

Fall



Fully Effective
Employees, Inc.

EAP News

A Newsletter for Employees and Their Families

VOLUME 13 ISSUE 4

FALL 2009

Are You A Functional Alcoholic?

Many people think of alcoholics as disheveled, homeless people who have lost everything. However, there are people who meet the criteria for a medical diagnosis of alcohol dependence even though they are still functional in society; still keeping their jobs, homes and families. These people are known as “functional alcoholics”. To all but those who are closest to them, they give the impression that they are perfectly fine.

The functional alcoholic may consume just as much as a full blown alcoholic, they just don't exhibit the outward symptoms of intoxication. This is because they have developed a tolerance for alcohol to the point where it takes more for them to experience the effects (including the hangovers). Consequently, they must drink increasingly larger amounts to get the same buzz they got before. Increasing tolerance means the alcoholic is drinking at dangerous levels that can result in liver damage and cognitive impairment. Chronic heavy alcohol users can drink without any signs of intoxication, while others who drink the same amount would be incapacitated. Some signs of a functional alcoholic include:

1. She drinks like she did in college.
2. He can hold his liquor. Someone who rarely slurs his speech or gets belligerent.
3. First one at the bar. Highly functional at work but as soon as the day ends, she heads right to the bar or drinks as soon as she walks in the door. The inability to drink at the end of the day can make her very irritable or anxious.
4. Drinking is a big part of his life. Brags about drinking a lot. Avoids events without alcohol and always makes sure there is enough alcohol on hand.
5. Jokes about his drinking. If real alcoholics don't admit they have a problem, the functional alcoholic will make jokes that validate his drinking as a choice. If confronted about his drinking, he will get angry or defensive.
6. Friends and family ignore the symptoms. Although people close to him know he has a problem, he is difficult to confront because he is generally well-liked and functional. Others may also laugh off his drinking escapades.
7. She begins to see the negative

effects. Laughing the effects off become more difficult. She starts to have withdrawal symptoms like the shakes. She has more blackouts and embarrassing moments and her behaviors become more dangerous or severe.

Denial is the biggest problem for all alcoholics and alcoholism is known as the “disease of denial”. This is especially true for the functional alcoholic. When the negative effects become too great, they may no longer be able to deny they have a problem. They may try to quit on their own but the withdrawal symptoms may become too severe, so they drink to avoid the withdrawal.

If you or someone you know is an alcoholic, it is important to seek help immediately. The sooner you seek help, the easier it will be to recover. If you experience withdrawal symptoms after trying to quit on your own, you may need an inpatient medical detox program. Seeking help is the first step towards recovery and reclaiming your life without alcohol.

Source: <http://alcoholism.about.com>

For confidential assistance, contact Fully Effective Employees at 425-454-3003 or 1-800-648-5834.

Recovering from Bankruptcy and Debt



Declaring bankruptcy is often a very difficult and emotional decision. Bankruptcy is a very drastic step that can have a significant effect on a person's credit rating and the ability to obtain new credit in the future and to purchase a home. Bankruptcy is a process of restructuring finances and calculating what the debts are versus the assets. This can be a painful and humbling. After the bankruptcy hearing the judge makes a determination about the discharged debts and the debts that are to be repaid.

Sometimes people also lose their homes to foreclosure because of their inability to pay their debts. Losing your home can be devastating but it is possible to purchase a home again in the future by saving, budgeting and increasing your credit score a little at a time.

While people who are struggling with too much debt aren't able to obtain new credit because of poor credit scores and debt to income ratios, those who have just declared bankruptcy can generally apply and receive new credit because the credit bureaus pay more attention to recent financial events than those that took place in the past. It will be possible to obtain a new mortgage or car loan, however you will need to show a recent credit history which includes timely payments on your current obligations.

A declaration of bankruptcy remains on your record for 10

years. It will be much more difficult to obtain credit during that time period and the most important thing you can do is to have a history of paying all bills on time. As a result, your credit score will gradually increase. People who have just declared bankruptcy will be given credit cards with very high interest rates so it is important to review all the fine print and APR rates of the new cards.

Chapter 7 bankruptcy discharges all eligible debts completely except for: alimony, child support, child maintenance obligations, the last three years of income tax debt, federal student loans, debts for willful or malicious injury, death or personal injury resulting from a DWI or criminal restitution orders.

Some people who have their debts wiped out with bankruptcy make the mistake of assuming they are completely debt free. If they continue ignoring their financial obligations, they will soon find themselves in the same situation again.

Another key component to recovering from bankruptcy is to understand how you got there in the first place. It's advisable to obtain credit counseling and budgeting classes to get yourself on the right track and prevent the problem from recurring. It's also important to look at the psychological causes. Do you

have a shopping addiction or spending problem? Do you buy things to make yourself feel better or reward yourself? Does shopping or thinking about shopping take up a lot of your time? Do you have a gambling problem? Are you borrowing from credit cards, your line of credit or your home, to pay off gambling debts or get more access to money for gambling?

Are you spending more than you earn and not saving or budgeting your money? Are you living beyond your means? Sometimes when individuals start to lose financial control, they ignore the problem because it seems too overwhelming to deal with or they keep spending because they know they can never catch up. Denying the problem will only make it worse.

Money means different things to different people and our belief systems about money shape how we spend or save. If you are married to someone who has different beliefs about money and how it is used, it can create tremendous stress on a marriage.

If you have a problem that led to your bankruptcy, contact the EAP for confidential assistance. If you need help with money management or budgeting, we can refer you to community resources.

For confidential assistance call the EAP at 425-454-3003 or 1-800-648-5834

Obsessive Compulsive Disorder

Obsessive Compulsive Disorder (OCD) is a real illness. It can be treated with medicine and therapy. If you have OCD, you have repeated, upsetting thoughts and so you do the same things over and over again to try to make the thoughts go away. You feel like you cannot control these thoughts or actions. These upsetting thoughts are called “obsessions”. Some examples would be fear of germs, sexual thoughts, fear of being hurt or hurting others. The actions you take to make the thoughts go away are called “compulsions”. Many people know their thoughts and behaviors are not normal but they are embarrassing so many try to hide it from their friends and family.

What Are the Symptoms of OCD?

The symptoms of OCD, which are the obsessions and compulsions, may vary. Common obsessions include:

- Fear of dirt or contamination by germs.
- Fear of causing harm to another.
- Fear of making a mistake.
- Fear of being embarrassed or behaving in a socially unacceptable manner.
- Fear of thinking evil or sinful thoughts.
- Need for order, symmetry, or exactness.
- Excessive doubt and the need for constant reassurance.

Common compulsions include:

- Repeatedly bathing, showering, or washing hands.
- Refusing to shake hands or touch doorknobs.
- Repeatedly checking things, such as locks or stoves.
- Constant counting, mentally or aloud, while performing routine tasks.
- Constantly arranging things in a certain way.
- Eating foods in a specific order.
- Being stuck on words, images or thoughts, usually disturbing, that won't go away and can interfere with sleep.
- Repeating specific words, phrases, or prayers.
- Needing to perform tasks a certain number of times.
- Collecting or hoarding items with no apparent value.

If you have these thoughts or repeated actions, you are not alone. Over 3.3 million Americans have OCD. OCD often starts in childhood or the teen years and it may run in families.

There are environmental stressors that can trigger OCD in people who have a tendency toward developing the condition. Certain environmental factors may also cause a worsening of symptoms. These factors include:

- Abuse
- Changes in living situation
- Illness
- Death of a loved one
- Work- or school-related changes or problems
- Relationship concerns

How Is OCD Treated?

OCD will not go away by itself, so it is important to seek treatment. The most effective approach to treating OCD combines medications with cognitive-behavioral therapy. It's important to see your doctor or a professional counselor if you think you may have symptoms of OCD. Medication can greatly reduce the obsessive thoughts and compulsive behaviors. The goal of cognitive behavior therapy is to teach people with OCD to confront their fears and reduce anxiety without performing the ritual behaviors (called exposure therapy or exposure and response prevention therapy). Therapy also focuses on reducing the exaggerated or catastrophic thinking that often occurs in people with OCD.

For confidential information, contact Fully Effective Employees at 425-454-3003 or 1-800-648-5834

Source:
National
Institute
Mental
Health





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On-line Guide Assists with Financial Stress

If you are struggling with emotional or physical problems as a result of this economic crisis, there is an on-line guide that provides advice on identifying health concerns, developing coping skills and getting help. The guide is called “Getting Through Tough Economic Times”. It offers practical steps to getting through tough periods to achieve restored health and productivity and includes the following:

- Information on identifying the warning signs of depression, suicidal ideation and other serious mental illness.
- Effective steps to manage emotional distress through

exercise, strengthening connections with family and friends, and developing new jobs skills, and

- Resources for getting help, such as the National Mental Health Information Center and the National Suicide Prevention Line.

Unemployment, foreclosure and financial stress can impact physical as well as emotional health. Financial concerns can lead to depression, anxiety, drug and alcohol abuse and compulsive behaviors such as overeating or excessive gambling or overspending. If your financial concerns are causing you emotional or physical difficulties, contact Fully Effective Employees for confidential

assistance.

To view the online guide, go to www.samhsa.gov/economy.gov

Our website at www.fee-eap.com has many resources and tools as well. You can find articles, videos, self-assessment tests in the topic centers as well as our previous newsletters and payroll stuffers. Call the EAP at 425-454-3003 or 1-800-648-5834 for your user ID and password.

