



## Balanced Living August 2018

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## Dealing with Cranky Co-workers

Cranky co-workers or bosses can make your work life difficult, but you can take steps to improve your situation.

"One of the hardest things for us to learn in our relationships -- both work and personal -- is that we can operate independently of other people's bad moods, but we have to work at it. Unless you mentally immunize yourself, you can be infected by other people's crankiness," says Leslie Charles, author of "Why Is Everyone So Cranky?"

When you work with cranky people, you can choose to be happy instead of miserable by following this simple formula: Stop, look and listen, then respond.

### Stop

"When something happens, ask yourself if this is a small, medium or large annoyance, and respond accordingly," says Ms. Charles. Don't respond to your co-worker with sarcasm, ridicule or anger, which will only escalate the problem. And don't take your boss' cranky remarks personally; stress often causes managers and supervisors to act crabby. Also, don't deplete your energy by obsessing about what you should have said.

## **Look**

Observe when the crankiness occurs. Do you notice it most during a certain time of the day or on a particular day of the week? Does it occur when the person is dealing with a lot of work stress or personal hardship? Take note of when and where the crankiness occurs to identify any pattern, which will make the grouchy behavior more predictable and less threatening.

## **Listen**

What's the cranky person's real message? Are you in any way part of the problem? Should you change something about your own behavior?

## **Respond**

Although some people may purposefully use on-the-job crankiness to get their way, others can't help themselves. It's a reflection of their inner turmoil. In either case, don't remain silent.

Here's how to give an assertive, yet compassionate response:

### **Step 1. Agree**

In a neutral tone of voice, agree with any part of the cranky person's statement that may be true, and ignore the false claims. For example, if your boss complains you don't care about the company because you turned in your report late, reply with, "You're right, I did turn in my report late last week." Finding some part to agree with will calm the cranky person. Ignore the accusation that you don't care about the company.

### **Step 2. Reflect**

Next, reflect on how the cranky person might be feeling by saying, "You seem frustrated," "It sounds like you're having a bad day" or "You look like you're under a lot of stress." It will pleasantly surprise the grouch that someone else cares.

### **Step 3. Ask**

In a neutral tone of voice say, "I don't like to be talked to in that way because it sounds angry and disrespectful. Would you please speak to me in a calmer tone of voice?"

## **Consequences**

Cranky people often continue behaving badly because their targets remain silent. By responding, you'll make the offender feel somewhat uncomfortable, and most people won't make changes until they experience such discomfort.

## **A happier you**

No one can guarantee that cranky co-workers or managers will change, because it's not easy to change personality traits. If you take the above steps, however, you'll feel happier because you'll be standing up for yourself in a compassionate, respectful manner.

# Debt, the Double-Edged Sword



The debt amount a person or entity owes to a creditor for funds borrowed is a four letter word capable of conjuring cold sweats in many Americans. Taking on certain kinds of debt may actually be a shrewd, financially sound move, according to experts at the Financial Planning Association® (FPA®), the largest membership organization for personal financial planners in the U.S.

“It is important for consumers to know the difference between good and bad kinds of debt, so they can take advantage of the good while avoiding the bad,” said FPA member Diane Maloney, CFP®, and president of Beacon Financial Planning Services, Ltd., in Plainfield, Ill.

“GOOD” debt, said Maloney, is debt “that ultimately functions as a means to increase your net worth, that is used to yield an item with long-term appreciating value,” such as real estate. It is also debt that is within one’s means to repay.

## Some forms of GOOD debt:

- Tax-deductible debt. Mortgage interest is tax-deductible. Essentially you are using the bank’s money to finance the purchase of a long-term investment, a home, and getting a tax subsidy in the process.
- Debt used to finance education. Funds used to cover education costs are tax-favored in certain situations.
- Debt used to finance home improvements (new kitchen appliances, basement renovation, etc.) that increase the value of a home, as long as that increase in value is at least commensurate to the cost of carrying the extra debt. “With something like a home equity loan, you have to be reasonably confident you are not being overextended and can meet the terms to pay it off,” Maloney cautions.
- Debt used to fund a business or enterprise. Taking on debt to grow a business becomes a worthwhile endeavor if it leads to greater profitability.
- Debt used to finance a vehicle. Many people rely upon a car to get to work and earn a living.

“BAD” debt, on the other hand, is debt “that is unlikely to yield anything of appreciating value and that you are unlikely to be able to repay in a reasonable amount of time,” said Maloney, burdening the debtor with more interest/finance charges.

### Some forms of BAD debt:

- Buying consumable goods including groceries, clothes, luxury items, etc. entirely on credit. While your credit card tab increases, the value of the goods you bought decreases or disappears altogether. It is better to use a debit card or cash for these kinds of purchases, said Maloney.
- Charges made on a high-interest credit card that cannot be paid off in full in the next billing cycle.
- Funding a real estate/home acquisition entirely, or almost entirely, with debt. Generally speaking, the less equity involved in such a purchase, the greater the risk to the debtor.
- Using debt to fund gambling/wagering activities is a losing proposition.
- Taking equity out of your home and investing that money in the stock market. The risks of doing so far outweigh the potential rewards, warned Maloney.

Need advice on how to make debt work for you, not against you? Consult a financial expert. Tap into FPA's online network at [www.plannersearch.org](http://www.plannersearch.org) to locate one in your area. This column is provided by the Financial Planning Association® (FPA®), the leadership and advocacy organization connecting those who provide, support and benefit from professional financial planning. FPA is the community that fosters the value of financial planning and advances the financial planning profession and its members demonstrate and support a professional commitment to education and a client-centered financial planning process.

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## Eye Care Essentials for Computer Users



If you spend hours each day working at a computer screen, you may experience eyestrain, blurred vision, itchy eyes and occasional double vision. "But studies have found no indication that working on a computer screen causes permanent vision problems," says Kent Daum, O.D., an optometrist at the University of Alabama School of Optometry in Birmingham. "Short-term problems, such as tired, irritated or watery eyes, do bother 70 percent to 75 percent of people who work at computers, but these problems can usually be corrected by wearing a special pair of glasses for computer work, adjusting lighting in the workplace and altering the position of the computer screen."

## Correct vision problems

One of the easiest ways to prevent eye fatigue and discomfort is to see a vision specialist. "Minor visual problems, such as astigmatism or imbalances between the eyes, can be corrected by wearing corrective lenses, and you'll greatly increase your comfort," Dr. Daum says. "If you don't have to see distant objects clearly while at the computer, wearing bifocal lenses with the top adjusted for the computer screen and the bottom adjusted for reading is best."

If your distance vision must be clear while working at the computer, bifocal lenses with the upper part adjusted for distance and a large bottom part adjusted for the computer is recommended. As an alternative, a progressive lens with a large middle section for computer work could be used. "Some people can comfortably use bifocal contact lenses when working at a computer, but in most cases, glasses will provide greater comfort and clearer vision," Dr. Daum says.

## Increase your comfort

The following steps can further reduce your eye discomfort and fatigue.

- Place the computer straight in front of you, not off to the side.
- Place the screen at right angles to any windows to minimize glare.
- Adjust the screen angle to minimize reflections from overhead lights or desk lamps.
- Use drapes, shades or blinds to control window lighting and glare. Vertical or horizontal blinds will direct light away from you and the computer.
- Keep the screen brightness the same or brighter than the brightness of other objects in the room.
- Set your computer to display black characters on a white background.
- Use an adjustable copy holder to keep reference material at the same height and distance away from you as the computer screen. "This eliminates the need to change eye focus when looking from one to the other," Dr. Daum says.
- Use a glare-reduction filter to enhance screen contrast and increase character legibility. Use a three-sided computer hood if glare continues to be a problem.
- Wipe the screen often with an anti-static cloth.
- Take periodic rest breaks. "Every 15 minutes or so, look up and focus on a distant object for about two minutes," Dr. Daum says. "Blinking frequently and using artificial-tear eye drops to relieve dryness and irritation can also help."

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