



MAY 2008

Helping Organizations Retain Their Most Valuable Asset

FOR YOUR INFORMATION

Avoiding Consumer Scams and Rip-Offs

Be wary when you see ads that

- Use asterisks, footnotes, or fine print. Any disclaimers about the product must be large enough for you to read. If they're not, the advertiser may have something to hide.
- Include glowing testimonials from consumers or "famous" doctors. Whether they deal with dramatic weight loss, disease cures, or extravagant financial success, they usually are a tip-off to a rip-off.
- Do not list an address or location. Ads listing only phone numbers or websites may do so to make it harder for you to track them down if you have a problem with their product.
- Advertise merchandise below market value for a limited time only. This technique is used to advertise electronics, computers, or other high-ticket merchandise that can be ordered only by phone.
- Feature merchandise with names that copy nationally recognized brands.
- Offer vague descriptions of products.
- Promote name-brand merchandise at ridiculously low prices or through unusual ways.

Filing Complaints

- A complaint about a violation of the National Do Not Call Registry, go to www.donotcall.gov
- A report about Identity Theft, use the Identity Theft Complaint Form available at www.ftc.gov/idtheft
- A complaint about an online transaction, go to www.onGuardonline.gov
- A complaint about an online transaction involving a foreign company, use the complaint form at www.econsumer.gov.

Source: Federal Trade Commission, Consumer Response Center. (2007, January). From website <http://www.ftc.gov>.



Everyone procrastinates at one time or another. However, for some it is a major problem that results in wasted time, missed opportunities, poor performance and increased stress. Twenty percent of people identify themselves as chronic procrastinators.

There are two major causes of procrastination. The first major cause is avoidance. We procrastinate to avoid overwhelming tasks, difficult tasks, unpleasant tasks or to avoid change. The second cause is fear and anxiety. We procrastinate because of our fear of failure, fear of success, fear of criticism, fear of making mistakes or fear of rejection.

With this information in mind, if you are guilty of frequent procrastination, try the following tips to end this bad habit:

1. Identify the reasons why you procrastinate

Examine how avoidance or fear and anxiety are at the root of your procrastination. Identify the reason(s) you put off a particular task and then come up with solutions to help you overcome the reason(s) for your procrastination. For example, if you recognize that you are putting off a project because it just seems so large that you are overwhelmed and thus not starting it at all, the solution may be to break the project down into smaller pieces and work on it step by step.

2. Do the easiest part first

Start with what is easiest, so that you experience immediate success, which will give you the fuel and motivation to continue.

3. Break large tasks up into smaller, manageable pieces

Take unpleasant or difficult tasks and break them down into small steps and tackle them one step at a time. Create a timeline for yourself to accomplish these smaller tasks.

4. Write it down

Schedule time to work on your task and write it down. Keep your appointments. Any amount of time spent on the task, whether 15 minutes or one hour, means you are that much closer to having the task completed.

5. Reward yourself

Set a "completion point" for accomplishing each small task. Completion points give you an end in sight to look forward to. Set up a series of rewards to give yourself upon accomplishing each "completion point."

6. Look at the big picture

Your tasks should match your values and purpose. Otherwise, you will find it hard to summon the energy to tackle them. Think beyond the immediate task and focus on the larger picture. For example, you may dread the task of cleaning the kitchen floor, but a clean kitchen floor will contribute to your larger value of wanting to provide a clean home for your family. If a task is not in line with what you truly want and value, don't put it on your "to do" list.

7. Check your self-talk

Banish that little voice in your head that says things

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like, "I'm not in the mood," "I don't have time," or "I can't do this". Replace "I gotta...", or "I have to..." with "I choose to..." and recognize that you have a choice about what you do. If you don't choose to do it, don't do it.

8. Just get started

When it's something you don't like to do but have to do, don't waste valuable time agonizing over it. And don't wait until you are "in the mood." The mood never comes. Schedule time on your calendar and get the task done so you can get it out of your mind. Then, reward yourself. A "do it now" attitude deserves a pat on the back.

Contact HMS for help

If procrastination is causing difficulty in your life, call Human Management Services (HMS) for counseling, referrals or information. We can assist you with most-any personal, family or workplace issue or concern. All HMS services are FREE and strictly CONFIDENTIAL. If you need help, why not contact a professional HMS counselor today?

Talking to kids about fear and violence

With the continuing widespread media coverage regarding the threat of a terrorist attack in our country, regular news coverage of terrorist attacks committed throughout the world and daily coverage of the war in Iraq, many children may be experiencing increased anxiety, fear and a sense of personal risk. Mental health experts say that children are especially vulnerable to the graphic images and intense media coverage of terrorism and violence.

To help ease any fear or anxiety your child may have about their personal safety, the National Mental Health Association offers the following suggestions to help parents talk to their children:

Follow these suggestions

- Encourage children to talk about their concerns and to express feelings. Some children may be hesitant to initiate such conversation, so you may need to prompt them by asking if they feel safe at school, in their neighborhood, or in public places. Encourage them to express their feelings through talking, drawing or playing.
- Validate the child's feelings. Do not minimize a child's concerns. However, let him/her know that serious acts of violence are not common in our country and this is why incidents such as the September 11th terrorist attack attract so much media attention. Reassure children that they are safe and that they are loved.
- Talk honestly about your own feelings regarding violence. It is important for children to recognize they are not dealing with their feelings alone. Part of keeping discussion open is not being afraid to say you don't know how to answer a child's question. When such an occasion arises, explain to your child that these acts of violence are rare, and they cause feelings that even adults have trouble dealing with. Temper this by explaining that, even so, adults will always work very hard to keep children safe and secure.
- Create safety plans with your child. Make sure your child knows how to reach you (or another family member or friend) in case of crisis. Remind your child that they can call you anytime they feel threatened.
- Recognize behavior that may indicate your child is concerned about their safety. Younger children may react to violence by not wanting to attend school, go out in public or sleep alone. Teens may minimize their concerns outwardly, but may become argumentative, withdrawn, or allow their school performance to decline.

HMS is here to help
Remember, Human Management Services (HMS) is always available to help you or your immediate family members with most-any type of personal, family or work-related concern. We offer FREE and CONFIDENTIAL counseling, referrals and information. If you need help, why not call an HMS counselor today? We're here to help.

HMS SERVICES

*PROVIDED BY YOUR
EMPLOYER FOR YOU AND
YOUR DEPENDENTS*

This confidential prepaid program is designed to help employees and their eligible dependents resolve problems which may be interfering with their personal, work or home life. HMS offers help for marital and family issues, substance abuse, job concerns, emotional problems, life adjustments, legal issues, financial matters, and elder care and child care referrals.

If you're experiencing problems which are causing concern, you and your HMS counselor can work as a team to find solutions.

Call HMS for Help:

24 Hours a day: 800-343-2186

www.hmsincorp.com

