

EAP NEWS

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*The EAP is a **free** service for you and your eligible family members.*

*All EAP services are **completely confidential**.*

Parent's Best Goal: Raise Productive Kids



We like to believe that our children are above average. According to experts, however, only about 10 percent of

kids are truly gifted, either academically, creatively, or athletically. Pushing them to make A's in subjects that don't come easy to them, filling their free hours with special lessons, athletic practice, and tutoring can take the fun out of childhood. More importantly, it can set them up for a lifetime of feeling that nothing they do will be good enough.

School psychologists from Richmond, Virginia say the average kid has a great deal of potential that parents should allow to develop naturally. Those who are pressured to excel beyond their ability can become insecure, bitter adults. They hope parents will consider these tips for slowing down:

Trust that being average is OK. Most kids in gifted programs aren't really gifted but have more ambitious, competitive parents.

Recognize that there are lots of ways to be gifted. Every child has strengths that are not being recognized at any given time. One parent visited the school to complain that her daughter was only getting B's and C's on her report card. The teacher noted that the girl was an average student, happy, healthy, one of the nicest kids in class, and had lots of friends. "What more could you ask for?" she asked.

Take the long view. At high school reunions, it's often not the kids who were big standouts in school who turned out to be very successful.

Keep it simple as long as you can. A hectic schedule at an early age is not in the child's best interests.

The real goal of parenthood, say the doctors, is to help a child become a happy, productive person. Forcing children to be something they're not will undermine that goal. ○

Breakfast Builds Brains

Tufts University researchers found that kids who ate instant oatmeal performed 5 to 12 percent better on spatial memory test than did children who ate sugar-coated cereal or no breakfast at all. The fiber and protein in oats supply the brain with glucose, which boosts cognitive performance.

Identity Theft: Protect Yourself and Your Credit

If you care about the privacy of your financial information, your credit history, and your charge-card numbers, you can protect yourself from criminals. Identity theft is the fastest growing financial crime in the U.S.



It can be as simple as someone stealing your credit-card number and charging

merchandise to your account. Or it can be much more far-reaching. A crook could use your name, birth date, and Social Security number to take over your bank accounts or set up new ones.

Financial institutions are liable for most unauthorized charges. The worst effect could be on your credit history. It could prevent you from getting a mortgage, a job, or good auto insurance rates. Ways to protect your identity include:

- If mail theft is a problem, get a lockable mailbox. Don't put letters or payments in your mailbox for pick up. Anyone else can too.

- Don't put bank statements or credit-card offers into the trash where they can be picked up by someone else.
- Use a paper shredder for every piece of junk mail, usable checks from your credit-card company, and bank statements. Destroy records you no longer need: bank statements, credit-card receipts, health-insurance reimbursements. Shredders are cheap and easy to use.
- Buy a credit report at least once a year and check it carefully.
- Don't carry rarely used credit cards, extra identification, or anything that shows your birth date. One authority recommends using your passport for ID. It doesn't give your address.

To get a credit report, call Equifax at (800) 685-1111; Experian at (888) 397-3742; or TransUnion at (800) 916-8800. Reports cost \$8.50, according to *Business Week*. To stop pre-approved credit card offers, call (888) 567-8688. To get off junk-mail and telemarketing lists, go to: www.the-dma.org/consumers/privacy.html. ○

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The Criteria of Emotional Maturity

William C. Menninger, M.D., of the Menninger Clinic in Topeka, KS, says these are the components of emotional maturity:

- The ability to deal constructively with reality.
- The capacity to adapt to change.
- A relative freedom from symptoms that are produced by tensions and anxieties.
- The capacity to find more satisfaction in giving than receiving.
- The capacity to relate to other people in a consistent manner with mutual satisfaction and helpfulness.
- The capacity to sublimate, to direct one's instinctive and hostile energy into creative and constructive outlets.
- The capacity to love.○

The Resilience Factor

Learning to Bounce Back From Disaster

Some people seem to deal with disasters, large and small, and move on. Somehow they handle the pain and disappointment and go on with their lives.

Resilience appears to be an acquired skill, doctors say. It can be learned and used to get through a personal crisis, be it the end of a marriage, a financial disaster, or a death in the family. Understanding how to deal with it won't make a tough time less painful, but it can make it easier to live through.

Psychologists believe these techniques can help a person acquire resilience:

- Practice taking risks in your life. Make a speech, take dancing lessons, and learn ways to cope with roadblocks and disappointments.
- Be in charge of your life. The victim mentality is deadly, so forget self-pity. Accept pain when it comes: Feel it, take responsibility for your life, and move on.
- The more positive your self-dialogue, the better. Dr. Al Siebert, co-author of *The Survivor Personality* (Berkeley Publishing), suggests listing possible solutions when a problem occurs. Create a game plan to give yourself a sense of control over the situation.
- Ask for help. Froma Walsh, Ph.D., professor at the University of Chicago, says relationships are important. Those who can confide their feelings to others are more resilient. Surround yourself with people who care and talk to them.
- Think positively. People who look on the positive side rebound more quickly. Remind yourself that the sadness will diminish over time. Look for small pleasures and keep your sense of humor.
- Find some meaning in tragedy. Maybe it brought your family closer together, or prompted you to work for a good cause. When you give to others, it is easier to appreciate what you do have.

You will be more resilient. ○



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Qualities of Highly Resilient People

- Playful, childlike curiosity
- Constantly learn from experience
- Adapt quickly
- Have solid self-esteem and self-confidence
- Have good friendships, loving relationships
- Express feelings
- Expect things to work out well
- React to others with empathy
- Have a talent for serendipity
- Get better and better every decade

Tax Returns: You and Your Money



So—how did you do on your tax returns? Did you get money back? Now is the time of year to assess your tax liability and change the withholding from your paycheck accordingly.

If you had to pay—reduce the number of exemptions you claim during the year—or even have extra withheld.

If you got a lot of money back—**shame on you!** Don't let the government have your money during the year—it's yours—they certainly don't pay you interest on it. You can increase the number of exemptions

you claim during the year—put the extra money in your credit union or 401K—and you can earn the interest you should be getting. Your actual “take home pay” will be about the same and you'll be saving money.

Remember: the number of exemptions you claim for withholding during the year does not have to be the same as what you claim on your actual tax return.

Check with your payroll department—you should plan so that you turn out about even when you file your tax returns. ○

Second Thoughts

If you could live your life over, what would you do differently?

A survey of retired people reported in the International Journal of Aging and Human Development showed that half of those interviewed would spend more time with their families; prepare financially for the future; get more education; and work toward career development. They report that they would spend less time on one thing: *worrying*.

How to Use Your EAP

When help is needed call the office location most convenient for you. The office coordinator will ask for your name, employer and a brief description of your presenting concern. If an emergency exists you will be given immediate assistance. If your situation is not an emergency, you will be offered telephone assistance and/or in-person sessions to complete an assessment and make a referral for treatment if needed.



Meetings with your counselor are completely confidential. Your employer will not know you have used the EAP. No one will be provided any information about you without your written consent. Exceptions would occur only in the event of you being considered dangerous to yourself or someone else.

At the first appointment you should be prepared to give the counselor some background information to assist in formulating an action plan. Many people find it helpful to prepare a list of things they wish to discuss at each session. ○



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503-639-3009

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541-757-3013

If you live outside the Portland/Willamette Valley areas, call the toll free number listed below. You will be referred to a mental health provider in your area.

1-800-433-2320

www.cascadecenter.com

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