

# CONCERN<sup>®</sup> Services

*We're More Than An EAP...*

Our goal is to Help People Live Better & Help People Work Better. The following information from the **CONCERN WorkLife Services** program is intended to help you accomplish that goal and remind you that, as your Employee Assistance Program, we are here for you and your family. Visit us on-line at [www.trihealth.concernservices.com](http://www.trihealth.concernservices.com) or call (513) 891-1627 / (800) 642-9794 for no-charge, confidential assistance.

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## Unshakable Confidence During Shakable Times

Everywhere you turn, whether it's the nightly news, the front page of the newspaper or your quarterly 401K statement, the world's economic circumstances are creating a very gloomy outlook.

A recent USA Today/Gallup Poll stated that two-thirds of those surveyed say their personal financial situation has been harmed by the mortgage meltdown and stock market fall, and even more expect to suffer long-term damage. The American Psychological Association reports that financial concerns "topped the list of stressors for at least 80% of those surveyed."

With so many challenges, it can feel impossible to have any confidence, belief and hope. What is most necessary, but seems the farthest from reality, is to have unshakable confidence during these shakable times.

Research studies have shown that maintaining a positive attitude is not only better for your health, but you'll be more likely to succeed in life.

So while others are wailing and wringing their hands, you can get ahead of the curve by taking action. Focus on the things you can control. Building your confidence will take time, and there's no better time to start than right now!

### Ten Tips Toward Building an Unshakable Confidence

- 1. Know that things will not stay the same.**  
They will change, they will get better. In the meantime, recognize that you can't change the direction of the wind. But you can change the direction of your sails.
- 2. See the bigger picture.**  
We've had economic and financial crises over the past 80 years. From the 1929 Great Depression, lines at the gas pumps in 1973, Black Monday in 1987, and the 2001 dot.com bust. As demoralizing as it's been, 2008 is just one of many downturns over the years. With each crisis, we haven't just recovered; we have seen a very positive turnaround. You will get through this.
- 3. Take action that shows you are in charge.**  
Perhaps the most frustrating part is feeling that your situation is out of control. You can't do anything about it. You want to take action, even if its small steps, to show you can make a difference in your own future. This will empower you and build your sense of self-confidence.
- 4. Cut back on expenses.**  
Make small adjustments to your spending habits and lifestyle. List all your expenses and see what and where you can cut. Instead of looking at budget cutting as a pain, consider it a challenge or opportunity.
- 5. Bring in extra income.**  
You could get a part-time job or spend a few hours a week doing something extra to bring in more money. Or consider asking for a raise or working more overtime.
- 6. Be realistic about what really is happening versus what the news is portraying.**  
In one day, you can easily read the paper, watch the Internet, and then consume the TV news stations. All of this is overkill and will just reinforce the negativity. Limit how much news you take in. This will help you not get overwhelmed and swamped in doubt and fear.
- 7. Limit the amount of news you take in.**  
You know the adage, "save for a rainy day." Guess what—it's raining! Now, is the time to use the money you have put aside. Tapping into this rainy day fund might take some of the pressure off.

8. **Use your savings—it's a rainy day!**

As companies downsize, the survivors are often asked to pick up the additional work. Understandably, this causes resentment and hard feelings. Instead of complaining, look at this as an opportunity to increase your value to your organization. Then, even if you are laid off, this additional experience and responsibility will make you that much more employable.

9. **Surround yourself with positive people.**

Put an end to the "pity parties." As Richard DeVos once said, "Few things in the world are more powerful than a positive push. A smile. A word of optimism and hope. And you can do it when things are tough."

10. **Spend more time with the people you love—doing the things you love.**

Turn off the TV or computer and work on your golf game. Surprise your spouse or partner with breakfast in bed. Volunteer at a homeless shelter or your local humane society. Look for reasons to celebrate the people you love and the friendships you've enjoyed over the years (in good times and in bad).

[About the Author](#)

Joel Garfinkle leads managers and executives to higher levels of professional and personal achievement. Partial client list includes: BofA, HP, GAP, Citigroup, and Eli Lilly. Visit Joel online at <http://www.garfinkleexecutivecoaching.com/>

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