



Readjusting Your Expectations

The changing economy has forced many to rethink their expectations for the future. Some people are putting off retirement or returning to the workforce because their savings have been hit by the financial crisis. Others are readjusting their spending habits and budgets, and many are reflecting on the place that money and possessions have in their lives. This newsletter offers some things to consider as you reflect on recent changes in our economy and consider your future.

Change in life is inevitable, but sudden unexpected change can create anxiety and uncertainty. A key to successfully weathering change is to accept that you don't have full control over what happens and to focus on those areas you do have some control over.

Adjusting to changes in your financial situation

Taking practical steps to manage financial change can help you with the emotional adjustment of living with less. Here are some ways to maximize what you have and bring money into your household.

- **Rethink how you spend money.** You may be tempted to keep up familiar spending patterns by using credit cards or dipping into savings. But if you have less money to spend, put a halt to unnecessary purchases so you don't get into serious debt.
- **Review your budget.** Look for expenses to trim or to cut out entirely. Putting a revised spending plan down on paper will help to clarify your spending priorities and give you a clearer sense of direction.
- **Consider ways to supplement your income.** Think through all of your options. You may be able to

increase your income by working more hours at your current job or even working a second job temporarily. Many people also find ways of earning income on the side by selling things they have or make, or providing services like babysitting or car repair. A family member who is unexpectedly out of work might look into a part-time or temporary job until something more permanent comes along. If you have an extra room in your home, consider renting that out for extra income.

- **Delay retirement.** If you were planning on retiring soon, you can increase your retirement income by 7 percent if you continue working for one year, and 22 percent if you work for four more years, according to a study from T. Rowe Price. Putting off retirement will also boost your Social Security benefits – 8 percent for each year between the ages of 62 and 70.

Adjusting emotionally

It's normal to feel upset and anxious when you experience a sudden change. A healthy way to deal with these negative emotions is to accept that you need to rework your plans for the future and find ways to adjust.

- **Find opportunities in the change.** Any change – even an unwelcome one – can bring new opportunities to learn and grow. The decision to go back to work or to find new ways to earn money might lead you to rediscover long-forgotten skills or inspire you to learn new ones. Adapting to the change can make you stronger and better prepared for the next challenge that comes your way.
- **Take pride in your coping skills.** Taking control of spending is a source of pride for most people. Finding bargains in the grocery

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store, for example, can put a smile on any shopper's face. You might also consider doing more around your home on your own instead of hiring others to do it. For example, learn how to make minor car repairs so you can hold onto your vehicle longer. Do home maintenance yourself. Allow yourself to take pride in your efforts to stretch your money.

- **Take stock of your life.** Remind yourself of what is most important to you. A financial or other crisis often forces us to focus on our priorities and to remember what we truly value in life. Even if the financial downturn means that you have to make a major change, such as moving into a new home, step back and look at what you still have. Instead of dwelling on what you've lost, focus on those things that you value, such as your family and friends.

If you are having difficulty adjusting to the financial or other changes in your life, contact LifeWorks for more resources about coping with change and dealing with financial hardship.

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Telling the Truth at Work

It's easy to tell the truth when things are clear cut and you have little to hide. "Did you finish that report?" your manager asks. You did. It's easy to respond, "Yes." Telling the whole truth becomes harder, however, when you haven't quite finished the report and you're afraid to let your manager know because you don't want to (a) disappoint, (b) get in trouble, or (c) stay late to finish it. How much does telling the whole truth matter at work, and what's your responsibility as an employee and co-worker when it comes to truth and honesty? Read on to find out.

Truths, lies, and the gray area in between

Experts agree that lying is prevalent in the workplace, more so in some organizations than in others. People lie at work for a variety of reasons. Here's a list of some of the most common workplace lies:

- **Padding a resume or expense report**
- **Lying about what time you arrived at work or how many hours you worked**
- **Plagiarizing or taking credit for someone else's ideas**
- **Calling in sick when you're not**
- **Lying to cover up a mistake**
- **Saying the work is done when it isn't**

You might consider some of these acts to be lies, or half-truths, or something in between. However, if you read your organization's benefits handbook or ethics policies, you'll see that the line between a truth and a lie is clear. All of the above behaviors constitute not telling the truth – they cross the line and could potentially harm your career.

Five truth tips that will help your career

Acting with truthfulness and integrity will help you succeed throughout your career. Here are five tips:

- 1. Tell the truth on your resume and on job applications.** Of the 2.6 million background checks it performed in 2001, ADP Screening and Selection Services found that 44 percent of applicants had lied about their work histories, 41 percent had lied about their education, and 23 percent falsified credentials or licenses. Getting caught in a lie will cost you the job, perhaps even after you've already been hired and begun it. Always be truthful about your education, experience, skills, and previous job titles.
- 2. Be honest about work problems with team members and your manager.** That way, the people you work with will have a chance to help you do something about the problem. Most people can accommodate unforeseen problems if they know about them in advance. As soon as you find you won't be able to meet a deadline or know that a deliverable has changed, be sure to tell the person who is expecting to receive your finished work. For example, if you run into a technical problem that's going to delay a project deadline, be honest about that with those involved in the project and work to problem-solve it together.
- 3. Be honest when using company resources and funds.** Always tell the truth on expense reports. Never misuse a company credit card. Remember that an auditor may inspect your financial transactions even weeks or months later.

4. Commit to being honest and to surrounding yourself with honest people. Here is excellent advice from the Center for Creative Leadership: "Make a commitment to honesty. Find people to tell you the truth about yourself (even when it makes you angry) and say, 'Thank you for telling the truth.'"

5. Talk about honesty at work. Suggest to your manager or co-workers that you have a group discussion about honesty and other ethical issues. Make it interesting by each bringing questions for discussion. Jeffrey Seglin, who writes an ethics column for The New York Times called "The Right Thing" and who has written a book by the same name, poses interesting questions about ethics and truth in both his column and his books. For example: Just because something's legal, is it right? Is it OK to withhold information about your search for a new job from your current employer? What's the difference between a white lie and a "true" lie? These and other ethical dilemmas may be found on Seglin's Web site, <http://jeffreysesglin.blogspot.com/>.

As for what to do when you don't finish the report on time and have to answer to your manager? Seglin's advice would be to tell the truth. "If you say that you're going to do something, do it," he writes. That's one of the best truths to live by – as a friend, parent, partner, manager, and employee.

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Building Strong Community Relationships to Improve Your Health

Many studies have shown that close relationships with others can improve your health and help you live longer. In fact, a new study has found that personal connections within your community could actually have a greater impact on your health than your genes. The study, led by Dr. Takeo Fujiwara of the National Institute of Public Health in Japan, involved identical twins and found that the siblings with a strong sense of belonging and community involvement were healthier than the siblings who didn't feel as connected to their communities, even though they shared similar DNA and backgrounds.

These findings are important to consider as we end a year that has been difficult for many people. We often isolate ourselves as we struggle to overcome the challenges of financial stress, job worries, hectic schedules, and other daily demands. But it's important that we maintain close social ties and that we think and live more communally so that we can better support and depend on people within our community. In this newsletter, you'll find tips to help you establish and strengthen connections within your community.

Expanding your community

Make an effort to grow your personal network whether yours is large or small. Connecting in new ways with new people will allow you to respond to your community's evolving needs. Here are a few ways to meet new people

- **Join a club, class, or other group.** Try a hobby club, an exercise class, or a group sponsored by your house of worship. Joining a group allows you to meet others with similar interests.
- **Take a walk.** Walk your dog or take a stroll through your neighborhood. Chances are you'll meet other walkers, dog walkers, and residents who live near you.
- **Connect with co-workers. Attend your company's social events.** Enjoy a lunch or coffee break with a co-worker or two. Extend an invitation to a co-worker you don't interact with often. Try introducing yourself to someone new every day.
- **Take the first step.** Don't wait for others to approach you. Introduce yourself to people that you'd like to meet. Strike up a conversation with someone at a social gathering, with someone waiting in line next to you, or with a parent at your child's school.
- **Be prepared to reach beyond your comfort range.** If you feel uncomfortable introducing yourself to a group of people who already know each other, try approaching just one person at a time. Then ask to be introduced to the rest of the group.

Cultivating a sense of community

The practical and emotional support of a close-knit community can help ease stress and increase your sense of belonging, security, and self-worth. Here are some ways to help foster that sense of community:

- **Host an event.** Plan a dinner, movie night, game night, or party. Start a hobby group. Invite friends, family, neighbors, and co-workers and introduce them to each other. Or invite friends and neighbors to a potluck dinner. It's much easier on the budget, and fun sharing everyone's favorite dish.
- **Volunteer.** Getting involved in local civic or social programs will help you become more engaged in your community. If you need help finding volunteer opportunities in your area, ask other people about their experience with local volunteer programs. Your local newspaper and your house of worship may also be able to provide information. You can also search for opportunities in your area on Web sites like VolunteerMatch (www.volunteermatch.org) or Points of Light Foundation (www.pointsoflight.org) by entering your Zip code and interest or skills.
- **Build a sense of community in your neighborhood.** Get to know your neighbors, and help them to get to know each other, too.

Invite some neighbors over for coffee or dessert. Organize a neighborhood event, such as a block party, scavenger hunt, progressive dinner, community yard sale, or softball game. Start a walking group or neighborhood-watch program.

- **Network. Don't just network for yourself, but connect others who can help each other as well.** You might be able to connect a parent with a tutor for her child, a neighbor with a handyman who's looking for odd jobs, or a co-worker with a colleague who can provide some expertise on an important project.
 - **Start a time bank in your community** where every hour you spend doing something for a neighbor – from child care to garden work to transportation – you earn a "time dollar" to spend on something you want someone to do for you. Visit TimeBanks USA at www.timebanks.org to learn more about time banks, including how to start one in your community.
 - **Stay in touch.** Connect frequently with friends, family, neighbors, and co-workers. It's hard to find time to catch up with everyone you know, but staying in touch allows you to be aware of people's needs and it can make it easier to find support when you need it. If you have difficulty staying connected, try sending a short e-mail or making just one phone call a day. This will allow you to strengthen your relationships even when you're busy.
- While feeling connected to your community won't make you immune to every stress, disease, and challenge, it can offer the support you need to get through difficult times. By creating a sense of community and updating your social ties, you can improve your health and the health of those with whom you develop close relationships.

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Strategies for emotional well-being

Growing Stronger Through Change

Financial difficulties. Job loss. Illness. Divorce. We face unexpected changes and challenges throughout our lives. How can you learn to keep up a positive attitude and stay strong through such times? Here are some tips and suggestions to help you deal with change:

- **First, honestly assess the situation.** Put things in perspective. Ask yourself, "How big is this problem really?" And then, "What do I need to do?" Of course, there will be moments when you cry, feel down, or are overwhelmed. But remind yourself that you will move forward.
 - **Second, recognize that you have a choice in how you handle challenges and change.** You can't choose what happens to you. But you can choose how you respond to what happens. You might say to yourself: "Things haven't gone as planned. I've had this unexpected setback. Now, what do I need to do?"
 - **Take responsibility for your actions and don't blame your circumstances.** You can get help. You can get support. You can find others to help you out. But at the end of the day, the person who must manage the challenges you are facing is you. It's your job to take control and take responsibility.
- ### Practice being resilient
- Here are resilience techniques to practice and work on as a way of getting through challenging times:
- **Choose to have a positive attitude.** There are many things over which you have no control – for example, you can't control whether the stock market continues to drop or whether you'll lose your job. You can't control if your child is faced with a serious illness. But what you can do is choose how you respond to the difficulties and setbacks you face.
 - **Take care of yourself.** The stronger and fitter you are physically, the more resources you will have to face the challenges that life brings you. Practice healthy habits, including getting enough sleep and exercise, managing stress, and eating healthy foods.
 - **Calm yourself.** During difficult and stressful times, we sometimes make matters worse by pushing the panic button and "catastrophizing." But instead of imagining the worst, try to calm yourself. Tell yourself, "I'm in this difficult situation. But now I'm going to start managing it as best I can."
 - **Decide not to be helpless.** Try not to let things overwhelm you.
 - **Trust your inner strength.** Experts agree that we have strengths we never knew we had until we have to use them. You'll be amazed at how many resources you have that you never even knew about. Remember that change can lead to personal growth.
 - **Start with a single step.** If you are faced with a challenge that feels big or overwhelming, start with the simplest thing you can do that takes you in the direction you want to be. Ask yourself, "What's the smallest thing I can do to get started?" Once you've thought about it, do it.
 - **Let go of your anger.** A difficult challenge can cause us to feel angry and upset. These feelings are normal, but they won't help us move forward. Work through your anger by writing about it or talking about it with a trusted friend. Try to let go of negative feelings. It's not easy to do. It takes practice and work. But try. You'll be amazed at the results.
 - **Focus on solutions, not problems.** Instead of focusing on what you feel you may be losing, consider what you may gain because of the change. For example, if your job is changing, this may be the opportunity you were waiting for to reassess your work and find new direction.
 - **Laugh.** Even when things seem to be falling apart around you, try to find time to smile and laugh. It's very healing and it will help you forget your worries for a few moments. Rent a movie that makes you laugh or spend time with a friend with a good sense of humor.
 - **Focus on the things that are good in your life.** Count your blessings. Focus on the things that are good in your life now. Try to appreciate the day-to-day good things. The more time you spend doing that, the more energy you will have to deal with the problems that you face. A sense of gratitude helps put things in perspective.

Finally, remind yourself that you will get through your difficult times and grow stronger as a result.

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The content in this article is based on a presentation given by Stephen Williams, Ph.D. He was battling a personal illness at the time and passed away nine months later. Dr. Williams was an organizational psychologist and author, and an expert on resilience, work, and well-being.