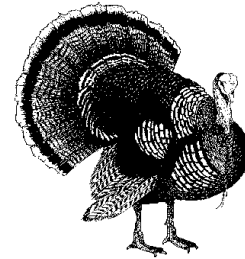
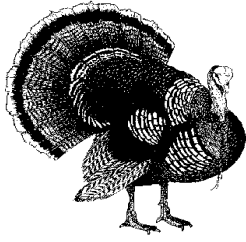


Employee Assistance Program



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Who Manages Your Money?

We have been doing this newsletter for quite some time now so when I was given the high sign that it was my turn to put some thoughts on paper I started thinking about what might be a good topic for this time of year. Actually I think this topic is good for any time of year, but with the holidays coming and the urge to spend more and give more kicks in I thought it might help us all to focus on our budgets and ways of not destroying it totally by the new year.

I use to cringe at the thought of budgeting my money but it is amazing how much one learns when required to teach something. I found that managing my money has become a pleasant challenge. One of my friends once told me her secret to always having money in her savings account. Her advice was never, never, never spend your change or always pay with folding money and then each night empty out all your change and put it in a jar. It's amazing how fast the jar fills up. All my change goes into an account called "Phyllis' fun fund". Just starting this one habit can lead to other ways of planning and thinking before spending. Another helpful hint is 10 percent of what you receive is yours to keep. In other words. Whenever you get money from any source, put 10 percent of it away in a saving account. Definitely give 10 percent of your paycheck each week.

I'm always surprised at how few people use a budget to manage their money. William

Dauko, author of "The Millionaire Next Door" says "wealth is what you accumulate not what you spend; Living high is living fat. Frivolous displays of spending are just the signs of poor planning. Instead, they indicate someone who doesn't understand how to be financially fit. Just as someone who seeks to be physically fit knows that you can't eat more calories than you burn without gaining weight, financially fit men and women know that thoughtlessly spending money is as senseless as over eating.

So in these next couple of months develop a budget. If you already have one re-commit to following it and sticking within the guidelines of it. A good workable budget doesn't have to be complex. The more simple it is the more likely you are to adhere to it. The most important consideration is this; your budget should suit your needs and be something you can live with comfortably.

If you want help in developing your budget give EAP a call. It can be fun and challenging to watch your money grow.

Happiness is a Choice

I just finished reading an inspiring little book called **Happiness is a Choice** by Barry Neil Kaufman. I highly recommend it to anyone who would like to improve their outlook on life. Kaufman believes that each of us can, in a simple and easy way, access

an amazing attitudinal advantage within ourselves once we come to know that happiness (and love) is a choice and misery is optional (not inevitable). He advocates that the way we look at life determines our experience. Such a simple insight presents each of us with an opportunity to make momentous changes in our lives. The only limits are the ones we create.

We can ask a new kind of question: not simply inquiring into “what is”, but inquiring into what we want and what changes in our thoughts and behaviors would nurture and support a choice to be happier, more loving, more peaceful and more secure. Can we move away from pessimism to find a more useful and inspiring point of view. Rather than waiting for a pie-in-the-sky event, we can take charge of our evolution by changing our world view now.

Bits & Pieces

Most folks are about as happy as they make up their minds to be.

-Abraham Lincoln

Success

To laugh often and much; to win the respect of intelligent people and the affection of children; to earn the appreciation of honest critics and endure the betrayal of false friends; to appreciate beauty, to find the best in others; to leave the world a bit better, whether by a healthy child, a garden patch or a redeemed social condition; to know even one life has breathed easier because you have lived. This is to have succeeded.

-Ralph Waldo Emerson

If you think you are beaten, you are.
If you think you dare not, you don't.
If you like to win but think you can't,
It's almost certain that you won't.

Life's battles don't always go
To the stronger woman or man,
But sooner or later, those who win
Are those who think they can.

*Those who can't laugh at themselves leave
the job to others.*

Welcome Sam!

We have a new counselor in EAP. His name is Sam Logsdon and he will be covering the Sault Ste. Marie area.

Sam has been married 30 years to Glenda. They have two grown boys, three grandchildren, and a dog. Lucy.

Sam has a Masters Degree in Counseling from NMU. He worked 25 years as a counselor with the Prison System. He also taught social science classes as an adjunct professor at Lake Superior State University for 15 years. Sam is a Certified Addiction Counselor and worked for 10 years as an addiction counselor at New Hope Treatment Center in Sault Ste. Marie.

When Sam is not working he enjoys hiking and camping with his family.

We are all happy to have Sam join the EAP, and welcome him to our organization.

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