

Spring 2009

Employee Assistance Program



Southwest Florida Employee Assistance Program

239-278-7435 or 800-226-7930

E-mail: swfeap@swfeap.com

TIME MANAGEMENT

What can the EAP do for you?

- Confidential assistance to help you solve personal problems
- Free to all employees and their families
- Links to local agencies for other assistance
- 24/7 phone access to a professional counselor
- Help you resolve issues such as:

Marital
 Family
 Stress
 Financial
 Legal
 Anxiety
 Depression, Etc...

- Just call
1-800-226-7930
www.swfeap.com

I had always assumed that we feel rushed because modern life keeps us busier than ever—more demands, more incessant requirements from work. But the evidence suggests the opposite. Time diary studies show that our leisure time per week has grown from about 34 hours a week in 1965 to 40 in 1995. The same studies show how we are using all that extra time—watching TV. Current studies state that the average American will spend 20 years watching TV in their lifetime. So why do we feel so rushed? It seems that the faster life goes, the faster we expect it to be. When we save a few minutes, we expect that we can accomplish more in the time saved. We don't sit and watch the birds in the garden when we save cooking time by popping dinner in the microwave, we go on to the next task. A hundred years ago, before the advent of the technology that permeates our lives, it took a full day just to do the laundry. Despite the hard labor and

everyday difficulties people living at that slower pace derived more satisfaction from simple practices like brewing a cup of tea. So how do we slow down to enjoy the simple pleasures? Efficiency and effectiveness are the bywords that we live by, yet as we become more efficient, we feel more rushed than ever. We need to

manage our time and our attitudes each day, taking "slow time" to rest and refresh. A wise man once told me that our workaday life is like

a rowboat. Everyday we get in it and do our best to get where we are going, but we are subject to many forces beyond our control. We do not improve our performance by spending our evenings mentally preparing to do our duty, practicing our rowing skills or mapping our course. The best preparation for each new day is to come well rested, ready for whatever challenges lie ahead. So take time to go for a walk, to play with your children, to enjoy the wonders of our world. Relax and refresh, and you may feel less rushed.

"As we become more efficient, we feel more rushed than ever."

"QUOTATION" CORNER

Nothing splendid has ever been achieved except by those who dared believe that something inside them was superior to circumstances.

Bruce Barton

WASH HANDS FOR HEALTH

The Centers for Disease Control (CDC) states that the best defense against diseases, both common and rare, is good hand washing. With the upcoming flu season, and the common cold lurking on many surfaces,

practicing good hand hygiene is the most important thing people of any age can do to protect themselves against disease. So, what are you waiting for—go wash up!

Credit Scores Do Count!

Some words and numbers have greater impact than others. We can hurt or help with our words, we can be hurt or helped with a single number—our FICO credit score. Most of us understand the mystery of FICO about as well as we understand the opposite sex.

Your FICO score can range from 300 to 900, the higher the number, the lower the risk in lending to you, and thus the lower the interest rate on loans when accepted, and the lower the cost of homeowners and car insurance. Some employers even base job offers on credit scores.

Your score is based on 5 critical factors:

1) Your payment history (35%) Late payments, delinquencies, paying only

the monthly minimum and bankruptcy will severely drag down your score in this category

2. Your outstanding debt (30%) This includes what you owe on credit cards and installment loans. Someone who uses a high amount of available credit will be considered a greater risk than someone who only uses a fraction and promptly pays off the debt.

3. How long you've had credit (15%) If you've had credit and succeeded in meeting your payment obligations for a number of years, you will do well in this category.

4. Recent applications for credit (10%) Opening up more lines of credit will hurt you in this category, because it looks like you intend to

increase your debt load. So think twice about applying for the store issued card, as you may be hurting your FICO score.

5. Types of credit you frequently use (10%) In this category, paying down a mortgage or car loan is more positive than paying down an installment loan.

You can improve your FICO score by ordering a copy of your credit report and examining it carefully. It is up to you to correct any significant errors.



- *Just a phone call away*
- *Free, includes family*
- *Available 24/7*
- *Confidential assistance*



Phone: 239-278-7435

Toll Free: 800-226-7930

E-mail: swfeap@swfeap.com

**SOUTHWEST FLORIDA EMPLOYEE
ASSISTANCE PROGRAMS**

CHECK THESE OUT!!



WWW = WEB PAGES

WORTH

WATCHING

Tips for relaxing

<http://www.angelfire.com/mo/countrysoulcafe/relax.html>

Credit Ratings

You can get a copy of your credit report once a year at no cost through this site

<http://www.annualcreditreport.com>