

EAP INC
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Managing the Office Bully



No one likes a bully — especially at work. The presence of an aggressive, bullying worker can create chaos within an organization. Those who must work with bullies often feel shell-shocked and uncertain how to cope with such nasty behavior. This may affect morale and productivity.

How bullies Behave:

Though bullies sometimes use loud and aggressive behavior, such as screaming or yelling, most of the time they operate through subtle intimidation. The most common forms of bullying include:

- ◆ Spreading false rumors or talking about someone behind their back
- ◆ Interrupting someone while they are talking or working
- ◆ Acting in condescending manner or flaunting status or authority
- ◆ Ridiculing a person's opinions or belittling them in front of other people
- ◆ Deliberately not returning calls or responding to memos
- ◆ Giving the "silent treatment"
- ◆ Socially excluding or isolating someone
- ◆ Engaging in verbal sexual harassment
- ◆ Sending offensive e-mail, memos or jokes
- ◆ Staring at or giving dirty looks
- ◆ Showing up late for meetings that are run by those they dislike
- ◆ Assigning unreasonable duties or deadline to others



Targets or victims of bullying tend to have non-confrontational personalities. Unable or unwilling to defend themselves, they may suffer stress, anxiety, or a loss of self esteem as a result of the bully's shenanigans. Prolonged bullying may result in physical symptoms, such as illness or panic attacks and could lead to a diminished commitment to being productive, or even to the victim's resignation.

Bullying is not an easy pattern to change, and it's possible that an employee who engages in bullying behavior may never be able to adapt to appropriate workplace standards. However, it is important that you make every effort to help this person improve his or her performance while maintaining an environment that is positive and healthy for everyone. **For assistance contact EAP at 530-891-5571.** Remember, your call is confidential.

Heating Your Home Without Burning a Hole in Your Pocket



It's that time of year again, when homeowners need to pay closer attention to their heating bills. Here are six cost-saving moves to consider:

- 1. Get your furnace checked.** Just because your furnace produces heat doesn't mean it's operating efficiently. Have experts inspect your furnace each year. If your system is old, you may be better off replacing it. In some cases, a new furnace produces twice as much heat on the same amount of fuel as an outdated system.
- 2. Lower your thermostat at night.** Energy experts say you could save up to 10 percent on your heating bill by lowering the thermostat 5 degrees for more than four hours each day.
- 3. Inspect air filters regularly.** Clean your air filters or replace them with new ones whenever necessary.
- 4. Avoid using kitchen and bath ventilation fans.** In just one hour, they can draw all the heated air out of a home.

Credit Card Debt: Paying Off Those Holiday Charges

Consumer Alert: Those credit card bills for holiday purchases will soon be arriving in the mail. If you're among the millions of Americans who said "Charge it" during the holidays, debt counselors have some advice for you — get rid of that debt quickly, or it could cost you big time later.

Paying just the minimum on credit card bills could stretch out monthly payments as much as 13 years because of interest. With most credit cards charging 17 percent interest or more, you could end up paying two or three times your initial purchase price.

If you charged gifts, here are some simple ways to avoid the credit card blues:

Repay the bill as quickly as possible. Eliminate holiday debt within three to six months maximum, or better yet, 30 days if you can.

Avoid further debt. Stop using your credit cards until you get a grip on your financial situation.

If you are having problems paying your credit card bills:

Talk with creditors about your situation. Credit card companies will often let you set up a repayment plan if you're having money problems.

Consider professional help. If your spending is out of control, consider low-cost debt counselors who can help work out deals with creditors. You can also contact your EAP at **891-5571** for further assistance.

Overwhelmed by debt?

Check out these credit counseling web sites.

Myvesta: www.myvesta.org

American Consumer Credit Counseling: www.consumercredit.com

The Center for Debt Management: www.Center4DebtManagement.com

Cheapskate Monthly: www.cheapskatemonthly.com

GreenPath Debt Solutions: www.debthelpnow.com

Genus Credit Management: www.genus.org

National Foundation for Credit Counseling: www.nfcc.org



EMPLOYEE ASSISTANCE PROGRAM

Call for confidential help

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EAP, Inc. is available to assist you with all of life's challenges. All services provided by EAP, Inc. are **FREE and confidential** to you and your family.