



## Balanced Living October 2018

### In This Issue:

**How to be Assertive, Not Aggressive, at Work** ..... 1

**How You Can Get a Better Night’s Sleep** ..... 3

**Avoiding Credit Card Debt** ..... 4



### How to be Assertive, Not Aggressive, at Work

Are you reluctant to speak up when you're being treated unfairly at work? You don't have to suffer in silence. You can learn how to assert yourself without jeopardizing your job.

"Assertiveness isn't complaining about what you don't like, it's requesting what you would like," says communication expert Sam Horn, author of *Tongue Fu: How to Deflect, Disarm and Defuse Any Verbal Conflict*.

#### Seek balance

Many employees can't decide about when it's appropriate to speak up. They have mixed feelings. "Am I being selfish?" "Do I have a right to complain?"

"When people don't speak up, it's because they really don't have clarity about their right to speak up," states Mr. Horn. "You can get clarity in making the decision about when it's appropriate to speak up by picturing an old-fashioned scale of justice with its two interconnected scales."

Because the scales are connected, when you put a weight on one it goes down and the other one rises. The success of any relationship depends on whether the scale is kept in balance.

Therefore, if managers think only of what they want and disregard the needs of employees, over time it will be an unequally weighted relationship. Likewise, if employees think only of their own wants and not what the company needs, the scale also will be unbalanced, and it won't be an effective relationship.

For example, a typical complaint of employees is being asked to work overtime. If it's a one-time request or an unusual occurrence, the scale will still be in balance, and it's appropriate for you to go along with the request and stay late, even if it's inconvenient, without speaking up about it.

If it's an ongoing occurrence, however, and you're continually being asked to work overtime, then the scale gets outweighed on the manager's side, and it's appropriate for you to speak up for yourself.

### **Avoid aggressive language**

An aggressive person will attack using "You" language. "You're asking me to work late all the time and it's not fair." "You should be more considerate." The word You makes it attacking, aggressive language.

### **Use assertive language**

Instead of complaining about the past and what you don't like, Mr. Horn suggests you use these three assertiveness strategies:

1. Use the word I instead of You.
2. Focus on the future.
3. Request or suggest what you would like.

In one sentence state the facts, and then state what you want. Use the word and in your sentence as a bridge to what you want in the future, instead of the word but, even though it may seem awkward to you. The word but is adversarial and invites an argument.

Here's an example of an assertive response to the overtime situation: "In the past couple of weeks I've been asked to work late several times, and I was happy to do that because I understood that we were short staffed, AND starting next week I will be coaching my daughter's little league [or other reason], and I will need to leave by 5:30."

"By being assertive, you're not attacking the person or selfishly asking to leave early," says Dr. Horn. "You're keeping your service to others and yourself in balance."

### **Always speak up**

Not speaking up and hoping the situation will get better is a losing proposition.

"If you're unhappy about a situation, and you haven't spoken up about it, you're equally responsible for it," says Dr. Horn. "By using assertiveness techniques, you can stand up for yourself without stepping on toes."

## How You Can Get a Better Night's Sleep

Despite common belief, aging doesn't cause sleep problems, and seniors don't need less sleep as they grow older.

Most older people sleep poorly, or not long enough, because of ailments associated with aging, such as arthritis, physical disabilities, respiratory problems and depression.

Lack of exercise, heart disease, anxiety, stress and menopause also can disrupt sleep, and many medications seniors take can cause insomnia.

### Changing patterns

"Many people believe that sleeping poorly is just part of growing old. In fact, seniors who fall asleep during the day do so because they aren't getting enough quality sleep at night," says Sonia Ancoli-Israel, M.D., director of the Sleep Disorders Clinic at the San Diego Veterans Affairs Medical Center in California.

Though the need for eight hours of sleep each night doesn't change with age, sleep patterns do. The body's circadian rhythm, a biological clock that controls sleep, naturally advances a few hours as a person grows older. When that happens, older people may feel sleepy earlier in the evening and wake up earlier in the morning. By observing their natural sleep patterns and making lifestyle changes, seniors can help keep their internal clocks on time and overcome sleep problems.

### Sleep remedies

Sleep and aging experts agree that one's daytime activities and sleep environment are critical to getting a good night's sleep.

Try the following remedies if you have trouble sleeping:

- Stick to a regular sleep schedule. Try to go to bed and get up at the same time every day.
- Ask your doctor if any of your medications could be disturbing your sleep.
- Stay active. Maintain a moderate level of daily activity and do gentle exercise.
- Spend some time outdoors during daylight hours. Sunlight can help set your biological clock.
- Pay attention to what you eat and drink in the evening. Consuming foods and drinks that contain caffeine, such as coffee, tea or cola can interfere with nighttime sleep.
- Avoid alcoholic beverages in the evening. They can make you fall asleep faster, but they cause early morning awakenings and fitful sleep.
- Don't smoke. Smokers are more likely to have trouble sleeping than nonsmokers.
- Make sure your bedroom is dark, quiet and cool.
- Replace your mattress if it's lumpy, sagging or worn out. A comfortable mattress that offers good support can help you fall asleep and stay asleep.
- Ask a doctor for help if your partner snores or has an illness that disturbs your sleep.

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## Avoiding Credit Card Debt

Credit cards, if used unwisely, can lead to a mountain of debt. If you charge more than you can afford, make low monthly payments, or pay late, you may be headed for trouble.

However, if you learn to use credit cards wisely, they can be convenient, help build good credit, and prove useful in emergencies.

### **Don't Use Your Credit Card as a Loan**

A credit card can be two things, depending on how you use it. If you carry a balance, it is a very high interest loan. If you make only the minimum payment (usually 2-3% of the balance) each month, you will be paying off the debt for years and years to come, including a huge amount of interest.

On the other hand, if you pay off the balance each month, a credit card becomes a convenient way to purchase items and services without carrying around a lot of cash. Use your credit card as a cash substitute, not as a high-interest loan.

### **Charge Only What You Can Afford**

Don't use a credit card to finance an unaffordable lifestyle. If you can't pay off the entire balance every (or almost every) month, then you are overspending. Use these guidelines to determine what you should and shouldn't charge:

- You have cash in the bank to cover the purchase. If you have sufficient cash in the bank to make a purchase, go ahead and charge it if you wish. Then pay off the balance in full when you get the statement.
- You don't have enough cash to cover the purchase, and the item is not for an emergency. If you don't have enough cash to purchase the item or service, don't charge it. Instead, save your money (preferably in an interest-earning savings account) until you can afford the purchase.
- You can't afford the item or service, but you need it right away. If you can't afford an item or service, but need it now (for example, you must repair your car so you can get to work), charge it. But, at the same time, make a plan to pay off the balance over time -- figure out how much you can pay each month and how long it will take you to pay the balance off. Then, stick to it.
- Don't charge something if it won't exist when the bill comes. A good way to cut down on credit card debt is not to charge anything (like a meal, groceries, or going to the movies) that won't exist when the statement arrives. By paying cash for these kinds of things, you save your credit for true necessities.

## **Create a Budget**

If you cannot keep your credit card spending in check, create a budget. Make each credit card purchase only within the framework of your budget. If you can't stick to your budget, then don't carry your credit card with you (you may want to keep one in the house for emergency use only).

## **Pay All (or Most) of the Balance Off Each Month**

The single most important rule about wise credit card use is this: Pay off the entire outstanding balance each month. If you must carry a balance from time to time, pay off most of the balance each month. If you can only make the minimum payment each month, you are in over your head. Stop using the credit card until you pay the entire balance off.

## **Pay on Time**

Penalties for late payments add up. And, many credit cards jack up your interest rate if you pay late a few times. Late payments also damage your credit report.

## **Have Only One or Two Cards**

You really only need one card, or two if some vendors don't accept your main card. With one or two cards, you can keep track of purchases and make sure you pay each on time. If you have to use one card to pay off the balance of another, you are in trouble.

## **Don't Get Cash Advances**

There are three reasons why you shouldn't use a credit card for cash advances. You will:

1. pay higher interest
2. pay transaction fees, and
3. not get a grace period (which means you pay interest from the day you get the money, even if you pay your balance in full when the bill comes).

Instead, go to the bank or use an ATM card.

## **Don't Sign Up for the Special Services**

Credit card issuers bombard cardholders with ads for products such as credit card fraud protection plans, travel clubs, and life insurance. These are almost always overpriced or provide something you don't need. Shred the ads you receive without reading them.

## **Keep Good Records**

Keep all credit card receipts and reconcile them with your statement each month. Review the statement as soon as you get it.

A careful review of your statement is the only way you can detect mistakes or fraudulent charges. To limit your liability, you must deal with these immediately.

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