

The Forecaster

Newsletter of your Employee Assistance Program

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Far West
Family Services

The information provided in The Forecaster is to be used for educational purposes only. It should not be used as a substitute for seeking professional care for the diagnosis and treatment of any medical condition.

YOUTH SUICIDE

Each week in Washington State, an average of two young people die by suicide and another 17 suicide attempts result in hospitalization.

While these facts are disturbing, there is hope. By educating ourselves and others, we can make a difference in preventing youth suicide. See page 4.

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The Art of Compromise

A wife wants her husband to help with the housework; he says that's a woman's job. A son pushes to stay out until all hours; Mom insists on a curfew. A boss says no raises this year; her employee demands one to stay.

Conflict: It's an inevitable part of human nature, one that in extreme forms leads to wars. But whether a minor disagreement or a major disconnect, the steps to resolve it equitably are essentially the same.

Interrupting trajectory

Conflict starts with a simmer and, left unchecked, rolls to a boil. The first step to halt escalation is to turn down the heat.

Calm yourself by taking deep breaths and becoming conscious of your body language.

"Naturally, we start making fists and our shoulders shrug," says Jayme Renee Albin, a cognitive-behavioral therapist at Behavioral Associates in New York City. "That creates even more tension in the body and makes you come across as more defensive."

If you need a "time-out" to cool down, take one. "You don't want to do anything from a reaction point of view," Albin warns.

But don't just walk away. Explain that you're taking a break because you care about the relationship.

And don't just go off and stew. Instead, garden, meditate, run — anything to clear your head. Then you'll be more open to creative solutions.

Letting go

To begin the resolution process, put aside the position to which you are wedded. Then you can do some careful and more objective thinking.

"To deal with conflict skillfully, you must get perspective on what's really at stake," says Paul Bracke, Ph.D., a psychologist and executive coach in Oakland, Calif. "See all your possible actions in the context of what their effect will be on the longer-term relationship."

Ask yourself: Honestly, how important is this to me and why? Am I holding on to something because I always must "win"?

"If the only option is that I win and you lose, there's little place to go," Bracke says. "The irony of hang-tough positions is that you may win the battle but in the long run end up really paying for that small victory."



Continued on page 2

. . . The Art of Compromise, cont'd

Are you sticking to your position “on principle”?

“I’ve done mediations over a \$69 pair of shoes to multi-multi-million-dollar contracts,” says Matthew McCusker, senior mediator at ACCORD Mediation, Arbitration, and Conflict Resolution in Atlanta. “And one thing I’ve heard over and over is ‘It’s not the money; it’s the principle.’”

But principles can’t be negotiated, he says. That’s why before beginning mediation, he tells clients to “leave your principles at the door.”

“When you’re dealing with principles, you’ll never find a common ground because you’re expecting the other side to have your principles,” says McCusker. “Principles are generally based on the past and reflect who you are as a person, while mediation to find a solution is usually based upon what you need to move on to the future.”

Putting wanting to win and principles aside, would it be easy to let go and grant the other person what he or she wants? If so, do it.

“Don’t be begrudging, or you will become passive-aggressive,” Albin says. “Reframe giving in by saying ‘It’s not that important to me’ and remember your goal.”

If you can’t capitulate gracefully, it’s time to negotiate, and that requires effective communication.

Communicating effectively

Schedule time to talk when you and the other party are both rested

and away from interruptions such as children or telephone calls.

Begin by listening to and validating each other’s point of view. An effective way to do this is called “active listening.”

First, ask the other person to tell you clearly what she or he wants and why it’s wanted. Listen with absolutely no interruption.

Then summarize what was said until the other person says you have it right. If you don’t have it right, the other person can explain further until you do. Then switch roles.

“Mirroring what someone else says does not mean you agree with it,” says Albin. “It simply means you truly heard it — something that’s difficult to do.”

“One thing I see over and over is that when people are embroiled in conflict they lose a lot of their ability to listen or even hear,” says McCusker. “Anger is the world’s best set of ear plugs.”

Never attack the other person’s perspective. “If you criticize their point of view, all they’re going to do is defend it,” says Albin. “And while defending, they are just reinforcing their position and will walk away even further convinced that you are wrong.”

If the other person is being aggressive toward you, stay calm. Resist becoming defensive. “Don’t focus on the delivery or the messenger,” says Albin. “Rather, try to hear the message they are really trying to deliver. This will disarm them and facilitate resolution.”

Finding solutions

Try to see the issue as a problem outside the two of you rather than as a problem between you. Then you can approach the dilemma as a team rather than as enemies.

Together, brainstorm and write down all possible compromises, including even seemingly crazy ones. Discuss the consequences of each. Choose the one that’s the best win-win.

“This is forcing you to be collaborative,” says Bracke. “Being reflective, slowing down and writing things down makes it much more difficult for our emotions to run away from us.”

Compromises usually take the form of both people giving up some portion of what each one wants. A compromise also could involve trading one thing for another or other creative solutions.

Say a husband and wife are bickering about what car to buy. He wants a sports car, she a sedan. They agree on a coupe with some upgrades like leather seats.

In a spat over where to go on vacation each year, the solution could be taking turns picking spots.

Whatever the compromise, take pride in making it. Identify with being a compromiser rather than a winner, remembering you’re no real winner if the other person has to lose. ■

By Leslie Knowlton, source: The Revolution Health Group, www.revolutionhealth.com/healthy-living/



Teaching Kids Resilience



As parents, we can help our children avoid falling into patterns of depression by teaching them the difference between positive and negative thoughts. Studies show that the habit of reacting negatively can lead to sadness and despair. “There’s a lot of evidence that pessimistic thinking undercuts achievement and well-being,” says Jane Gillham, co-director of the Penn State Resiliency program. According to the program’s report, students who have been trained to examine their negative self-talk using the Penn State Resiliency program are less likely to become depressed.

Kids are constantly looking for fairness in the world. If the world seems overly unfair to them or their reactions to common situations are typically negative, they are more likely to feel hurt, sad, and stressed.

Some kids are more prone to see themselves in a negative light. “I’m just no good at this.” “I always mess things up.” “No one likes me.” These kids may focus on the one thing they

missed on the test and not the 9 things they got right. **Seeing yourself as a failure all the time is a sure path to depression.**



“There’s a pretty common bias [in our society] to think about the negative,” says Gillham. Gillham and her colleagues help young people resist this bias by teaching kids to challenge their thoughts and assumptions. Through the Penn Resiliency Program, kids learn to subject their thoughts to a reality test

and to avoid accepting negative thoughts as true. They learn to identify catastrophizing: fearing the worst or believing something is far worse than it actually is. This helps them stop spiraling down into a negative cycle. Then they learn more optimistic alternatives and how to put things into perspective.

Gillham’s studies also show that children who are at risk for depression and conduct disorder tend to see more hostile intent from others—even where none is intended. But these children can be taught to turn their thinking around, to think better of themselves and to avoid falling into depression and personal failure. ■

For the full report on the study go to: www.ppc.sas.upenn.edu/prpsum.htm



The Penn Resiliency Program

5-step approach to problem-solving:

First, students are taught to stop and think about problems before reacting impulsively. In this step, students learn to gather evidence for and against their initial beliefs, to consider alternative interpretations, and to perspective-take.

Second, students are encouraged to determine what their goal is in the situation.

Third, students learn to generate a variety of possible solutions.

Fourth, students use decision-making techniques and then choose a course of action and enact it.

Fifth, finally, students learn to evaluate the outcome and to try again if they haven’t reached their goal.

Dealing with Suicidal Thoughts

If you have begun to think of suicide, it's important to recognize these thoughts for what they are: expressions of a treatable, medical illness. Don't let embarrassment stand in the way of vital communication with your physician, family or friends. Take immediate action and talk to somebody today. Remember, suicide is a permanent solution to a problem that is **temporary**.

When people don't understand the facts about suicide and depressive illnesses, they may respond in ways that can cut off communication and worsen their feelings. That's why it's important to find someone you trust and can talk with honestly and openly. It's also why your mental health professional is an important resource in helping you—and your family.

What You Can Do to Fight Suicidal Thoughts

- **Keep a journal to write down your thoughts.** Each day, write about your hopes for the future and the people you value in your life. Read what you've written when you need to remind yourself why your own life is important.

- **Go out with friends and family.** When we are well, we enjoy spending time with friends and family. When we're depressed, it becomes more difficult, but it is still very important. It may help you feel better to visit, or allow visits from, family and friends who are caring and can understand.

- **Avoid drugs and alcohol.** Most deaths by suicide result from sudden, uncontrolled impulses. Since drugs and alcohol contribute to such impulses, it's essential to avoid them.

Drugs and alcohol also interfere with the effectiveness of medications prescribed for depression.

- **Learn to recognize your earliest warning signs of a suicidal episode.** There are often subtle warning signs your body will give you when an episode is developing. As you learn to manage your illness, you'll learn how to be sensitive to them. They are signals to treat yourself with the utmost care, instead of becoming ashamed or angry with yourself.

Create a "Safety Plan"

Many depression-related suicides occur during someone's first three depressive episodes—before he or she learns that an episode of suicidal

thinking is **temporary**. As people learn from experience that any given episode will eventually pass, the likelihood that they'll actually **act** on suicidal impulses drops sharply. It's important to have a course of action ready before thoughts of suicide occur. Some people find it helpful to develop a "Safety Plan." This plan lists warning signs you should watch for, and actions to take, if you feel that you're slipping into suicidal thoughts.

See a Counselor

Contact Far West Family services to talk with a counselor right away about your suicidal thoughts and about creating a Safety Plan. ■

If you are feeling suicidal remember:

Suicidal thoughts are temporary. Suicide is permanent. Don't give in to suicidal thoughts—you can overcome them.

Your feelings of hopelessness are not the truth. When you feel this way, it's your illness talking—your mind is lying to you. Remind yourself that suicidal thoughts are not reality.

If you are thinking of suicide, it is important to recognize these thoughts for what they are: expressions of a treatable medical illness. They are not true and they are not your fault. Don't let fear, shame or embarrassment stand in the way of communication with your physician, therapist, family, or friends; tell someone right away.

Depression and Bipolar Support Alliance

Suicide: Recognizing Warning Signs in Others

Sometimes, even health care professionals have difficulty determining how close a person may be to attempting suicide. As a friend or family member, you can't know for certain either. If you sense there is a problem, ask your friend or loved one direct questions and point out behavior patterns that concern you. Remind them that you care about them and are concerned. Talking about suicide with someone will not plant the idea in his or her head. If necessary, suggest that they make an appointment to see their doctor and offer to go with them if you sense they would have difficulty doing it on their own. If you believe that immediate self-harm is possible, take them to a doctor or hospital emergency room immediately.

Warning signs may include the following:

- **Feelings of despair and hopelessness**

Often times, individuals with depression talk with those closest to them about extreme feelings of hopelessness, despair and self-doubt. The more extreme these feelings become, and the more often they're described as "unbearable," the more

likely it is that the idea of suicide may enter the person's mind.

- **Taking care of personal affairs.** When a person is "winding up his or her affairs" and making preparations for the family's welfare after he or she is gone, there is a good chance the individual is considering self-harm or suicide.

- **Rehearsing suicide**
Rehearsing suicide, or seriously discussing specific suicide methods, are also indications of a commitment to follow through. Even if the person's suicidal intention seems to come and go, such preparation makes it that much easier for the individual to give way to a momentary impulse.

- **Drug or alcohol abuse**
Someone with worsening depression may abuse drugs or alcohol. These substances can worsen symptoms of depression or mania, decrease the effectiveness of medication, enhance impulsive behavior and severely cloud judgment.

- **Beginning to feel better**
It might sound strange, but someone dealing with depression may be most likely to attempt suicide just when he



or she seems to have passed an episode's low point and be on the way to recovery.

Experts believe there's an association between early recovery and increased likelihood of suicide. As depression begins to lift, a person's energy and planning capabilities may return before the suicidal thoughts disappear, increasing the chances of an attempt. Studies show that the period six to 12 months after hospitalization is when patients are most likely to consider, or reconsider, suicide. ■

The source for these articles on suicide are from the *Depression and Bipolar Support Alliance*. For more about suicide prevention go to www.dbsalliance.org

Youth Suicide Risk Factors

- Previous suicide attempts
- Depression and/or alcohol or substance abuse
- Family history of mental disorders, substance abuse, or suicide
- Stressful situation or loss
- Exposure to other teenagers who have died by suicide

Other risk factors include a history of physical and/or sexual abuse, poor communication with parents, incarceration, rejection over sexual orientation, and lack of access or an unwillingness to seek mental health treatment.



YSPP Youth Suicide Prevention Program (WA State)
<http://www.yspp.org/>
1-800-273-TALK (Youth)
1-866-4U-TREVOR (LGBT youth)

National Suicide Prevention Lifeline
1-800-273-8255

Mortgage Meltdown

Anyone facing financial troubles right now knows how difficult it is to get good and reliable information, especially when it comes to refinancing or modifying a home loan that is on a crash course with foreclosure. The need for mortgage assistance far outweighs the ability of banks and mortgage company's to provide quick and understandable information or solutions.

Sitting on hold for 30, 40 or 60 minutes waiting for a loan officer to come on the line is not unusual. You begin to wonder if there is only one lone person sitting in an office trying to handle hundreds of calls a day. We hear about government plans or bank modification programs in the news, but in reality, these programs are very difficult to access.

However, with persistence and the right tools you can plow through the red tape and long lines to get help. Below is some information that can get you started in the right direction to get the resources and answers you need.

First download a copy of a brochure provided by the Washington State Department of Financial Institutions, "Don't Let Foreclosure Impact Your Future." This brochure provides excellent information on your options and what you need to do to avoid or prepare for a foreclosure.

http://dfi.wa.gov/consumers/pdf/foreclosure_brochure.pdf

The form below will help prepare the necessary information you need prior to contacting an agency to help with your foreclosure.

www.dfi.wa.gov/consumers/education/foreclosure/before_you_call.pdf

Next go to the website for the federal government's **Making Home Affordable Program** to see if you qualify for a loan refinancing or modification program. To qualify for a modification, your house payment must be at least 31% or more of your gross family income.

<http://www.makinghomeaffordable.gov/index.html>

If you need comprehensive debt counseling, go to **Consumer Credit Counseling Services** (a national non-profit organization now under the name of Apprisen Counseling Services) for low-cost assistance with mortgages, bankruptcy, credit counseling, and debt management. Excellent on-line tools, www.apprisen.com

Finally, if you need urgent help, contact the **Homeowner's HOPE™ Hotline: 888-995-HOPE.**

If you or a family member is in this situation, you know how stressful it can be. That is where Far West can help. Call us for an appointment if you are experiencing too much personal or marital stress due to financial issues. We can't help with the refinancing, but we can help with you emotional support and stress management. For more financial and budgeting resources, go to our website: www.farwestfamilyservices.com/resources/resources.html. ■



Afraid of Retirement? You're Not Alone

Less than half of Americans have put aside money specifically for retirement. You can't retire with security unless you really prepare for it. That means facing up to reality, and beginning to take action for tomorrow as well as today.

Due to the recent economic recession, many people aren't sure what to do or think about retirement. What is the right thing to do? When should I do it? What will I need? Will my money be safe?

Staying stuck in fear is setting yourself up for a big shock later on. If you think you are scared now, imagine how it will feel when you don't have enough money to pay your mortgage after your retirement. If you are frozen about what to do about retirement, it's best to take some small step towards planning.

It's important to break the process down into small pieces. Educate yourself and start taking actions—even if they are small ones to begin with. Build on what you've already started or begin to make some goals. Commit to taking one step in the next week that will get you moving in the right direction.

Helpful Links:

School Employees Credit Union of Washington (SECUWA)

<http://www.secuwa.org/home/accounts/iras>

Washington State Department of Retirement Systems

<http://www.drs.wa.gov/>

Washington Teacher's Retirement System

<http://www.drs.wa.gov/member/systems/trs/>

Support

Getting support can make all the difference in the world. Retirement planning is complicated; there are many options and many things you'll need advice and guidance on.

Here are some places you might want to begin:

- Call Far West to meet with a mental health counselor and talk about the fears and concerns that are holding you back from taking action.
- Contact your credit union or other financial institution about setting up an appointment with a retirement advisor.
- Go to one of the planning websites listed below.

Many people joke that they are never going to retire given the way the economy is going. Maybe you truly love what you do and don't see yourself ever retiring. If that is an option, great! But, for most of us,



there will come a time when work is no longer a viable option and we will need to depend on the resources that we've put in place.

Whatever your situation, it's a good idea to get started...and the sooner the better! ■

9 Things You Need to Know About Retirement Planning

1. Know your retirement needs.
2. Find out about your Social Security benefits.
3. Learn about your employer's pension or profit sharing plan.
4. Contribute to a tax-sheltered savings plan.
5. Put money into a Individual Retirement Account.
6. Don't touch your savings.
7. Start now, set goals, and stick to them.
8. Learn basic investment principles.
9. Ask questions.

From **Top 10 Ways to Beat the Clock and Prepare for Retirement**, Federal Citizen Information Center of the USGA

Far West Family Services

The Forecaster is published quarterly by Far West Family Services, your Employee Assistance Program. Copies of this newsletter are also available via email.

We appreciate your feedback and comments about our newsletter.

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Far West Family Services, now in its fourth decade, is a professional behavioral health care service business providing Employee Assistance Programs in Washington state. If you would like more information about our customized programs, please call 206-682-8149 or 1-800-398-3440 or visit our website at www.farwestfamilyservices.com.

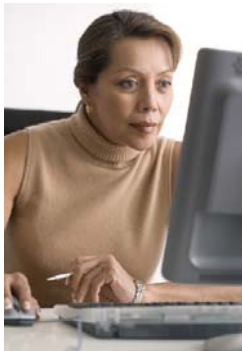
To learn more about your benefits through Far West or to schedule an appointment with one of our therapists, call our office during business hours, 8:30 a.m. to 5:00 p.m. Monday through Friday. Sessions are available from 8:00 a.m. to 8:00 p.m. Monday through Friday and some Saturday sessions are also available.

Far West . . . help when you need it.

206-682-8149 • 425-775-4952 • 1-800-398-3440

**After-hours Emergencies:
Press option 1 to speak to a crisis counselor
or for TTY call
206-461-3219 (TTY)**

www.farwestfamilyservices.com



www.farwestfamilyservices.com

Visit our **Work, Life and Wellness** program.
Click on the **Work/Life** login

(Don't know your login and password? Call your HR office or Far West.)

You'll find informative articles on:

- Finances: budgeting, debt relief, mortgages, college education funding
- Mental health concerns: depression, bipolar disorder, anxiety, stress, anger
- Elder-parent care
- Parenting, step-parenting
- Drug and alcohol abuse
- Divorce