

# LifeLines

## information for your life

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### Assertiveness Skills

#### What is Assertiveness?

Assertiveness is the ability to state positively and constructively your rights or needs without violating the rights of others. When you use direct, open, and honest communication in relationships to meet your personal needs, you feel more confident, gain respect from others, and live a happier, fulfilled life.

#### Benefits of Assertiveness

Acting assertive helps maintain honesty in relationships, allows you to feel more in control of your world, and improves your ability to make decisions.

#### Roadblocks to Assertiveness

Fear that you will harm others, or that you will experience rejection and feel shame may prevent you from acting assertive. This is based upon a belief that other people's needs, opinions, and judgments are more important than your own. Believing assertiveness hurts another person can keep you from meeting your legitimate physical and emotional needs. As a result, you feel hurt, anxious, and angry about life.

Lessons learned from parents or caregivers contribute to your beliefs about the legitimacy of your personal rights. This can cause you to act passively to conform to these beliefs. A few examples include the right to decide how to lead your life, the right to pursue goals and dreams, the right to a valid opinion, the right to say how you want to be treated, the right to say "no", the right to change your mind, the right to privacy, the right to ask for help, and many more. Acting to assert any of these rights leads many people to think they are acting selfish.

#### Is Assertiveness Selfish?

Selfish means being concerned excessively or exclusively with oneself. This is not assertiveness. Being assertive does not dismiss or ignore the needs of others. Assertiveness focuses legitimate or important needs.

#### Is Assertiveness Aggressive?

Assertiveness is not aggression. Aggressive means that you express your rights at the expense of another or forcibly deny the rights of others. If you struggle with being assertive, you may have mislabeled assertive behavior by others as aggressive. This may help you feel justified about not being assertive. However, believing assertiveness is aggressive can prevent you from taking steps to improve your assertiveness skills.



**Dawn Boggs**  
MAP Counselor



# Tips for Elderly Travelers

**Summer is travel season and elderly travelers have special concerns. Health conditions or mobility problems require careful planning to ensure travel safety and comfort. Whether traveling alone, in groups, or accompanied by family members, older travelers should do a bit of pre-planning before heading out the door.**

## **A TRIP TO THE DOCTOR**

This is advisable to check on health conditions, as well as current vaccination status, especially if traveling to destinations abroad where certain diseases are more common. Current tetanus, diphtheria, and poliomyelitis vaccines should be discussed with your physician. Flu shots and pneumococcal bacteria vaccines should also be considered. Talk to your doctor about your travel destination to inquire if there are any other special considerations. Make sure any current prescriptions are up-to-date and that there is enough medicine to last for the trip.

## **LET'S PACK**

Packing the right medical supplies are as important as packing the right clothes. Prescription medications should be stored in carry-on luggage to make sure they are available when needed. Check with airlines if items such as oxygen tanks or syringes are needed.

**Elderly travelers should also bring along:**

- A complete medical history in case treatment is needed. A copy should also be kept with a contact back home.
- All medications packed in carry-on luggage.
- Extra hearing aid batteries if needed.



- First aid items.
- A spare pair of eye glasses or reading glasses.
- Denture cream if needed—this is difficult to find in certain destinations.
- Clothing appropriate for their destination. Seniors may be more prone to hot and cold weather variations.
- Non-slip shoes.
- A portable chair if standing or walking is difficult.
- Gentle laxatives, as constipation is more common with elderly individuals when traveling.

## AIR TRAVEL

These tips can help make air travel go more smoothly:

- Arrive in plenty of time for a flight and request a wheelchair in advance if walking is difficult. Make arrangements for a wheelchair at your destination as well.
- Pre-board if possible.
- Consider the distance from the door or lavatory when choosing a seat. If toileting is a concern, consider incontinence protection products. If taking diuretics, talk to your physician about whether a dose could be skipped pre-flight.
- Talk to your physician about deep vein thrombosis, a risk when traveling by air or when movement is restricted. Clenching and unclenching leg and buttock muscles can help prevent this condition, as well as getting up periodically if it can be accomplished safely.
- Keep hydrated. Older people are less likely to experience symptoms of thirst.
- Make sure you bring snacks since very little food is still served on planes. This is especially important if you must manage blood sugar levels due to diabetes or other conditions.

# 10 Things New College Grads Should Do To Plan Their Financial Lives



**The Class of 2010 is stepping into an uncertain job market with big financial responsibilities. The College Board reported last August that based on 2008 figures, one third of all bachelor degree recipients had college debt exceeding \$20,000, with six percent owing more than \$40,000.**

Yet every college graduate, no matter how much they owe, possesses the most valuable asset any adult has when it comes to money, and that's time—lots of it. The average 22-year-old college graduate has 43 years to plan for retirement at age 65. And if they decide to work until age 70 (the starting date many experts now recommend), that span goes to 48 years. Those years can allow for plenty of time to set goals, make decisions, correct problems, and accumulate assets.

**With that in mind, smart grads might consider the following once they grab that diploma:**

- 1. Start by talking to a financial planning professional:** A visit with a financial planner can help you examine your current finances, including college debt and what it will cost to live independently. You'll also get the chance to establish and start a plan for all your long-term goals leading up to retirement—that would include travel, buying real estate, planning for a family, or even a trip back to graduate school. The best planners are also a great sounding board for job decisions as they can help you evaluate how a potential employer's pay and benefits offerings fit into your overall plan.
- 2. Start saving for retirement immediately:** You might not have \$5 to your name after graduation, or you might have gotten a nice little pile of graduation money that's burning a hole in your pocket. Save some of it for celebration, but give some thought to investing in your first IRA and plan to start contributing to it on a regular basis over time, even if it's only in small amounts for now. The 2010 contribution limit for taxpayers under 50 years of age to a traditional or Roth IRA is the smaller of \$5,000 or the amount of your taxable compensation for the year. The amount can be split between a traditional or Roth IRA, but the combined limit is \$5,000. And the moment you qualify for an employer 401(k) plan, contribute the maximum, particularly if your employer matches.
- 3. Think used:** The Great Recession has reset the consumer mindset considerably over the past couple of years. There are reasons to spend money for higher quality items that make sense—a good suit to impress a future employer or clients, for example. But there's no reason why a well-maintained used car can't work for a few years (unless there's a good mass transit option)

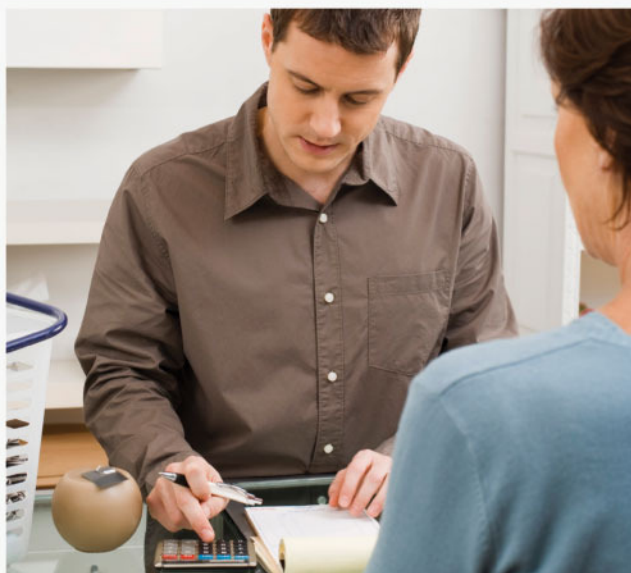
or your first apartment can't be furnished at garage sales, auction sites, and thrift shops. Of all the things you might need or want, ask yourself: Do you really need to buy new? If so, hit the dollar store.

**4. Track that spending:** Ongoing budgeting is crucial for a lifetime, not just the first few years after graduation. Whether you have a paper-and-file-based system or you go with paid or free online options (like Mint.com), make it a policy to do weekly tracking of spending, saving, and investing.

**5. Even though you're young, you need insurance:** If you're single, it's not time for life insurance, but you must have auto, rental insurance, and yes, disability insurance. As for health insurance, there's some good news if your employer won't cover you immediately—under the new federal health care reform law, you'll be able to stay on your parents' health care family coverage until age 26. If you're driving an older car, determine whether you need to keep collision coverage on it. Don't forget renter's insurance because a break-in can cost you thousands of dollars. And check your employer's disability coverage—it might be a good idea to buy separate disability coverage that you can raise the limit on over time. Think of how losing a paycheck for six months or more would hurt your finances.

**6. Start an emergency fund:** You should have money set aside in a safe place to cover up to six months of basic living expenses if you become ill or lose your job. If you have to start the fund by cutting back on coffee and after-work drinks, do it—then put that money in an interest-bearing account you promise not to touch in case there is a genuine emergency.

**7. Get some tax help:** Some folks are really good doing their own taxes, particularly if their finances are very simple. But over time, it's a good idea to get qualified tax help because these professionals, like financial planners, can not only help you spot opportunities to save money, but ways to save and invest that might leave you with more money in the long run.



**8. Stagger your credit reports—and make sure they're free:** You have the right to receive a free credit report from the three main credit reporting agencies once a year to check for inaccuracies and the risk of I.D. theft. Keep in mind there is really only one place you can truly do this for free and the web address is [www.annualcreditreport.com](http://www.annualcreditreport.com). This website is sponsored by the three credit reporting agencies, TransUnion, Experian, and Equifax, so you won't be asked for a credit card number. Also, don't order all three reports at one time—stagger them throughout the year so you'll be able to catch any threats or inaccuracies that pop up.

**9. Learn to check those investments:** Many workers choose specific funds or fund categories in an IRA or 401(k) plan and go to sleep for a bunch of years. Don't let that be you. That's one of the great reasons to have access to a financial planner because you can examine all of your investment choices on an annual basis and determine whether they still fit your age and goals.

**10. Read:** Learning about investing is personal. While planners and tax professionals can be an enormous help to your financial future, their work doesn't take the place of the investigation all investors need to do before making financial decisions. With the Internet, it is easier to learn about the economy and investment and savings news than ever. Set aside a portion of time each day to do so.



# Summer Poisoning Hazards

**Summertime, with its family gatherings, outdoor activities, and barbeques, brings with it many opportunities for poison danger—both for kids and adults alike. Suntan lotions, insecticides, native plants, and poisonous snakes can all pose a danger to your family. For a poison emergency anywhere in the U.S. call Poison Control at 800-222-1222.**

**Keep everybody safe this summer by avoiding these potential poison emergencies:**

## **Sunburn Pain Relieving Creams**

These creams contain powerful chemicals such as benzocaine, dibucaine, or lidocaine. If ingested, even small amounts can cause seizures. These need to be kept locked away and if you suspect that your child has swallowed them you should contact Poison Control immediately.

## **Poison Ivy**

We know that it shouldn't be touched, but also be aware that it shouldn't be burned. Smoke from burning poison ivy can cause blisters in the nose, mouth, throat, and lungs. If anyone experiences breathing difficulties, 911 should be called right away.

## **Hemlock and Wild Mushrooms**

Hemlock looks something like a carrot and if found on a camping trip you may be tempted to add it to a stew, but it is poisonous and should be avoided. The difference between wild mushrooms that you can eat and those that are poisonous are very difficult for the untrained eye to recognize. Leave mushroom hunting to the experts. Call poison control immediately if you suspect that you or someone in your family has ingested poisonous plants.

## **Snake Bites**

Most snakes aren't poisonous, but some can cause extreme illness or death. If you are bitten by a snake you should contact poison control immediately to

determine what kind of snake bit you and to help with emergency services. Wearing shoes and long pants can help from getting bitten in the first place.

### Lighter Fluid

If lighter fluid is swallowed by a child or an adult, call poison control immediately. If only a small amount of lighter fluid gets in the lungs, it can cause pneumonia or breathing problems. Lighter fluids and similar compounds such as lamp oil or kerosene should be stored in their original containers and locked safely away.

### Insecticides

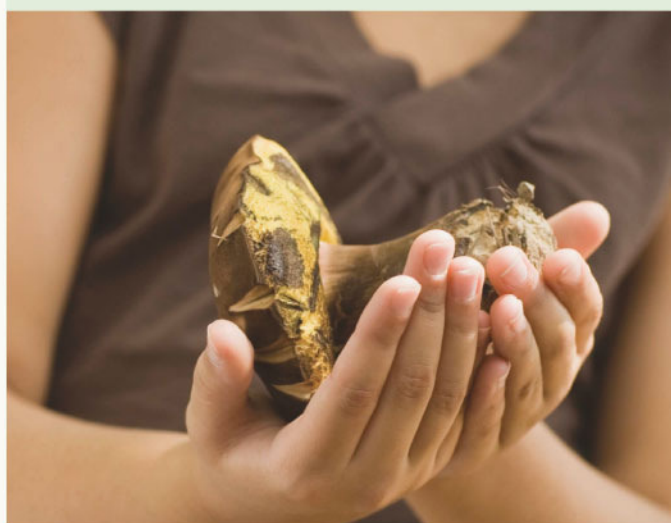
Summer gardening means that many of us are using spray insecticides to keep bugs away from plants. If these are sprayed on the skin, they should be flushed with water right away for a period of 15 to 20 minutes. Also, any affected clothing should be removed. If these compounds are inhaled or ingested, poison control should be contacted right away.

### Alcoholic Drinks

Summer punches or other alcoholic beverages can look tempting to children. Even small amounts can be dangerous because of kids' small sizes and the fact that their livers, which metabolize alcohol, are not fully matured. Alcohol can cause low blood sugar leading to seizures, coma, and death. If a child ingests alcohol, call poison control right away.

### Medications

Trips to grandma's house or visiting relatives can mean that child safety precautions regarding medications are not always followed. Young children may be tempted by medications that look like candies but can have serious consequences. All medications should be kept away from children in containers with child safety lids. If pills or other medicines are swallowed, even over-the-counter drugs, a call to poison control should be made.



For help when you need it, count on your MAP/Work-Life for free, confidential support any time, any day.

For assistance any time, call 888-MAP-6637, or log onto [www.lytleeap.com](http://www.lytleeap.com)



*Navigating Work...Life...Health*

## A MESSAGE FROM LYTLE EAP PARTNERS Your Member Assistance Program Provider

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### Practice Makes Better

Recognizing what causes your lack of assertiveness is helpful, but committing to change is more important. Practicing assertiveness skills helps you confront old ways of thinking, helps you become more naturally assertive, and is self-reinforcing. Keeping track of your progress is helpful. Be patient. In the beginning, you won't be assertive at every opportunity. And you might be assertive in some situations where it isn't necessary. It's all part of the process of growing to be more assertive. Notice the general trend of your success. And give yourself a pat on the back as things change.

### Simple Assertiveness Formula

Each time an opportunity occurs to be assertive make notes in a small notebook. Consider keeping it in your pocket or purse. Record: (1) the specific event that called for an assertiveness response; what personal right was involved (i.e., the right to say "no"); (3) how you responded; what you said. (4) what you did well in this situation; and, (5) reminders to yourself about what you will do next time to be assertive if this situation is repeated.

### A Few Assertiveness Tips

Assertiveness frequently means using "I statements" combined with a word that describes "what" you want. For example, "I want", "I need", "I would prefer", "I do not like", "I am upset about", etc. Be careful not to minimize such statements by couching them with questions that subordinate your needs. Example: "I don't want to go to the store with you – do you mind?" or "I'm tired, can you do the dishes tonight — is that okay with you?"

### What the MAP Can Do

Being assertive isn't easy for everybody. You may have a personal history or childhood experiences that serve as strong roadblocks to the changes you want to make. The MAP can find resources, especially professional counseling assistance to help you make faster progress in being assertive.

**CALL 888-MAP-6637**  
**[www.lytleeap.com](http://www.lytleeap.com)**



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