



# FrontLine Employee

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## Ditch those zero balance credit cards



Are you proud of finally paying off those credit cards you accumulated? Close the accounts and GET RID OF THEM! Those zeros can still add up and ruin your chances of getting a loan, according to Holden Lewis, senior writer at BankRate.com.

Banks and lending institutions run queries and look at your use of credit cards. With bankruptcies going up, creditors are taking fewer chances. Credit cards with no balances are viewed as potential credit waiting to happen. If the amount of your potential credit can send you over the limit of the loan application, you could be denied!

## EAPs and Coworker Conflicts

**Q.** Can the EAP help my coworker and me solve our difficult relationship with each other?

**A.** EA professionals have experience in helping to resolve workplace conflicts. Each case is a bit different and must be assessed. Call the EAP to discuss your situation to discover the best way to proceed.

## Helping Your Injured Coworker *Bounce Back!*

Welcome a recovering "light-duty" worker back on the job and help yourself, your coworker, and your employer all win with better relationships and reduced costs by remembering:

Don't coax a light-duty worker into participating in a restricted duty. Recovering workers often feel guilty for their light-duty status. They may find it difficult to say no and risk re-injury or even permanent disability.

Never accuse your coworker of "taking advantage" of an injury to get out of work, or even worse, of "faking it." Don't participate in conversations with others about the legitimacy of a coworker's injury. The vast majority of injured workers want to return to full duty, not experience pain and limitations.

**EASE can help. For confidential assistance, call (800) 654-9778 or visit our website—[www.easeeap.com](http://www.easeeap.com)**

## Smokeless Tobacco



A study released by the American Legacy Foundation on January 28, 2001, found that 4.2 percent of middle school boys and 11.6 percent of high school boys use smokeless tobacco. Most are white, and the numbers are climbing. Most users started as an experimental alternative to smoking cigarettes, but research shows that chewing is actually worse.

Since tobacco is held in the mouth for minutes at a time, more of the cancer-causing chemicals enter the body than when tobacco is smoked. Education and fear about the risk of cancer are still the most powerful motivators for helping young people quit.

Half to three-quarters of current smokeless tobacco users have non-cancerous and pre-cancerous oral lesions. Being shown these lesions can motivate users to quit.

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## Morale: Worth Money

To prove again that money isn't everything, The Container Store earned Fortune magazine's first place award in its "2000 Top Ten Best Companies to Work for in America" - for the second year in a row! One thing separated The Container Store from other top winners: Employees are nuts about working for this company.

The Container Store's high morale, great coworker relationships, and loyalty earned it the highest score for employee satisfaction. The Container Store's wages are about average for the retail industry, but its employee turnover rate is nearly seven times less!

Source: Fortune Magazine

## Pre-marital Counseling: Before You Plunge ...

With half of all marriages ending in divorce (remember when it was a third?), pre-marital counseling is not such a bad idea.

It takes a brave couple to explore the key issues. Statistically, 40% of couples who participate in pre-marital counseling don't tie the knot. The most effective pre-marital counseling includes an honest evaluation of compatibility around six issues that can throw a marriage overboard. Interested?

The EAP can help you find a specialist in couples work or pre-marital counseling. Examine: 1) communication; 2) religious orientation and beliefs; 3) in-law relationships; 4) affection and sexuality needs; 5) money management; and 6) children and child-rearing philosophies.

## Napping Your Way to Productivity



Sleep problems can make you fall asleep on the job. Twenty-five percent of America's night shift workers have had such an experience. Taking a nap before you go to work can help you stay awake, improve your effectiveness, and, more important, reduce your risk of an accident on the job. Here are some tips to make every minute of your nap before work count.

**Plan Ahead:** Avoid greasy meals and caffeine at dinner and don't smoke after your meal. Avoid alcohol with dinner. After a natural sedation effect from drinking, your body recoils with a slightly agitated nervous system. This will interfere with a nap. For the same reason, don't use alcohol to go to sleep.

**Find the Right Time:** Keep a log and begin experimenting with your naps. Before going to work at night, take a nap at about 1 p.m. (this assumes you aren't sleeping at this hour). Move this forward 30 minutes until you find the right time. Your body's natural sleep/wake cycle (also called the circadian rhythm) may produce a subtle but natural craving for a nap between 1 p.m. and 4 p.m.

**Don't Overdo It:** Try a 20-minute nap, or a longer 90-minute nap. Between 20 minutes and 90 minutes people typically enter a deeper sleep cycle. Awaken yourself fully before doing anything hazardous.

Source: Goodsleep.com