

Good Moods — and Bad — Are Infectious

May is Mental Health Month



We all know we can catch colds — but few of us realize we can catch emotions just as easily. Consider:

- You're in a perfectly good mood until you encounter your spouse in a blue funk - and suddenly your good mood evaporates.
- You're surrounded by laughing people in a movie theater - and you find yourself laughing along with them.
- Your baby starts to cry around other infants - and then the other babies join in, all of whom seemed perfectly happy just moments ago.

The fact is that our moods and emotions are easily affected by others. "The closer you are to someone, the more likely you are to be infected by their emotions," explains Elaine Hatfield, Ph.D., professor of psychology at the University of Hawaii, and coauthor of the book, *Emotional Contagion*.

Studies show that people actually begin to mimic the facial expressions of those around them who are exhibiting strong feelings of joy, sadness, or anger, adds Dr. Hatfield.

Researchers say the ability to "catch" emotions starts a few months after we're born. Through our first year of life, studies show, we react to the pain of others as though we were feeling it ourselves.

Around age 1, we may realize the pain is someone else's, but we often continue to imitate the crying — perhaps, researchers say, in an effort to understand what another person is feeling.

Even at ages 2 to 2 1/2 years, we feel our own fingers to see if they hurt when someone else injures a finger. After this, children become better at discerning when pain is theirs or someone else's.

But we continue to "catch" emotions throughout our lives. "People talk about his or her infectious laughter or infectious personality because of the way their behavior affects others," says Mark H. Davis, Ph.D., professor of psychology at Eckerd College in St. Petersburg, FL.

Married couples pick up the cues from one another immediately, says Ron Riggio, Ph.D., a pioneer in the study of whether emotions are catching.

"Even before we notice exactly what our spouse is saying, we'll tune in to their sad, slow-paced, low-pitch tone or their elated, fast-paced, high-pitch tone, and we'll notice whether their movements are slow, shoulders are slumped and head is down or if their carriage is upright and quick-paced," adds Dr. Riggio.

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Who is most likely to catch emotions? Dr. Hatfield says to look for people who:

- Rivet their attention on others.
- See themselves in terms of how they relate to others.
- Can read others' emotional expressions, voices, gestures, and postures.
- Tend to mimic facial, vocal, and postural expressions.
- Recognize their own emotional responses.
- React emotionally.

"Older couples where there has been chronic illness are very susceptible," says Dr. Hatfield. "When a partner gets sick or is depressed about illness, the other spouse is more likely to feel depressed and even more likely to become mentally or physically ill."

Plot Your Own Emotional Rescue

Is there anything we can do to avoid being brought down by the emotions of others? The experts offer this advice:

- Try to help a person who is suffering, but going overboard won't help either of you. "Keep a little distance for yourself," says Dr. Davis. "It isn't selfish to go into the next room, read a newspaper, or call a friend on the telephone."
- Understand that you can't solve everyone's problems. "Frequently, the other person just wants to know that you understand and care; usually they'll tell you that they don't expect you to fix it for them," says Dr. Hatfield.
- "If you find yourself slipping under the wave [of someone's emotions], try diverting your attention to something else," says Dr. Davis. "Turn your attention to a home project or play with the kids — do something that will cause your focus to shift to that thing."
- Keep in mind that reacting in some degree to others is good. "Try letting someone know that their good news is great to hear and that you share in their celebration," Dr. Davis says. "Or

tell them, in the case of bad news, you're listening to their problem and empathize with their situation."

- When your feelings are confused, says Dr. Riggio, step back and ask yourself, "How much of this is them and how much is me; what's my role?" Don't let it become an emotional reaction in you.
- When things calm down, think about what went on, suggests Dr. Riggio. Understanding that we're reacting to someone else may help us the next time.

For more information visit:

<http://www.mentalhealthamerica.net/go/may>
<http://fhahelps.personaladvantage.com/mental>



The Five Stages of Quitting

May 31st is World No Tobacco Day

Quitting usually happens in five stages. If you are or have been a smoker, what stage are you at?

Stage One: "I'm not thinking about quitting, at least not in the next six months." In this stage, you may feel it is hopeless to even think about trying to quit smoking. You may even feel your smoking is not a problem.

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Stage Two: “I’m thinking about quitting someday, but not right now.” In this stage, you know that you have a behavior you wish to change and are trying to figure out how to do that.

Stage Three: “I want to quit within the next month or two, and I want to know more about how to do it.” By now, you are ready to plan your quit program and to set a specific quit date.

Stage Four: “I have just quit and I am going through withdrawal. My body is reacting in uncomfortable ways.” This can be a tough stage. You may have been through withdrawal before but started smoking again. Hang in there. If you do slip and have a puff, just forget about it and continue with your plan to quit.

Stage Five: “I have quit smoking and I want to know more about how to never smoke again.” Some people find this the hardest stage of all. You’ve reached your goal, but you have to really work at staying smoke free for good.

For more information visit:

<http://www.who.int/tobacco/wntd/en>

<http://fhahelps.personaladvantage.com/smoking>



Budgeting to Meet Goals

In personal finance, you set financial goals so you can plan your budget around those goals. Here is how financial planners work with budgets:

A budget has two main components: cash coming in (inflows) and cash going out (outflows). If you subtract the outflows from the inflows, the answer should always be zero. That is called balancing the budget.

The outflows represent cash paid to meet your goals. For example, you may have short-term goals of providing food, shelter, and clothing for your family. Your expenses for food, shelter, and clothing are outflows that satisfy that immediate need. You probably get cash to meet those goals from income earned from work, so you really do not have to plan too far into the future. However, let’s say you have a goal to purchase a replacement vehicle in a year or two. Where is the cash going to come from? It is not likely to come from income earned from work the month prior to satisfying that need, is it? More likely, it will come from savings or borrowing. Inflows provide cash needed to meet your goals. However, with planning for your goal, you will know how much can come from savings and how much should be borrowed.

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Income is an inflow, but so is money taken from savings and borrowing. Income is money earned from work and investments, or received as a gift. Using a budget in this way identifies cash coming in and how we spend it. It can be a valuable tool for planning future spending and for making investment and borrowing decisions. When used to make decisions about future spending, saving, and investments, a budget is a cash-flow management plan.

When working on your spending plan, you will discover that certain expenses such as rent or mortgage payments, loan payments, utilities, etc. are recurring expenses and are about the same from month to month. These expenses are fixed and easy to budget. Other expenses, such as entertainment and vacation costs, purchases of clothing, and major household items do not recur each period, or their amounts are very different from month to month. These are variable expenses and require more planning. Some expenses may also be discretionary or non-discretionary, depending on whether one has a choice of incurring the expense or an option as to when to incur the expense. For example, paying the utility bill is non-discretionary, since if you don't pay it, the utility company can turn off service. Entertainment is discretionary, since you get to choose when, where, and how much it will cost. Your intermediate and long-range goals will probably fall into the variable and discretionary groups of expenses or outflows.

When budgeting to meet your goals, you will need to know how much of your income will go for non-discretionary and fixed expenses. The rest is available for variable and discretionary expenses.

Pay Yourself First

By keeping a written record of your income and expenses, you are better able to project when you will need additional inflows from savings or borrowing, and which expenses can be reduced or postponed to a future period when you have better inflows.

If you need more cash to meet your goals, you have one of two choices: earn more from work and investments, or spend less on lower-priority items.

Many mistakenly think that borrowing helps. Just the opposite is true, because money borrowed must be repaid with interest. This raises the cost of goods or services paid for with borrowed money. Some goals may cost more than one is able to save in time to meet the need. Borrowing will allow you to meet the need, but ultimately it will take longer to repay the loan with interest than it would have taken to save the money from the beginning. For example, a home mortgage of \$100,000 at 6% interest for 30 years will cost over \$215,000. You didn't plan on that, did you? And a \$100 purchase on a credit card at 18% interest costs \$130 if paid over three years.

Economizing means planning your expenses to match your goals and inflows from income over time. The key to successful economizing is setting and prioritizing your goals. You can usually accurately predict future income. Set your goals so that your long-term expenses do not exceed your long-term income.

For more information visit:

<http://fhahelps.personaladvantage.com/content?sub=10000073>