

2011

Employee Newsletter



Well Connect
Life and Workplace Solutions

1600 N. Lee Trevino, Ste. C7
El Paso, TX 79936

Ph. (915) 593-5676
F (915) 593-1199

<http://www.wellconnectep.com/>

Changes that may help:

- Admit that you are a compulsive spender, which is half the battle
- Get rid of checkbooks and credit cards, which fuel the problem
- Make a shopping list and only buy what is on the list.
- Destroy all credit cards except one to be used for emergency only.
- Avoid discount warehouses. Allocate only a certain amount of cash to be spent if you do visit one.
- "Window shop" only after stores have closed. If you do "look" during the day, leave your wallet at home.
- Avoid phoning in catalog orders and don't watch TV shopping channels.
- If you're traveling to visit friends or relatives, have your gifts wrapped and call the project finished; people tend to make more extraneous purchases when they shop outside their own communities.
- Take a walk or exercise when the urge to shop comes on.
- Don't shop by yourself because most compulsive shoppers shop alone and if you are with someone you are much less likely to be spend
- Find other meaningful ways to spend time
- If you feel out of control, you probably are. Seek counseling or a support group such as Debtors Anonymous.

"Beware of little expenses. A small leak will sink a great ship."

~Benjamin Franklin~

Resources:

<http://www.indiana.edu/~engs/hints/shop.html>

<http://www.webmd.com/mental-health/features/shopping-spree-addiction?page=2>

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

Responsible Holiday Shopping

Compulsive shopping or spending can be a seasonal balm for the depression, anxiety and loneliness during the December holiday season. It also can occur when a person feels depressed, lonely and angry. Shopping and spending will not assure more love, bolster self-esteem, or heal the hurts, regrets, stress, and the problems of daily living. It generally makes these feelings worse because of the increased financial debt the person has obtained from compulsive shopping.

Signs of a serious problem:

- Shopping or spending money as a result of feeling angry, depressed, anxious, or lonely
 - Having arguments with others about one's shopping habits
 - Feeling lost without credit cards -- actually going into withdrawal without them
 - Buying items on credit, rather than with cash
 - Describing a rush or a feeling of euphoria with spending
 - Feeling guilty, ashamed, or embarrassed after a spending spree
 - Lying about how much money was spent. For instance, owning up to buying something, but lying about how much it actually cost
 - Thinking obsessively about money
 - Spending a lot of time juggling accounts or bills to accommodate spending



Please remember to contact the EAP as soon as you become aware of an issue that may warrant counseling. We are here to serve you!



Holiday Travel Tips

Be Proactive

If your itinerary gets shut down, try to out-smart the pack: More than likely, the employees will direct everyone to line up at a ticket booth. Snag your spot in line, but simultaneously dial the airline's customer service number on your cell phone. You might be on hold for awhile—but the line's not moving any faster. Airline employees at the call center can reroute you just the same, and since they're not handling face-to-face confrontations with disgruntled passengers, they're generally less frazzled, more agreeable, and quicker, to boot.



Fly Through Security

We all know to arrive early to accommodate the long security lines. But what's the trick to easily zipping past the checkpoint? Pack your carry-on in layers: shoes on the bottom, neatly folded clothes next, and other items—phone chargers, toiletries, and so on—in an organized manner on top. If your bag X-rays as a jumble of cords, the TSA agent is more likely to pull it out for a search. Read up on the current rules for what you can (and can't) bring on the plane beforehand. And wear easy-to-remove shoes and a sensible outfit—for every item you have to take off (earrings, belt, bracelet, watch, phone clip) it'll take you longer to go through.

Pack Snacks

A week or so before your departure, have every member of your family pick out two healthy snacks to stash in their bag. This way, if you're stuck in a traffic jam or delayed at the airport, it'll keep the kids satisfied without loading up (and paying a premium) on gummy worms and salt-laden chips. High-protein eats like almonds and granola bars travel well, as do apples and baby carrots. Consider dry whole-grain cereal, trail mix, and a dark chocolate bar, to split, for a little treat along the way. If you're flying, pack an empty, reusable water bottle that you can fill at a water fountain post-security

Prepare the Kids

Between now and the holidays, talk to your children about your plans and what's to come. Establish some ground rules before you set out: for instance, allowing your little ones to wander around the gate (within eye sight) but making it clear they must be seated and quiet on the plane. If you're driving, let the kids pick out one new book and toy they can't open until the car ride starts.

Ship Gifts Ahead of Time

When you add a few presents to the mix, packing (and not paying dearly for it) gets tough. If you're flying, investigate your options early to avoid surprise baggage charges. You can also cut out the middleman and take your luggage straight to UPS or FedEx for the most economical arrangement—simply wrap and pack your gifts at least two weeks or so before your departure and ship via ground. By the time you arrive at your destination, the loot will be waiting for you.

Stick to a Budget

Factor in *all* travel costs when making your holiday budget. Think beyond transportation and hotel totals. If you're booking a nighttime flight, consider that you'll have to buy dinner at the airport, or breakfast and coffee charges with an early-morning flight. Remember tolls on the roads. Set a conservative spending limit if you'll be tempted to shop big at your destination. This way, you won't enter the new year with any spending regrets.

Resources:

<http://lifestyle.msn.com/your-life/make-every-day-great-article/staticslideshowcl.aspx?cp-documentid=31182791>

http://stress.about.com/od/situationalstress/a/travel_stress.htm