

## How to Develop a Can-do Personality



Some people handle tough jobs without breaking a sweat. Others seem to give up before they even get going.

What's the difference between a can-do and a won't-try person?

"It's usually a matter of bravery," says Paul Hauck, Ph.D., a psychologist in Rock Island, Ill. "Can-do people aren't any

smarter than anyone else. They have learned not to let fear carry them away from success."

The most common roadblock is fear of failure, which is closely tied to two other big fears: losing respect and approval and losing self-esteem.

Fear of failure takes away one of your most valuable learning tools—mistakes. "The only way you ever become good at something is by learning where the pitfalls are and how to avoid them," says Dr. Hauck. "If you never try, you'll still be stumbling around long after you should have moved on to other things."

To break the cycle, "choose to become fearless," he advises.

### Recognize fear

Becoming fearless isn't easy. But you can start by recognizing how fear is holding you back from what you want to do by asking these questions:

- Could I accomplish a lot more than I'm doing?
- Have I ever passed up an opportunity because I thought I couldn't handle it?
- Do I look for the safest way to do things instead of taking risks?
- Do I often wish I had another chance to do things better?

If you answered “yes” to any of these questions, fear could be keeping you from reaching your goals and living a happier life.

## Take Control

Ironically, the best way to take control of fear is to let go of it. Here are some strategies for loosening fear’s grip on you and your performance:

- Focus on the task, not yourself. It’s easy to become so emotionally invested in something that you start to judge yourself by its success or failure. That’s distracting and could keep you from trying at all.
- Forget what other people think. Instead of worrying about what might win approval, consider what it will take to make the task or project a success. Then, when you do a great job, everyone will recognize it, including you.
- Sharpen your skills. Nothing builds confidence and eliminates fear like capability. Get ahead by learning the skills you expect to need for future projects. When a task is assigned, take stock of what you know already, what you still need to know and where you can go for backup.
- Do it. “It’s far easier to face a difficult task than to avoid it,” says Dr. Hauck. Keep your expectations realistic; don’t try to achieve perfection on your first try.
- Enjoy the ride. Maybe you won’t succeed in everything you do, but that shouldn’t keep you from trying.

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## Start a New Summer Tradition: the Mid-year Financial Checkup



No, it’s not exactly like a day at the beach, but a midyear review of your tax situation, retirement and spending issues can be far more valuable than the rushed attempt most people make at the end of the year.

Summer is a great time to review finances because things at work and home may be slower and if you’ve fallen behind on savings or haven’t checked your spending habits in a while, you can work to correct the problem during the second half of the year. Here are the big issues to tackle:

**Taxes:** If you got a sizable refund in April or found it necessary to dig between the seat cushions to pay Uncle Sam, it’s definitely time to reassess what you’ll owe at tax time next year. Part of that might include harvesting losses in your investment portfolio and using them to shelter gains that may result from necessary rebalancing.

Retirement savings: If you are maxed out on your company retirement plan, that's great, but experts stress you may need other resources to retire comfortably. Check your existing IRAs and other accounts to see if you can deposit the maximum by the end of the year. Also see if a Roth IRA is right for you.

Health and health insurance: Increasingly, what we pay for health insurance will be tied to the state of our health. While the weather is good, commit to a plan to walk, bike, pick up a tennis racquet or hit the gym a specific number of hours a week. Also, check with your benefits expert at work or independent agent and look for ways to lower your premiums. Many insurers reset premiums at mid-year in a rising cost environment, so make sure you're ready to switch plans or negotiate different coverage if necessary. There are some great tips and learning tools on the Plan for Your Health Web site at [www.planforyourhealth.com](http://www.planforyourhealth.com).

Check your spending: For people who use financial tracking software budgeting is generally pretty easy to figure out. And it shouldn't matter whether you're tracking your spending with a keystroke or shoebox full of receipts - take the time to figure out where your money's going. A look at the last six months of spending may reveal opportunities to reduce spending and redirect money toward more necessary goals. Also, take a look at such things as club memberships, magazines that are piled up and luxury coffee. If you're paying without really thinking about these things, you can probably live without them.

Reserve fund: Most financial experts encourage you to have between three to six months of living expenses in an emergency fund. If you don't have that minimum, go back to your spending review and see where you can start building.

College savings: If you are saving for your child's education or your own, check to see if you're on track with the savings goals you made for the year, and better yet, take some time to read the latest news on financial aid. Schools change their financial aid policies in subtle ways each year, and it's best to study the concept of college saving and financial aid early in the process rather than try to make up for lost knowledge late in the game.

Reset special goals: If you are going to need to replace your car, see if you can direct more money into your down payment fund so you don't have to take out a huge loan at purchase. If there's a vacation you want to take by the end of the year or a special household purchase you want to make, focus on the cash you'll set aside to make that happen. Also, do yourself a favor and make sure you have small, more affordable goals on the list - you need goals you can reach quickly, too.

The review process: Dealing with all of the above - particularly if it's your first attempt - can't be done in a day or week. Make it a lifelong thing. If you're willing to try computerized tracking of your personal finances, take the time you'll need to

understand it. If your current physical filing system is a frightening mess, allot yourself proper time to get it straightened out. And don't forget that you can get help - bring a financial adviser into the process if necessary.

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## Digestive Do's and Don'ts



Just as simple things can upset your digestive system, simple changes can help. These self-care tips can help prevent or relieve digestive ills. Of course, if symptoms persist, see your doctor.

### Diarrhea

Although diarrhea can make you feel miserable, it is rarely cause for concern. Bacteria, viruses, emotional upset, stress and certain drugs can cause diarrhea. Most of the time, diarrhea in adults goes away by itself. If you notice blood or mucus in your stool, however, call your doctor.

To help prevent or relieve diarrhea, follow these suggestions:

- DO drink lots of water.
- DO eat if you feel like eating.
- DO avoid caffeine, alcohol and fruit juice while you have diarrhea.
- DO wash cutting boards and cooking utensils after preparing uncooked meat.
- DO wash your hands with soap after going to the bathroom, changing a baby's diaper or handling uncooked meat.
- DO take over-the-counter antidiarrheal medicine to relieve symptoms.
- DON'T eat poultry, meat, fish or eggs if they are undercooked.

### Constipation

Stress, diet and ignoring the urge to go to the bathroom can all cause constipation. When stools pass through the colon too slowly, the large intestine draws too much water from them, making them difficult to pass.

These tips can help:

- DO drink six to eight glasses of water or fruit juice every day.
- DO eat high-fiber foods, such as fruits, vegetables and whole-grain breads and cereals.
- DO get plenty of regular exercise.
- DO talk with your doctor about any medications you take. Some may cause constipation.
- DON'T wait to go to the bathroom.
- DON'T use laxatives other than bulk-forming stool softeners containing methylcellulose or psyllium.

## Heartburn

When the sphincter muscle between your esophagus and stomach doesn't close adequately, stomach acid can wash back into the esophagus. This creates heartburn, a burning feeling just below or behind your breastbone. Heartburn is caused by certain foods and eating habits, smoking and stress, among other things.

Avoiding alcohol, caffeine, citrus drinks, chocolate, mint or spicy foods may help prevent heartburn.

These tips can also help:

- DO relax. Eat slowly and chew food completely.
- DO lose weight if you're overweight.
- DO use over-the-counter antacid medications, such as Tums or Rolaids, to help relieve heartburn symptoms. Be sure to follow dosage instructions on the package.
- DON'T take pain relievers such as aspirin or ibuprofen. Acetaminophen is a good option.
- DON'T overeat.
- DON'T smoke cigarettes.
- DON'T lie down right after you eat.
- DON'T eat for two to three hours before you go to bed.

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### ***Employee Assistance Program***

*We know it is not always easy to juggle everything and realize simple tips can help provide a different approach. Remember, your EAP is here to help with family, work, health, and legal issues. To access the services, call **1-800-343-3822** to speak with an Intake Counselor. It is free and confidential.*