

EMPLOYEE ASSISTANCE REPORT

supporting EAP professionals

Big Money — or Big Problems?

By Jon Christensen

Every week, and even several times a week, customers frequent convenience stores to purchase lottery tickets. Sometimes people win a little money, sometimes more than a little. But they usually come up empty. However, the seed has been planted; the dream is alive that, “one day I’m going to hit the big one. When I do, I’m going to... (fill in the blank).”

What would YOU do if you won the lottery? Would you take a lump sum or spread your winnings over time? Invest it? Pay off bills? Quit your job? Give it away?

If you would win, your life would change. You would have more money than you ever realistically dreamed of, but suddenly there would be a lot of things to consider. Would you talk to an attorney, accountant, or financial planner? Do you know people you could trust to help you decide what to do with a sudden windfall?

Who would you share this information with? How would you handle the phone calls, letters, and visits from friends, family, and strangers who’d be happy to tell you how your money would be the answer to their problems? Would a sudden windfall help your children or parents, and bring everyone closer together? Or, would it create more problems than it solved, and pull the family apart?

I believe it was actress Bernadette Peters who, when asked what money and fame was like, replied, “*I can go into any store and pick out anything I want regardless of the cost. Then I bring it home, take it out of its box and put it on my shelf with all my other stuff — and there it sits.*”

Someone who heard that story and shared it with me said that as a result, he stopped playing the lottery. He decided that anticipation is a process that provides value, not the stuff itself.

Dream Come True — or Nightmare?

Some think that a quick fix through lottery or gambling winnings is a perfect solution. But it’s not just during financial difficulties that the enticement of riches is so appealing. Money is also seen as a way to save a troubled marriage, alleviate stress, etc. However, from an EAP counselor’s point of view, the lottery winner remains the same individual as before. Money won’t necessarily make a person happier, more lovable, or more responsible. Money won’t make someone more caring, or less selfish.

Neither will money give a person a sense of purpose, a passion about what they do. It won’t make their contributions more significant. Money alone won’t do any of this unless it is put into the perspective of how the person perceives

him/herself. If the person’s life is in balance, then a windfall can provide many new opportunities and help him/her realize dreams. That’s exciting. The point is, it’s the *individual* that creates those opportunities, not the money alone.

EAP counselors are often faced with the challenge of helping someone who doesn’t know he/she needs it. The truth is, most of us can be awfully closed-minded when it comes to new ideas or outside help. The tendency is to think that what has happened to others won’t hap-

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pen to me — “I’m smarter than that.” Sometimes we can only hope that is true and be prepared to refer the individual to local resources for further guidance.

Gamblers that ‘Chase’ and Play ‘Big Shot’

Counselors usually treat non-winners, not those who do, according to Pam Koonz, a certified problem gambling counselor and chemical dependency counselor with Wheaton Franciscan Healthcare in Racine, WI. “Chasing,” however, can be a potential problem. This means that a gambler often “chases” after his/her losses, betting more to regain what was lost. And even when a person wins big, he/she discovers how easy winning is.

“They might begin to think that if I could do it once, maybe I could do it again,” Koonz said. “But do enough chasing and the initial winnings will be gone — regardless of how large the initial payout was.”

Mark, a counselor with Project Turnabout /Vanguard in Granite Falls, MN also mentioned the idea of chasing after the “big win,” as the gambler looks for another big payout. However, he raised another potential problem. He pointed out how many winners play “big shot” as they throw parties and show off

their new toys to friends and family. “Big winners often mistakenly think that their newfound wealth automatically gives them admission into a higher class in society,” Mark stated. “In addition, they might get the idea that there is no end to the money, and therefore no need to do any financial planning.” (Editor’s note: See this month’s Brown Bagger for ideas on what to do with a sudden windfall.)

Mark added that, while the money might appear to be the “answer,” in reality it actually becomes the problem as cold hard cash becomes an obsession — leaving broken marriages and other relationships that end in conflict and bankruptcy.

Finally, he pointed out that people in recovery from other addictions can find themselves relapsing because the big winnings give them the false sense of security that money will make them immune from previous problems.

Both Pam and Mark stressed that anyone who wins a substantial amount of money needs to “stay in touch with your values and seek independent financial advice.”

I would add that the individual should also contact his/her Employee Assistance Professional. ■

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Do You, or a Loved One Have a Gambling Problem?

If you or someone you know can answer “yes” to any of these questions, consider seeking professional help.

1. Have you gambled longer than you planned? YES NO
2. Have you often gambled until your last dollar is gone? YES NO
3. Have you lost sleep over gambling? YES NO
4. Have you gambled even though there are unpaid bills? YES NO
5. Have you had repeated, unsuccessful attempts to stop gambling? YES NO
6. Has gambling led you to break the law or think about breaking the law? YES NO
7. Have you borrowed money to gamble? YES NO
8. Are you depressed or suicidal about gambling losses? YES NO
9. Have you felt remorseful after gambling? YES NO
10. Have you gambled to get money to meet financial obligations? YES NO

Source: National Council on Problem Gambling (www.ncpgambling.org)

EAPA Names Professional of the Year



Karen Hagen, the president of Excello, has been named the 2006 Employee Assistance

Professional of the Year by the Employee Assistance Professionals Association (EAPA). EAPA, the world's oldest and

largest membership organization for employee assistance professionals, presented the award to Hagen at its 2006 Annual World EAP Conference in Nashville.

Each year EAPA recognizes an individual who has made an outstanding contribution to the employee assistance profession. Hagen was chosen for demonstrating exceptional leadership, personal integrity and strategic

vision, and for her impact on the EA profession beyond her immediate work.

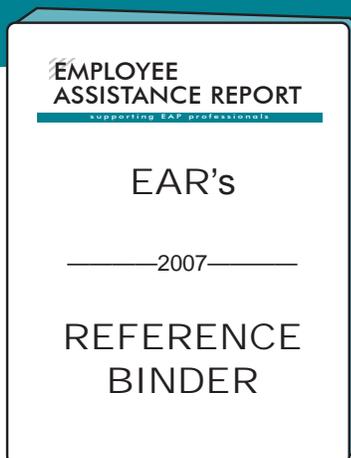
"[Hagen's] colleagues summarize it best when they say, 'Ms. Hagen believes EA professionals must show, through action, not just word, that it's important for labor, management and external consultants to work together in order to offer services that make a difference in the lives of employees and workplaces,'" said EAPA President Dotty Blum.

"I am surprised and honored to receive such a prestigious award from my colleagues in the employee-assistance field," Hagen said. "This profession has brought me so many exciting challenges, and I hope my work has made a difference in the lives of workers and for the workplaces that I serve."

Prior to founding Excello, a Minneapolis-based workplace behavior consulting firm, Hagen worked for 20 years at DOR & Associates, a Minneapolis-based provider of employee-assistance programs. Hagen is currently working with the Minnesota Army National Guard on preparing employers to reintegrate soldiers who are returning from the wars in Iraq and Afghanistan. ■

Source: Maccabee Group. For more information on Excello, visit www.excello.us.

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To further add to convenience, in January 2008 you will receive the article archive for 2007 to also place in your binder. We've included last year's (2006) article archive in this issue.

Cost for the **2007 Reference Binder** is just **\$15.00** postage paid. That's just a little over **\$1** a month. Isn't that a pretty small price to never lose your newsletters or inserts again? (See order coupon insert in this issue.) ■

"I really liked the article in *Employee Assistance Report (EAR)* about lessons learned from Hurricane Katrina, but I can't seem to find it. I also enjoyed the Brown Bagger on healthcare, but I was too busy to review that one at the time. Now I can't seem to track that one down, either!"

Let's face it — the way months fly by it's pretty easy to think that an article ran two months ago, when in fact it ran six months ago. *Employee Assistance Report* can help with an **easy to use 2007 Reference Binder**. With the **Reference Binder**, you will be able

Look ahead

UPCOMING EAR FEATURES...

- Multi-generational Workforces
- Addiction
- Promoting Positive Office Politics

Are Women ‘Coached’ Enough?

At many companies women executives receive less coaching than their male colleagues, according to a study by Novations Group, a Boston-based consulting and training organization.

Novations and Equations Research surveyed more than 3,000 senior human resources professionals about the coaching provided by their organization. Of those companies that give such support, one-fifth provide it to women at a lower rate than their share of the organization’s workforce.

Nevertheless, a large majority of employers that offer coaching provide it at a rate in proportion to women’s presence in the organization’s workforce.

- Women receive executive coaching at a higher rate: 5.6%;

“...there frequently are not enough successful senior women to serve as coaches to other women.”

- Women receive executive coaching at the same rate as men: 74.5%;
- Women receive executive coaching at a lower rate: 19.9%.

Although progress has undoubtedly been made, many women still don’t have access to coaching, which deprives them of equal career opportunity, according to Novations Senior Consultant Deborah Felton.

“Coaching has become increasingly critical for advancement into top positions, and this applies to

both women and men,” Felton said. “But men generally have stronger informal networks and understand the ‘unwritten rules’ of the organization, so coaching is that much more crucial for women, who sometimes find it hard to ask for help because of their socialization.”

Part of the problem, Felton acknowledged, is that there frequently are not enough successful senior women to serve as coaches to other women.

“Women need to become more assertive in seeking the support they need,” she said. “All employees should have access to coaching and other career development tools.” ■

Source: Novations, a leading employee performance improvement organization that serves clients on four continents. For information, visit www.novations.com.

Flexibility, Quality of Life Attract Executives

Those who are recruiting executives take note: separate surveys conducted by Robert Half International reveal that successfully attracting executives takes more than the promise of an impressive job title and plush office.

For time-pressed financial executives, the flexibility of a consulting career can hold wide appeal. Nearly one-third (32%) of chief financial officers polled recently said a flexible schedule is the most attractive aspect of a career in con-

sulting. (The survey featured responses from 1,400 CFOs from a random sample of firms with 20 or more employees.)

“Many people are finding they enjoy greater personal and professional satisfaction by controlling when and how much they work,” said Paul McDonald, executive director of Robert Half Management Resources.

In addition, in a separate poll, 31% of CFOs said the quality of life in a new city would most influence their decision to relocate for a job opportunity.

“Taking a job in a new town is not just a career decision — it’s a lifestyle choice,” said Max Messmer, chairman and CEO of Robert Half International, and author of *Human Resources Kits for Dummies* (John Wiley & Sons.) “Companies that highlight the qualities that distinguish their city, such as a reputation for safety, highly regarded school system, or cultural events, increase their chances of attracting top professionals.” ■

Source: Robert Half International (www.rhi.com).

Keep Knowledge from Walking Out the Door

By Pam Holloway

You know George. He's the guy you call when you have a problem. George has worked for his current employer, an oil company, for nearly 30 years. There's very little he doesn't know.

The good news is that George is a vital asset. The bad news is he's opted for early retirement. And when George leaves, so will everything he knows.

So why didn't his boss protect the company from losing all that knowledge? Business moves too fast for you to take the time to rebuild lost knowledge. More importantly, financial losses resulting from not having George's knowledge when you need it could cripple your company.

Is it Too Late?

Ideally, you should have considered this issue long before George began planning his retirement. But in the fast-paced business world, it's not uncommon for companies to wait until the eleventh hour to begin thinking about what to do.

With the growing number of Baby Boomers either retiring or drastically scaling back their hours, more and more Georges are going to be leaving their companies. This means your company clients need practical, cost-effective ways to keep George's knowl-

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Resources

 **Wisconsin Gaming Commission**
(www.doa.state.wi.us/gaming).

 **Project Turnabout/Vanguard**
(www.projectturnabout.com),
(800) 862-1435.

 **Wisconsin Council on Problem Gamblers** (www.wi-problemgamblers.org), 1-800-GAMBLE-5.

 **Confusing Love with Obsession**, Third Edition, by John Moore, \$13.95, Hazelden, ISBN: 1-59285-356-0, www.hazelden.org. The author draws from excruciating real-life stories and personal experience to reveal the inner workings of obsessive relationships.

 **Each Day: a New Beginning, Daily Meditations for Women**, 25th anniversary edition, by Karen Casey, \$13.95, Hazelden, ISBN: 1-59285-358-7, www.hazelden.org. This edition, based on the author's signature work, is a daily meditation book created for recovering alcoholic women.

 **Teens Coping with Military Deployment — How's Your Family Doing**, by Maj. Keith Lemmon and the American Academy of Pediatrics, is a 30-minute DVD that discusses the unique issues experienced by teens who have family members serving in the military. For more information, go to www.aap.org/sections/unifserv/deployment/index.htm.

 **Introduction to Addictive Behaviors, Third Edition**, by Dennis L. Thomas, Guilford Press (www.guilford.com). Now in a revised and expanded third edition, this widely adopted text offers a balanced review of contemporary perspectives on substance abuse and addiction.

 **Strengthening Family Resilience, Second Edition**, by Froma Walsh, Guilford Press. The author highlights the multiple causes that may contribute to family distress, and then explores how families can increase family and individual resilience. ■

edge from walking out the door with him.

- **Don't try to capture everything George knows.**

Instead, focus on the key processes and actions that illustrate how George does what he does. You want to capture the steps of the process including how, what, when, and where.

- **Remember that knowledge is also lost internally.**

People don't have to leave for you to lose their knowledge. Experts who quit, retire, or are hired away is worrisome enough, but companies also lose knowledge *inside* the organization as experts are promoted or transferred — again, taking with them everything they know.

When people change jobs we tend to associate them with their new role. We generalize and assume they only know the areas related to this one job. It's as though we forget all the other experience they've brought to the table in their various roles. That's a serious mistake.

- **Keep track of who knows what.**

One of the smartest things you can do is implement a yellow pages type of "find the expert" directory. Not only is this generally a low-cost investment, it's one that offers a dramatic return on investment. The key in making this work lies in the quality of the information collected. It should not focus on basic bio or resumé-type data. Rather, it should focus on knowledge and applied expertise. It should be a

directory of "who's worked where, doing what, with what, and with whom."

- **Find other Georges.** In order to identify the truly key people in the organization whose knowledge you can't afford to lose, start with your business strategies, objectives and core competencies. What is it that your organization absolutely *must* do to be successful? In the case of George's company, one of the key competencies is to resolve well problems quickly and efficiently. Every minute a well isn't pumping, the company is losing money.

Think about the key knowledge in your organization. It might be knowledge concerning:

- A relationship with a particular customer;
- A key operational process;
- A key technology or system;
- A geography or country and its business customs;
- How to pick the right person for the right job, or how to put together a winning team; and
- The infrastructure, the tools, the culture, "how to get things done."

Remember: not everyone in your organization is a George. You don't need to collect and classify *everything* that everybody knows. Rather, your objective is to recognize which knowledge is *most important* to the success of your organization, who has it, and who would benefit from it most.

Think of five such people in the organization. Imagine if these people left. How would the organization run without access to their skills and knowledge?

This will vary tremendously.

Staff members may need to get up to speed via computer software, a manual, or other training tool. In some cases, apprenticeships and mentoring might be appropriate.

The point is, the simplicity — or complexity — of how you would function without these key people will depend on a number of factors that need to be taken into consideration.

Maintain Relationships

George is looking forward to his retirement. He plans on spending lots of time with his grandchildren. But the door that closes behind him doesn't have to seal itself shut. George will probably be interested in remaining involved in the company in some way. He might be willing to work on an as-needed basis, so long as you're careful to structure the relationship in a way that balances his new priorities and recognizes the value of his expertise.

Make a concerted effort to maintain relationships with former employees, people who quit, got transferred or promoted, as well as those who retired. Think about it: When people leave your company for another job, chances are they will be doing things that will increase their knowledge. The knowledge they acquire could prove useful at some point in the future.

So, let George walk out the door, but be sure he doesn't take everything he knows with him. Then, maintain a positive relationship with him. That way, when you need him again, he'll be more likely to help out. ■

Pam Holloway is a business psychologist and co-founder of About People, a unique training and consulting firm that helps companies maximize the people side of business. She delivers keynotes and workshops throughout the U.S. and Europe. For more information, email pam@about-people.com.

So-called 'Wal-Mart Law' Dealt Setback

By Lyle Denniston

A new Maryland law would force the largest employers to spend 8% of their payroll on healthcare, but a federal district court recently decided that the *Employment Retirement Income Security Act (ERISA)* prohibits such a requirement.

States are barred by federal law from trying to dictate to companies how much they must spend on healthcare for their workers, the federal judge ruled in a closely watched case that involves Wal-Mart Stores Inc., the nation's largest retailer.

The case, in U.S. District Court in Baltimore, is the highest-profile skirmish in a widening conflict over mandated healthcare that has management and labor fighting it out in state legislatures.

Judge Frederick Motz wrote that the new state law, the *Maryland Fair Share Health Care Fund Act* was in direct conflict with *ERISA* — and thus could not stand. The Maryland statute is popularly known as the Wal-Mart law.

Motz said that the, "economic effect of the *Fair Share Act* upon Wal-Mart's *ERISA* plan could not be more direct: it would require Wal-Mart to increase its healthcare benefits for Maryland employees and to administer its plan in such a fashion as to ensure that the statutory spending required by the Act is met.

Thus, the Act violates *ERISA*'s fundamental purpose of permitting multi-state employers to maintain nationwide health and welfare plans, providing uniform nationwide benefits and permitting uniform national administration."

States See Efforts to Mandate Employer Healthcare Payments

The conflict over legislative mandates for health benefits has spread to 30 states, but Maryland was the first to enact the legislation, which was scheduled to go into effect Jan. 1, 2007.

The case is now expected to go to the 4th U.S. Circuit Court of Appeals. The aim is to have a ruling, at least in the lower courts, before the planned effective date. Because the case has both symbolic and substantive meaning to both sides, it is likely to advance ultimately to the Supreme Court.

The Maryland law is limited to large employers in the state: profit-making firms and nonprofit institutions that have more than 10,000 employees. There are only three companies and one university in Maryland that meet that threshold, but because of variations in the law's specifics and in existing health benefit plans, only Wal-Mart is actually covered.

The law requires that, if a covered for-profit firm does not spend up to 8% of the total wages paid to employees in the state on health insurance costs, the firm must pay into a state fund the difference between what it does spend and the 8% figure. The fund is to be used to defray the state's spending on Medicaid benefits for the poor.

The AFL-CIO has been pushing similar plans nationwide, arguing that such measures "will reduce the bill taxpayers pay to cover profitable employers' employee expenses, ease

the financial strain states face in growing Medicaid costs and help level the playing field between companies that provide good jobs and benefits and those that don't."

Business Groups Fight Back

But a coalition of business groups, led by the U.S. Chamber of Commerce and the Retail Industry Leaders Association, has been fighting back, arguing that such mandates would not assure added health coverage. The Chamber calculates that the labor federation's campaign is not faring well lately, noting in a mid-year legislative report that the proposal had failed or was stalled in 19 states.

Judge Motz's ruling, predictably, drew strong responses from both sides.

AFL-CIO President John Sweeney said: "It is unconscionable that while Congress refuses to reform our country's fatally flawed healthcare system, federal law is being used as a barrier to prevent states from taking action." He vowed to press on with the campaign.

The Chamber's executive vice president for law, Stephen Bokart countered: "The decision reminds states they cannot pre-empt federal law, in this case *ERISA*, regardless of their intentions. [In *ERISA*,] Congress wanted to avoid a patchwork of state regulations with which national companies had to comply. The decision strongly affirms that intention."

In summary, Judge Motz accepted the *ERISA* argument and rejected the equal protection claim, finding that it was not totally irrational for the state legislature to fashion the law as it did. ■

Lyle Denniston is a veteran Supreme Court reporter, having covered the highest court for nearly 50 years. He writes for Workforce Insights on www.veritude.com, an online resource about emerging labor trends and issues produced by Veritude, a provider of strategic human resources and a subsidiary of Fidelity Investments. ©2006 Veritude, LLC. Reprinted with permission.

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Workplace Diversity: Valuing Differences

The phrase “diversity in the workplace” has become a popular buzzword in corporate America. But companies are still trying to determine what it means.

One of the most important efforts in making sense out of workplace diversity was made by Barbara Walker, a



human resource development professional. She developed the concept known as “valuing differences.”

This approach focuses on helping people learn to become more open to learning from others they may regard as “different.” This helps build empowered relationships in which people work together better. The valuing differences model is based on the following key points:

- 1) People work best when they feel valued.
- 2) People feel most valued when they believe that their individual and group differences have been taken into account.
- 3) The ability to learn from people regarded as different is the key to becoming fully empowered.
- 4) When people feel valued and empowered, they are able to

build relationships in which they work interdependently and synergistically.

Workplace diversity is important because the workforce is changing dramatically — more minorities, more people from different generations working side by side than

ever before, etc.

Valuing differences is based on paying attention to the many differences that people bring to the workforce. These differences exist in styles of work, thinking and learning, leadership, interpersonal relations, communication, management, and problem solving.

A corporate culture that values the differences inherent in a diversified workforce will produce an environment that promotes increased profits and productivity. Managing diversity is a business issue — a growing number of corporations will find themselves at a competitive disadvantage unless they start managing diversity.

Honestly assess just how tolerant you actually are:

- Are you willing to look at your stereotypes, prejudices, and beliefs?
- Identify a co-worker “different” from you, and learn about how their views differ from your own.

Editor's Notebook

Employee Assistance Report

turns 10 this year, and one way we plan on marking this occasion is by



offering you **more color poster options** (to enhance awareness of your EAP) than ever before. See the **quarterly catalog** included in this month's newsletter.

We will also be marking our 10th anniversary by tracking down select stories that will hopefully prove helpful again. Watch for these articles under the header, “From Our Files.”

Of course, our emphasis in 2007 will remain on the present, and we plan on covering as many topics suggested by readers in our recent surveys, as space and time allow.

We also appreciate the positive feedback we've received on our newest member benefit, LifestyleTIPS®. We plan on publishing results from the surveys in next month's newsletter. Happy new year! ■

Mike Jacquart

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There will continue to be problems stemming from this changing mix of people. But when people embrace diversity rather than deny it, everyone benefits. Each culture, race, sex, and individual brings unique gifts to the organization. These gifts should be encouraged and valued. ■

Source: “Workplace Diversity: Valuing Differences” by Terry Giles. **Editor's note:** This article is condensed from the July 2000 EAR Brown Bagger.