

Employee Assistance Program

800-999-7222
anthemEAP.com

Teaching kids to be environmentally friendly: Make a difference for tomorrow today

Every day, it seems we hear more about the impact humans are having on our planet. Headlines warn that the Arctic ice shelf is retreating and sea levels are rising; forests are being cut down for development and thousands of plants, fish, birds, and other animals are disappearing as their habitats are destroyed.

News like this can be overwhelming. How can one person possibly make a difference? The truth is that every little bit counts – and with a little bit of awareness, we've already been able to make big changes. For example, our waterways are cleaner today than they were 30 years ago. In New York's Hudson River, oysters, which had all but vanished, are reappearing, and other types of fish are returning as well. Animals that were on the verge of extinction, such as the timber wolf, bald eagle and wild turkey, are making a comeback.

A great way to support preservation and conservation efforts is by educating children about the environment. These days, children are exposed to ideas about protecting the environment from an early age. This

information is readily available at school, on television and, hopefully, at home as well.

Make it a family affair

Recycling can be a fun family activity. Put your child in charge of sorting the paper, plastic and glass materials. Then the entire family can be involved in taking the materials to the recycling facility. Or really get into the spirit of recycling by using the materials to make crafts with your kids.

Here are some things you can do to encourage your children to think about the planet:

- Always turn off lights, appliances and electronics when not in use.
- Walk, carpool or take public transportation to work and school when possible.
- Don't let the water run while brushing your teeth.

(continued on next page)

(continued from previous page)

- Only run the dishwasher when it's full. Or wash dishes by hand to save energy and water.
- Use sponges or washable cloths instead of paper towels to clean up messes.
- Use reusable water bottles and lunch boxes instead of bottled water and sandwich bags, which are often thrown away after one use.
- Take reusable canvas bags to the store instead of asking for plastic bags.

Get outside and play

Also, try to get your children to spend more time outside. Kids who play outdoors have a better connection with nature. Let them help you in the yard and consider composting if you have the space. Grass, leaves and twigs typically make up 75 percent of our waste in the fall. Setting up a compost heap is an excellent way to deal with yard trimmings. There are many websites that can help you. A good place to start is Kids Be Green (kidsbegreen.org).

Volunteering is another great way to give back to the planet. Consider volunteering with an organization that plants trees. Trees help us breathe and provide homes for many animals. Not only will you and your children be doing something wonderful for the planet, but you'll also learn new skills and meet new people. These experiences can help build your children's self-esteem, because they will feel as though they are involved in something very important.

The earth may be 4.6 billion years old, but humans have only been around for a tiny fraction of that time. To put it in perspective, if we pretend that our planet is 46 years old, then humans would have only been here for the last four hours. In our short time on Earth, we've built cities, factories, automobiles and airplanes; we've explored the depths of our oceans, and visited the moon! We've done a great deal in a short time, and now it's up to us to protect the planet and ensure future generations will get to enjoy Earth's beauty.

Certain factual or statistical information contained in this article was derived from the following sources:

Environmental Protection Agency Environmental Kids Club, epa.gov.
Greenpeace.org.Kidsbegreen.org.
Think Quest Library, thinkquest.org.



Certain factual or statistical information contained in this article was derived from the following sources: WFAA-TV, Dallas/Fort Worth and Quotesea.com.

Expect the unexpected

Just when you think you've seen everything, you haven't.

— Jody Conradt

Jody Conradt is the former head coach of the women's basketball team at the University of Texas at Austin. She was the first college women's basketball coach to reach 700 career victories. She retired with 900 wins to her credit.

Five ways to stay calm when things go wrong

1. Make a list ahead of time of ways to stay calm. Something as simple as remembering to breathe can help a great deal. Staying calm will help others around you stay calm, too.
2. Focus on solutions rather than on problems. The unexpected tends to include change, and most of us dislike change — particularly rapid, unexpected change. Making a habit of focusing on solutions rather than problems is a powerful way to deal with many things in both your work life and your personal life.
3. Look at the situation from as many angles as possible. Ask others for input.
4. Keep everyone on your team updated with as much information as you have. People find it easier to stay calm and productive when they know what's going on.
5. On a practical level, be sure you have everyone's contact information in your cell phone and at least one other place. One option is to e-mail yourself the contact information, so you can access it from anywhere that has an Internet connection.

Managing money: logic vs. emotion

Do you ever feel that your logical self and your emotional self disagree about how to manage your money? Most people experience this internal tug of war. So the better you understand it, the more comfortable you will be managing your finances.

Once upon a time, economists thought that people were logical about money. They even created a scientific name to describe these financially logical people: Homo economicus. However, research done by behavioral economists revealed something surprising: few people are consistently logical about their money.

For example, a series of studies used the ultimatum game, in which Person A is given \$10 and told to offer some of it to Person B. If Person B accepts the offer, both people get to keep their share of the money. If Person B refuses, neither gets any money. The theory is that Homo economicus will accept any offer, because any amount of money would be better than nothing. However, Homo sapiens turn down 16 percent of the offers. The logic of “Hey, it’s still free money” is trumped by the emotion of “Hey, that’s not fair!”

Emotions beat out logic in many financial situations. For instance, many of us will go out of our way to save \$5 on a \$10 item but not on a \$500 item. Our moods affect how much we spend, whether we buy or sell stocks, whether we hold out for a bargain, and so on. We feel losses much more strongly than we feel gains, so many people are more comfortable investing in bonds (small losses, small gains) than stocks (large losses, large gains). Fast events hit us harder than slow ones (imagine losing \$1,000 in an hour versus losing it over a year or two) and one big event seems more important than several smaller ones (saving \$100 feels more exciting than saving \$10 ten times).

In a study of how content people are with their lives, the Masai of Kenya, who own very little and often have limited access to clean water, scored an average of 5.8 on a scale of 1 (not satisfied) to 7 (very satisfied). That’s the same satisfaction score expressed by American millionaires!

Your relationship to money

Understanding your relationship to money can help you change any habits you want to change. You might want to think about:

- How your parents dealt with money. Did they discuss it with you? Did it make them nervous? Did they use it as a reward? Withhold it as a punishment?

- How you’ve spent money in the past. How did you feel the last time you made a big purchase? A small one? Do you often regret spending money? Why?
- Why you get angry or obsess about money. Do you fight with your partner about money? Why? Beyond any actual financial pressures spending money may create, does it remind you of something that happened when you were younger? Does it make you feel unsafe, unloved, disrespected, fearful, etc.?

Can money buy happiness?

The answer to this age-old question is yes — but only if it lifts you out of poverty or allows you to feel relatively wealthy compared to your peers.

Why doesn’t money buy happiness more often? First, it’s important to realize that money buys options. But having more choices actually makes some people less happy with the items they buy, since they worry that they didn’t make the right choice. Second, money buys luxuries, but luxuries have a way of turning into necessities almost overnight (e.g., computers, cell phones). Third, unless you’re Bill Gates or Warren Buffet, it’s easy to find someone richer than you, so it’s hard to feel wealthy compared to others.

There are two important things to keep in mind when you examine your relationship with money: First, none of your emotions are wrong or right. They just are. Second, knowledge is power. A better sense of your relationship with money will increase your comfort level when making financial decisions.

Certain factual or statistical information contained in this article was derived from the following sources:

- “Advice for dealing with recession-related losses.” Smithsonian.
- Begley, S. “Why money doesn’t buy happiness.” Newsweek.
- “Buy high, sell low? Emotions turn economic decisions on their head, says Carnegie Mellon study.” AScribe.
- Cassidy, J. “Mind games.” New Yorker, September 18, 2006.
- Hall, A. “Money truth #7: balancing your emotions and your money at Christmas.” MSN Money.
- Investopedia.com.
- “Looking for sound financial advice? Look to psychology.” APA Online, psychologymatters.org.
- Money.howstuffworks.com.
- Oosterbeek, H., et al. Cultural differences in ultimatum game experiments: evidence from a meta-analysis.
- The Atlantic.
- Urban, D. “What does money mean to you?” PsychCentral.

Pets and seniors: a dynamic duo

Americans love pets. From the stray that shows up on the back porch, all the way to the First Dog or First Cat in the White House, we are a nation obsessed with pets.

And why not? Pets offer benefits that go beyond the joys of companionship and unconditional love. Studies have shown that owning a pet contributes to lower blood pressure, better physical and mental health, and longer lives for older adults.

So should the senior members of your family have a pet? Maybe, but first, make sure that the potential pet owner views a pet as a pleasure, not a burden. Next, determine whether the senior prefers a dog or a cat. Both make wonderful pets but many people strongly prefer one over the other. Finally, make sure that the owner will be physically and financially able to provide adequate care for the animal, including walking, feeding, grooming and veterinary care.



Choosing a pet

A puppy or kitten may not be the best choice for an older owner because it takes a lot of energy to care for a young animal. Also, a young pet could outlive the senior and end up homeless. However, an active senior may be able to manage a puppy or kitten and might prefer to leave the pet to someone in his or her will rather than experience the grief that comes with losing an animal. In addition, a young dog will ensure that its owner gets lots of healthy exercise.

Serious consideration should be given to an adult cat or dog – one that is mature enough to be past the roughhousing and teething stage, but young enough to still have a good life expectancy.

Online sites such as petfinder.com have photos of potential pets. Animal rescue groups, especially those that foster the pets in homes prior to adoption, can provide a great deal of information about a particular animal, such as whether it is shy or outgoing, how much exercise it requires, how it gets along with small children and other animals, and if it's been housebroken and neutered or spayed. Ideally, the senior and the pet should spend a little time together before the commitment to adopt is made.

If the senior wants a dog, its size should depend on the owner's physical ability (is he or she able to handle a large breed?) and preference (a senior who has always owned German Shepherds may not be ready for a Chihuahua). For seniors who are not highly mobile, the best choice would probably be a small dog or a cat whose idea of bliss is curling up in its owner's lap. If the senior cannot walk a dog, small dogs can be trained to go on specially treated pads in the house.

Planning ahead

Once the decision is made to adopt a pet, it's essential to plan for the possibility that the pet will outlive the owner or that the owner may have to move into a nursing home that does not allow pets. If plans are not made in advance, a dearly beloved dog or cat could wind up on the street or in a shelter that permits euthanasia. Talk this over with the senior in advance and decide who will take the pet if he or she is no longer able to provide care. If the pet must be given up, try to find a local rescue group that will agree to keep it until a new owner can be found.

If, on the other hand, the pet dies first, be there to support the senior in the days following the pet's death. Pets quickly become family members and losing a pet can feel like losing a child. You might want to hold a memorial service for the pet to aid the senior with closure. For some seniors, it may be feasible to consider adopting a new pet. If not, the senior may need additional support to overcome the loneliness that accompanies the loss.

In practical terms, it helps to plan for the pet's demise in advance. Keep in touch with the vet to get updates on the pet's health; know what you will do and whom you will call if the pet needs to be euthanized; and determine if the pet will be cremated or where it will be buried.

If a pet has been carefully chosen and contingency plans are in place, the combination of a senior and a pet is the ultimate win-win situation. Each provides the other with company, fun and unconditional love, not to mention health benefits.