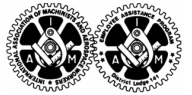




# Helping Hands

District Lodge 141



## Employee Assistance Program

[www.iam141.org/eap/eap.html](http://www.iam141.org/eap/eap.html)

April 2009



### Control Your Finances

The secret to financial independence and stability is very easy - Spend less and save more! But it is not as easy as it sounds. You must be pro-active to get control of your finances. Here are a few preliminary steps to assert financial control over your life:

- **Create an Emergency Cash Fund** Emergencies such as an accident or sudden loss of pay happen when you least expect them. Save now and prepare for a rainy day.
- **Prepare a Complete Household Budget** to assess your income levels, your spending habits and to identify places where money could be saved.
- **Set Priorities for Your Expenses** Decide which bills get paid first. Housing is the most important and should be paid before anything else. All problems multiply if you lose your home.
- **Reduce Household Expenses** After preparing a household budget, Include family members when deciding where spending cuts will be made.
- **Generate New Income** Consider a part-time job; tutor; do taxes; have a garage sale; sell your handyman skills to the neighborhood, etc. Be creative.
- **Communicate with Creditors** Pay what you can and always notify creditors before you get behind. Contact creditors in writing and keep a copy for yourself.
- **Get Credit Cards Under Control** Stop using them and use a debit card instead. Pay down your debt. Credit counseling may be an option.
- **Check Your Credit Reports** Check your credit report annually to check for accuracy and to report any errors. You can obtain a free credit report by going on-line at [www.annualcreditreport.com](http://www.annualcreditreport.com)

### The EAP Can Help You



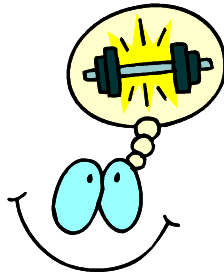
Sometimes, job problems like poor dependability, deteriorating job performance, disputes with coworkers, and other workplace issues are the result of things going on outside the workplace. It may not be true in your case, and it is really none of our business. However, because it is true sometimes, the union established an employee assistance program (EAP). It's free and confidential. It has helped a lot of people with workplace problems. If you would like more information or wish to set up an appointment, contact your local IAM union EAP coordinator for a personal interview. It may be the key to a problem resolution. For a list of available IAM EAP coordinators at all represented companies please visit on-line at [www.iam141.org/eap/eap.html](http://www.iam141.org/eap/eap.html).

### EAP and Confidentiality

Did you know that the written assurances of confidentiality that you see on-line and in brochures that promote the employee assistance program are derived from the policies and procedures of the organization establishing the service? Confidentiality is recognized and endorsed by the IAM District 141 executive board as essential to an employee assistance service to the membership. Concerned about confidentiality? Always feel free to ask a member of your employee assistance coordinator team to explain how it works. That way you won't hesitate to take advantage of what the program has to offer when you need it most.



## Making Fitness More Fun



**H**as fitness gotten a little boring? Spice it up a little by understanding the four forms of fitness: endurance, strength, balance, and flexibility. Each fitness form requires different fitness behaviors, and concentrating on each one can improve your level of fitness and excitement about it. *Endurance* builds your energy and “staying power.” It results from exercise that makes you breathe hard, like aerobic activity. *Strength* comes from working out your muscles. *Balance* training can help prevent you from falling—standing on one foot, getting up from a chair without your hands or arms, or simply walking heel to toe help train your brain to balance. This kind of activity is especially important for older individuals. *Flexibility* is what you gain from regular light stretching exercises. There are many ways to do it. As with all types of physical fitness regimens, always get the okay from your doctor before you start exercising.

## IAM-EAP Peer Coordinators

**T**he mainstay of the District 141 EAP is the local lodge EAP peer coordinator. These dedicated men and women volunteer much of their personal time to assist our brothers and sisters who are experiencing personal difficulties. EAP coordinators do not make clinical diagnoses or clinical evaluations. However, coordinators are trained to make a basic assessment of the situation and then refer to a professional resource for a more detailed evaluation and course of action. A complete listing of IAM EAP coordinators, including phone contact numbers, can be found on the District 141 Website at [www.iam141.org/eap/eap.html](http://www.iam141.org/eap/eap.html).



## Don't Keep Job Injuries Secret



**A**lways Inform your employer and the union committee office if you have injured yourself on the job. Serious injuries on the job are often precipitated by minor injuries; even what seems like an unimportant incident can reduce your capacity to perform your duties safely. Similarly, if you sustain an injury on a piece of broken equipment and don't tell your employer or the union about it so it can be fixed, one of your coworkers may later experience an injury as well. Also, to protect yourself and to validate any possible workman's compensation claim due to a workplace injury, always seek the advice of a steward or committee person first before reporting to company management. What you say and how you say it on an official accident report has bearing on whether your compensation claim is accepted or denied.

## Family Role in Addiction Treatment



**I**f you have a spouse or other close family member entering treatment for alcoholism or another drug addiction, you have a very important homework assignment—getting involved in the addiction treatment program's family education and counseling program. Addiction is a family disease—not because families cause it, but because the behavior of the addict and the long-term adaptation by family members to it adversely affect everyone in a personal way—physically, mentally, and spiritually. Recovery is the name of the game for everyone, not just the patient. The family program will give you the guidance you need. If one is not available, get a plan of action from a knowledgeable counselor or employee assistance professional. Don't skip the family program, and don't go on vacation. It's time to roll up your sleeves in recovery. Inattention to your own recovery can result in you continuing to think or behave in ways that do not support your family member's recovery program. Don't jeopardize their recovery plan or your own recovery—get involved in a family program.