as bullies are no more uncertain, worried or anxious than their peers.

Myth #3 - "Bullies pick on kids who look different." It is interesting to note that the external features of wearing thick glasses, having lots of freckles or red hair is not as much of a factor in victim selection as is having more insecure, cautious or "loner" personality traits. Although a study by Hugh-Jones & Smith in 1999 found that children who have disabilities such as stammering, cerebral palsy, muscular dystrophy, etc. are more likely to be bullied than their peers.

How do you stop a bully?

Rather than deal with each case as it comes, experts advise that schools administrators, teachers and even the students themselves must get involved if any sort of effective bully prevention program is to succeed.

Children need to believe that adults will consistently and effectively intervene whenever bullying occurs. This consistency will encourage children to report bullying, as many kids often keep this type of information to them-

selves, believing that nothing can be done about it. In addition to encouraging children to report any bullying that they experience, kids must also learn that bystanders who do nothing simply encourage bullies to continue their behavior. School programs that encourage bystanders to intervene, or tell an adult, are vital to changing the culture within schools. In addition, teachers and administrators must be crystal clear about the definitions, policies and consequences of bullying, and must utilize a wide variety of promotional methods to spread the word. Many teachers are simply unaware of bullying that may be taking place in the classroom and regular in-services focused upon the recognition of bullying is necessary. Parents also play a vital role and should be educated about the signs of bullying or victimization and the steps they can take.

Counselors must work with bullies on developing empathy for the victim and understanding the consequences of their actions, but this sort of intervention can only be effective in combination with the school and community-wide efforts mentioned above. As most bullies see their actions as justified, or have no insight into the impact of their behavior, efforts to sensitize the bully are necessary. Simply asking questions like “Why was that a bad thing to do?” or “What were you trying to accomplish?” “How else might you have accomplished that?” are good places to start.

Stan Davis, LCSW adds that “bullies often need to learn to:

- Acknowledge their own actions
- Acknowledge the results of their behavior on themselves
- Develop anxiety (“I broke a rule and got in trouble. I don’t want to go through that again!”)
- Change their actions to stay out of trouble
- Find other ways to get their needs met
- Acknowledge the results of their behavior on others
- Develop guilt (“I hurt someone”)
- Learn to trust others and delay gratification
- Form relationships with helping adults.”

Other interventions

Some schools have a “zero tolerance” policy on bullying that results in immediate expulsion, but as there is a sig-

nificant percentage of kids who admit to bullying on a regular basis, this could affect as many as 15-20% of kids and doesn’t provide the bully with much in the way of alternatives later.

Attempts at using group therapy for bullies have also met with little success as placing a bully among like-minded kids can often lead to reinforcement and encouragement of the very behaviors educators are trying to extinguish. Mediation, or conflict resolution, between the bully and the victim is also not effective. Recently, Susan Limber, Ph.D., a colleague of Dr. Olweus’, presented to the American Medical Association and declared, “Bullying is a form of victimization; it should be considered no more a ‘conflict’ than child abuse or domestic violence...the message that mediation sends out is inappropriate ‘You’re both partly right and partly wrong.’... The message to children who are victimized should be, ‘No one deserves to be bullied and we’re going to do everything we can to stop it.’”

Conclusion

Bullying is about the perpetrator focusing in upon the more vulnerable kids, those who have less social “clout”, lower self-esteem. By expanding the scope of the problem to more than just the bully and his or her victim, we are finally seeing a picture in which all of us may share some blame or responsibility. We have got to change the way our children’s peers, the teachers and parents all behave when confronted with bullying. Clearly it’s a challenge for any community, but it’s one that is well-worth the effort.

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just the FACTS.

- Studies have shown that there appears to be no relationship between the socioeconomic status and being targeted for bullying. Thus it makes no difference to bullies whether a child come from a poor or wealthy family.
- As children grow, their abilities to interpret and understand other children's nonverbal cues, such as body language and pitch of voice plays a significant role in their formation of close peer relationships. Conversely, children who are less skilled in recognizing these nonverbal cues tend to be rejected more often by other kids.
- *The Caring for Every Child's Mental Health: Communities Together* campaign advises each parent to "look at your own problem-solving and coping skills. Are you setting a good example? Seek help if you are overwhelmed by your child's feelings or behaviors or if you are unable to control your own frustration or anger."

The Employee/Member Assistance Program is a free benefit focused upon supporting you or your family members whenever you feel stressed, angry or overwhelmed with life's demands. Call 1-800-292-2780 to find out more about our confidential services.

Editor Andrea Harkleroad

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Ask ERS?

Dear ERS Advisor,

Lately I've noticed that my grandmother has been a lot more forgetful. She manages to cover it well but I think it's getting worse. I'm wondering if this is a natural part of aging or could it be something more serious like Alzheimer's?

Worried Granddaughter

Dear Worried Granddaughter,

It's probably best if your grandmother begins with a thorough medical exam. Depression, physical illness or certain medications can all contribute to memory loss. Obviously there are a number of factors that could be affecting your grandmother's memory! It's important to begin ruling out possible explanations so that a plan of action can be put into place.

Talk about this issue with your grandmother and any other close family members. Clarify how often these forgetful moments occur and what type of information is being forgotten. Find out if her regular daily routine is becoming affected by these memory lapses. Certainly you need to know if she's forgetful enough to leave an iron on or food cooking upon the stovetop! Gather as much information as you can about your grandmother's condition to share with her primary care doctor.

Alzheimer's researcher Marilyn Albert, Ph.D. of the neuroscience division of Johns Hopkins University, looks for the moment when people suddenly remember where they put the misplaced item—when we find our keys and the memory of how they got there comes flooding back. She states, "We have this sense of recollection. It's the absence of that sense of recollection that should be cause for concern." If your grandmother can't find the memory of setting her keys down, even with prompting, then that may indicate Alzheimer's. Of course, only a thorough exam and tests can confirm a diagnosis like that. Don't forget that your Employee Assistance Program can help with information and resources about this issue!

Good luck!

ERS Advisor

Frauds that Target the Elderly: Beware of Strangers Bearing Gifts

FDIC Consumer News

It's true – senior citizens are often the targets of fraud and financial crimes. Among the reasons, some older people have built substantial assets (including their own home and large savings accounts), they're easy to find at home, and they can be swayed by fears of losing their financial independence. "Also, despite the efforts of law enforcement, criminals are getting smarter and using technology to their advantage to commit fraud and other financial crimes, such as identity theft," said Michael Benardo, manager of the FDIC's Financial Crimes Section.

The following are common cons designed to trick consumers – especially elderly people – into giving up money, property or valuable personal information. These scams often are committed by strangers posing as legitimate business people, government officials or other "trusted" individuals. The information is based on reports from the U.S. Justice Department, FDIC fraud specialists, the Federal Trade Commission (FTC) and other sources:

Prize and Sweepstakes Frauds: This type of scam may involve a congratulatory phone call or letter informing a consumer that he or she has won a prize or a large sum of money in a lottery or sweepstakes. But before any "winnings" are delivered, you are told you must pay for fees, taxes, shipping and handling or other charges. Of course, the prize never comes or any products that do arrive are essentially worthless.

"Prize and sweepstakes fraud is more prevalent among older consumers than among the public at large, and is particularly prevalent among consumers age 70 and older," Lois Greisman, an Associate Director in the FTC's Bureau of Consumer Protection, said in testimony before the U.S. Senate Special Committee on Aging in July. She said nearly 12,000 older consumers complained to the FTC that they lost almost \$35 million in fraudulent prize or sweepstakes promotions in 2004, with the median loss being about \$2,000. "These frauds can be devastating to

Continued on page 2



Frauds *Continued from page 1*

consumers who sometimes cash out retirement funds to claim their purported prizes,” Greisman said.

Fraudulent Investments: A firm or individual “guarantees” fantastic returns on investments, business opportunities, gems and other “no-risk” deals. These will sound attractive compared to what local banks are paying on deposits. At some point the seller takes the money and runs, leaving the investor with a big loss.

Charitable Donation Scams: Crooks disguised as charities collect donations or money for raffles. While you think you’re helping people in need, you’re really helping con artists pad their pockets. You should make donations only to charities you are familiar with or after consulting with the Better Business Bureau (BBB), which maintains reports on national and local charities. Contact your local BBB as listed in the phone book or check out charities online at www.give.org.

Home or Auto Repair Scams: Someone calls or knocks at your door offering a super deal to fix your roof or driveway or repair your car. After you hand over the funds you discover the work hasn’t been completed, is of poor quality or wasn’t needed in the first place. Some scammers have billed consumers for maintenance or repairs that were never performed.

Loan or Mortgage Fraud: These typically involve unscrupulous “predatory” lenders (typically from the non-bank or home improvement industries) that use false or misleading sales tactics to make high-cost loans to consumers in need of cash, including older homeowners

concerned about paying bills. Victims often can’t afford the loan, and they may be pressured to refinance a loan repeatedly and pay high fees each time – a scam known as “loan flipping.” Borrowers who pledge their house as collateral and can’t repay the loan could lose the home in a foreclosure.

Help for Avoiding Foreclosures: The fraudster goes through records at the local courthouse listing homes facing foreclosure. He or she then contacts the homeowners and offers assistance to prevent the foreclosure from taking place. Instead, the homeowner is then tricked into signing documents that, in the fine print, transfer the ownership of the property to the fraudster.

"I-Need-Your-Help" Scams: Unlike the previous scams that involve selling or giving something to the victim, here the con artist is asking to receive some assistance... and in the process obtains account information or access to funds. Example: Someone claiming to be a bank examiner, bank security officer or police officer calls asking for help investigating a possible fraud by withdrawing cash from your bank account or providing account information. If the trick works, the bogus investigator can walk away with the money or use the confidential information to raid the victim’s bank account.

Counterfeit Checks: In one example, you sell an item over the Internet and the buyer sends a cashier’s check for more than the agreed-upon price. The buyer instructs you to wire the excess funds back. If you comply, you will most likely find out that the check you received is phony and the money you wired cannot be returned to you.

Quarterly Quote

“You know you’re getting old when you stop to tie your shoes and wonder what else you can do while you’re down there.”

– George Burns

How to Protect Against Financial Fraud

How can you and your family be on guard against financial scams, especially those that target the elderly?

Try to deal only with businesses and other organizations you already know or that have been recommended. When in doubt, contact your state or county’s consumer protection office (listed in the blue pages of your phone book) or the Better Business Bureau.

Get key details of a significant offer in writing and thoroughly check them out before agreeing to anything. Make sure you understand your responsibilities and the potential risks before entering into any transaction.

"If the person making the sales pitch only focuses on the benefits or the promised return and brushes over the costs and potential risks, the seller may not be acting in your best interest and the product may not be appropriate for you," warned Michael Benardo, manager of the FDIC's Financial Crimes Section.

Closely monitor credit card bills and bank statements. Look at your monthly statements as soon as they arrive and report a discrepancy or anything suspicious, such as a missing payment or an unauthorized withdrawal.

Periodically review your credit reports for signs that an ID thief is misusing your name. Credit reports, which are prepared by companies called credit bureaus, summarize each person's history of paying debts and other bills. If your credit report lists a credit card, a loan or a lease you never signed up for, chances are a con artist is attempting to commit fraud using your identity.

Under a new federal law, you are entitled to one free credit report each year from each of the nation's three major credit bureaus. Experts suggest spreading out your requests throughout the year to maximize your protection. To get a free report, go to www.annualcreditreport.com or call toll-free 1-877-322-8228.

Remember the red flags of a fraud. You can avoid scams or help determine if an ill or elderly relative is a victim or target of fraud if you know some of the classic warning signs. They include:

- Unsolicited offers from strangers or unfamiliar companies that sound too good to be true, including mail or phone calls proclaiming an elderly person to be the "winner" of prizes or investment "opportunities;"
- Requests to send money or bank account information before a promised product or service is delivered;
- Pressure to quickly say "yes" to a proposal, especially an oral offer to sell you financial products, household equipment or home repairs that you may not really need;
- Indications of cash shortages when the elderly person should have enough money coming in; and
- Checks payable to unfamiliar people or businesses for reasons that the elderly person can't explain.

If a Crime Has Been Committed

Contact the fraud departments of any one of the three major credit bureaus if you suspect your name or accounts are being used improperly. They are Equifax at 1-800-525-6285, Experian at 1-888-397-3742, or TransUnion at 1-800-680-7289. Ask for a "fraud alert" to be placed on your credit file, which can help prevent a thief from opening new accounts or making changes to your existing accounts.

Call your financial institutions if accounts have been corrupted by a crook or fraudulently opened in your name. Discuss closing those accounts and opening new accounts. Also consider filling out an "ID Theft Affidavit" available on the Federal Trade Commission's Web site at www.consumer.gov/idtheft or by calling toll-free 1-877-IDTHEFT (438-4338). This document can be used to help you prove you are an innocent victim.

Call the local police to fill out the necessary crime reports.

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just the FACTS.

- Alzheimer's disease affects as many as 4 million Americans. Most people diagnosed with AD are older than 65.
- There are approximately 37 million Americans 65 and older. This particular group is increasing faster than the rest of the population. By the year 2029, all of the "baby boomers" will be age 65 and over.
- It's never too early to start planning for health care needs by completing an advance directive. There are two types of **advance directives**:
 1. A durable power of attorney for health care ("durable power") allows you to name a "patient advocate" to act for you and carry out your wishes.
 2. A living will allows you to state your wishes in writing, but does not name a patient advocate.

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Sites to See



➔ **<http://www.fdic.gov/quicklinks/consumers.html>**

This site contains links and articles about consumer protection from identity theft, phishing, and various other attempts at fraud. There is also excellent information on how to repair your credit history, choosing the right credit card as well as choosing the right mortgage for yourself. Teens can even benefit from this site with an entire section dedicated to helping them manage their money effectively.

➔ **<http://www.aarp.org/>**

The American Association for Retired Persons website has a complete listing of articles, links and webcasts aimed at ensuring those over 50 enjoy a balanced, well-rounded life. Information on politics and public policy, learning, technology, health, travel, family & legal issues, as well as fun & games are highlighted.

➔ **<http://www.realage.com/index.aspx>**

Take a free test to determine your "real age" as compared to your biological age. This half hour on-line test looks at your physical health, family health history, your emotional support system as well your eating habits to give you a complete picture on how your habits can affect your age. Once you're done, you will receive a follow-up email in about 1-2 hours with your score and tips on how you can make your "real age" even younger.

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