

# Make it healthy – Commit

March 2014 Newsletter



## Commitment



Many people fear commitment. Read this article to find out what's behind this fear and how to get over it. **More...**

## Taxtime



Tax day isn't exactly anyone's happiest time of the year. But the fact is it's time to start getting ready for April 15. **More...**

## The SMART way to reach your goals



Plans help you organize and focus. They help you commit to your project or goal. And the best kinds of plans include SMART goals. What are those? **More...**

## e-Thoughts — *In like a lion, out like a lamb*



They say that March comes in like a lion and out like a lamb. I don't know about you, but I'm pretty tired of that lion this winter. **More...**

## Getting help

Confidential support, information and resource referrals are available for a variety of concerns — both work and personal. Call for assistance for you, your household members or your adult children under age 26, whether they live at home or not. Call or visit us online today!

# Commitment

March 2014 Newsletter



[Return to index page](#)

## I now pronounce you...

These are well-known words. They usually close a wedding ceremony—when two people vow to love and honor “from this day forward.”

## But many people fear commitment

It’s called being “commitment-phobic.” We usually associate this fear with people who keep avoiding marriage or other long-term relationships. But it can include many other decisions too.

It’s natural for people to shy away from committing when they’re truly not ready or don’t feel they’re making the right choice. But even when a choice does feel right, some people still tend to act on a deep-seated fear of committing to a relationship, job, budget, exercise plan, diet and more.

## What’s behind the fear?

When people are afraid to commit, some of the reasons can include:

- **Fear of making the wrong decision.** Doubt can trap people and keep them from doing anything.
- **Fear of risk and change.** Many fear the unknown. The fear can be so strong, some would rather stay in an unhappy spot than try something new and different.
- **Perfectionism.** Being a perfectionist causes worry and anxiety. It also leads to procrastination — one of the major roadblocks to commitment.
- **The lure of “what’s next.”** Some people don’t want to commit because they always think something better is just around the corner.

- **Fear of rejection.** People may avoid commitment because they’re afraid to fail or be rejected. This can relate to low self-esteem.

## How to get over the fear of commitment

Like most fears, this one can be beaten. **The first step:** recognizing you have it. **The second:** wanting to change. And finally: doing the work.

Does that sound like a big commitment? Take it in steps. Try to:

- **Learn to cope with doubt.** Think back to decisions you’ve made in the past. How often were you 100 percent certain? How often did you take a chance? When you move past fear of commitment, you can usually make sound decisions by listening to your head and your gut.
- **Realize there is no “perfect.”** Waiting for the perfect choice can take forever. There are always pros and cons. Work on knowing when something is “good enough.”
- **Accept that risk and change are part of life.** Two critical life skills are adaptability and resilience. This means developing confidence that you can cope with whatever happens. It comes from experience and practice.
- **Work on your self-esteem.** Learn ways to boost your belief in your own value. Then the fear of failure or rejection won’t be so scary.

## For more help and information

Fear of commitment can be complicated. This article touches on just some basics. If you think you may have some degree of this fear, consider reading a self-help book or reaching out for counseling.



# Taxtime

March 2014 Newsletter



[Return to index page](#)

Don't look now, but a "special day" is right around the corner. Time sure can fly. Doesn't it seem like just a few weeks ago that you were decorating for the holidays? And now you need to get ready to pay your taxes? Already?

Tax day isn't exactly anyone's happiest time of the year. But the fact is it's time to start getting ready for April 15.

## Taking some of the sting out of tax day

While we can't make April 15 your new favorite holiday, we can help you take some steps to get prepared. Here are some practical tips:

1. **Get ready, not dread-y.** Dread can keep you from getting started. Getting busy can help manage any stress you might feel.
2. **Buy an organizer.** No need to break the bank on this. Just go to an office supply store. Get an expandable folder with at least five pockets or sections.
3. **File away.** The goal is to organize your important documents from 2013. And it can be a big job. So plan to commit one big chunk or several smaller segments of time. When you're ready to start, put on some good music and dig in.

You'll want to sort your important papers into categories in your folder. Here are some basic categories:

- a. Receipts from income you've earned in 2013
- b. Statements from banks and brokers
- c. Statements from the government
- d. Receipts for expenses
- e. Receipts for donations

4. **If you prepare your own taxes, use [www.irs.gov/Help-&-Resources](http://www.irs.gov/Help-&-Resources) to get assistance.** This Internal Revenue Service (IRS) website can help guide you. Find out what steps to take and how to file on paper or electronically (e-file). There's also an Interactive Tax Assistant (ITA) and phone numbers to reach live IRS responders who can answer your questions for free.
5. **If you don't prepare your own tax return, make an appointment with your tax preparer.** Your tax professional can advise you of other receipts and papers you may need. He or she can also give you a checklist of items you need in advance, so consider calling before you start the process.
6. **Keep last year's tax return handy.** It can be a big help as you prepare this year's return. It may help you remember some items you'd otherwise forget.

## How to get more information

There's lots of help on the IRS website ([www.irs.gov](http://www.irs.gov)). You'll also find good information on the U.S. government's web site. Just [click here](#) to get started.

# The SMART way to reach your goals

March 2014 Newsletter



[Return to index page](#)

In last month's newsletter, we wrote about the benefits of making plans. Plans help you organize and focus. They help you commit to your project or goal.

And the best kinds of plans include SMART goals. What are those? SMART goals are:

- **Specific.** SMART goals are clear. They state exactly what you want to do. Once you take the fuzziness out of your goals, they become targets you can aim for.
- **Measurable.** How will you know when you achieve your goal? Or measure how you're doing along the way? It's important to set milestones so you can see your progress. Plan rewards to keep up your incentive. There should also be a specific outcome so you know when you've "arrived."
- **Attainable.** Is your goal reasonable? SMART goals motivate because they make you stretch a bit, but aren't out of reach. When goals are too high or too low, you can become discouraged or disinterested.
- **Relevant.** SMART goals need to be meaningful to you or you'll find it hard to commit to them. Connecting your goal to family, friends or the larger community can help. The more it means to you, the harder you'll be willing to work.
- **Timely.** Goals should start and end at specific times. When goals are open-ended, you may "put them on the back burner" every time something comes along that seems more urgent. Setting your own deadlines helps you stay focused, committed and motivated.

## Here's what a SMART goal might look like

Let's say you want to shape up for summer so you'll feel good in your bathing suit at the beach or pool. Here's what your SMART goal plan might look like:

**Specific:** I want to lose 16 pounds.

**Measurable:** I'll weigh myself once a week. I plan to lose 2 pounds per week for 8 weeks. Each time I lose 2 pounds, I'll treat myself to a movie, massage or something else I enjoy (other than food).

**Attainable:** I know I can do this if I join a support group. That keeps me accountable and gives me others to talk to about my goal. I've already found a weight loss group and signed up. I'll attend meetings regularly.

**Relevant:** Losing this weight will make me feel great about myself and boost my confidence as I head into bathing suit season.

**Timely:** I'll reach my goal by June 1.

Remember: the purpose of setting goals is to achieve them. Set SMART goals to help get what you're really after.

## e-Thoughts -

### *In like a lion, out like a lamb*

March 2014 Newsletter



[Return to index page](#)

*Our e-Thoughts feature provides close-up views on topics and areas of interest from everyday life.*

They say that March comes in like a lion and out like a lamb. I don't know about you, but I'm pretty tired of that lion this winter.

It's been a tough winter, what with the Polar Vortex dropping in every so often for a visit, ice and snowstorms in places where they aren't supposed to happen and other unusual weather events across the country.

I'll take that March lamb right about now. I'm ready for some balmy temps (anything above 15 degrees qualifies) and sunny days.

Maybe it's just me, but I've found this winter especially hard on my mood, my enthusiasm... and my exercise routine! I'm hoping that March marches winter right on out of here. I'll be the first one out the door to enjoy the sights, sounds and smells of springtime.

What does spring look, sound and smell like where you live? Does it inspire you to write a poem, sit out in the sun or go for nice long walks? Here's to beautiful spring days ahead!



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Monthly Newsletter — March 2014

*[Return to index page](#)*

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Information is believed to be accurate as of the production date; however, it is subject to change.