



**TAP FAITH**

**A Support and Referral Group**

*“The greater the struggle, the more glorious the triumph.”*

P. O. Box 46 Georgetown, DE 19947

# **LIFE SKILLS**

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# MONEY MANAGEMENT

One way to save money is to learn how to be a better manager of your personal finances. I regret the number of times I paid late fees, for example, simply because I didn't make sitting down and doing the bills part of my regular weekly routine. But the truth is, sometimes we resist dealing with our finances because we feel we aren't "good at it." This may be especially true for you if your ex handled the finances when you were together or you've had a life changing experience. If that's the case, it's time to gain or regain some confidence in your own ability to manage money.

## BUDGETING

### 1. Budgets are a necessary evil.

They're the only practical way to get a grip on your spending - and to make sure your money is being used the way you want it to be used.

### 2. Creating a budget generally requires three steps.

- Identify how you're spending money now.
- Evaluate your current spending and set goals that take into account your long-term financial objectives.
- Track your spending to make sure it stays within those guidelines.

### 3. Don't drive yourself nuts.

One drawback of monitoring your spending by computer is that it encourages overzealous attention to detail. Once you determine which categories of spending can and should be cut (or expanded), concentrate on those categories and worry less about other aspects of your spending.

### 4. Watch out for cash leakage.

If withdrawals from the ATM machine evaporate from your pocket without apparent explanation, it's time to keep better records. In general, if you find yourself returning to the ATM more than once a week or so, you need to examine where that cash is going.

### 5. Spending beyond your limits is dangerous.

But if you do, you've got plenty of company. Government figures show that many households with total income of \$50,000 or less are spending more than they

bring in. This doesn't make you an automatic candidate for bankruptcy - but it's definitely a sign you need to make some serious spending cuts.

#### **6. Beware of luxuries dressed up as necessities.**

If your income doesn't cover your costs, then some of your spending is probably for luxuries - even if you've been considering them to be filling a real need.

#### **7. Tithe yourself.**

Aim to spend no more than 90% of your income. That way, you'll have the other 10% left to save for your big-picture items.

#### **8. Don't count on windfalls.**

When projecting the amount of money you can live on, don't include dollars that you can't be sure you'll receive, such as year-end bonuses, tax refunds or gifts.

#### **9. Beware of spending creep.**

Once you begin to see progress, be careful you don't start getting a sense of success. This often leads to overspending on unnecessary things. Always be frugal. Always spend BELOW your means.

### **SAVING**

#### **The sooner you start saving, the better.**

Even modest savings account can pack a punch if you give it enough time to grow. Investing just \$100 a month for 18 years will grow to over \$20,000.00, much more if you're earning interest. But even if you're not getting a great return, remember this "a penny saved is a penny earned" *Ben Franklin*. It pays to save. Put money in a bank account and FORGET IT. Such a simple rule there's no need to ramble. Just do it.

### **STARTING, USING and BALANCING A CHECK BOOK**

**STARTING:** You will need to go to a bank and open a checking account. Most banks only require a small amount of money to open an account. You will have to provide personal information such as a picture ID, Social Security or tax ID number. You will get some sample checks to start off with. After you put more money in you should order personalized checks. Usually the Bank you choose will assist you.

**USING:** First thing that is necessary to understand how check books work, is the check itself. Below we find an example of a typical check. Note that it contains the name and address of the account holder, the check number, a PAY TO line for the person or business that you're writing the check to, a box for the numerical

amount, a line for the written amount, a memo line for a note to yourself that states what the check was written for, a signature line, a bank routing number, the account number and the check number again.

LET'S PRACTICE BY FILLING ONE OUT TOGETHER.

**BALANCING:** After writing the check you will need to keep a record of your transaction. This is done using a check register. The register will show your deposits, the checks you write and the remaining balance. Below is a very short example of a check register. Typically a register is the size of a check.

Lets start by writing in a starting balance of \$250.00 in the first yellow line under DEPOSIT AMOUNT.

Next in the white line let's write in the information you have from the check above. 1<sup>st</sup> – the check number, 2<sup>nd</sup> - the date, 3<sup>rd</sup> - the PAY TO information, 4<sup>th</sup> – the amount and last, subtract the check amount from the BALANCE and write it in the 2<sup>nd</sup> yellow line. NOW YOU'RE READY FOR YOU NEXT CHECK.

By doing this with every check, you will know exactly how much of your funds you have to work with. This will keep you from overdrawing your account. An expensive and often fatal financial occurrence.

| Number or Code | Date | Transaction Description | Payment Amount | Deposit Amount | \$ BALANCE |
|----------------|------|-------------------------|----------------|----------------|------------|
|                |      |                         |                |                |            |
|                |      |                         |                |                |            |
|                |      |                         |                |                |            |

# EMPLOYABILITY SKILLS

## *RESUME FORMAT AND CONTENT INSTRUCTIONS*

### **Format**

- Balance White and Black space on the page
- Margins no smaller than ½ in (0.5)
- Font no smaller than 10 pt.

### **Heading**

- Name should be in larger font. Do not use useless labels like “phone” or “email.”
- Do not give more than one email address; make sure it is not a silly-sounding or inappropriate address (e.g., goofball@yahoo.com; sexylady@hotmail.com).
- All phone numbers should have a way to leave a message with a professional outgoing message or a mature adult who speaks English.

### **Objective**

- If your resume is posted in a database, keep objective short, specific, yet sufficiently broad.
- If you are sending your resume to a specific employer, customize it each time with the employer’s name and position offered.

### **Education**

- It is not necessary to list institutions if you did not earn a four-year degree from them.
- It is not necessary to list course work, unless a few, top-level courses are relevant to the position.
- For obtaining a job you want only while in school, you need to de-emphasize your education. Show that you have attended college, but do not show your major or graduation date, or that you are close to getting a degree unless the employer is interested in hiring you after graduation.

Provide a separate section for actual certifications. Note: If you qualify for certifying exams, but have not yet taken them, list your eligibility for the certification under the Education section of the resume.

### **Employment and Community Experience**

- Note how items are consistently placed in a tight format with each segment surrounded by white space and no blank lines in that section.
- Bullets detail the most important information and NOT every aspect of the job—especially not the obvious duties.
- The tense is consistent (past tense for past experience, present tense for current experiences).
- Sentences are written in the shortest understandable language possible with few articles (the, a, an) and no personal pronouns (I, me, we, us, my, our).
- Specifically measurable results are provided when possible. (e.g., *Increased sales by 30% in one year.*)

## **SAMPLE JOB SPECIFIC INTERVIEW QUESTIONS:**

### **Interview Questions**

Why did you decide to become a \_\_\_\_\_?

Did you go to \_\_\_\_\_ school?

Where and how were you trained?

What is your management style?

How many employees report to you?

Are you a team player?

Do you have a sense of humor?

Tell me about a difficult situation and how you handled it?

Are you able to work flexible hours?

What do you do to stay current on new trends?

When are you happiest at work?

How involved are you in the financial aspect of the business?

Tell me about your budgeting, purchasing and inventory control experience.

## **What to Bring to an Interview:**

- **Directions.** If you're not sure where you're going bring directions and any instructions the hiring manager may have given you. If you have an email confirmation of the appointment bring that, too.
- **Identification.** If the building has security you may be asked to show identification. You may also need it to complete a job application, so bring your Driver's License or another form of identification with you to the interview.

- **Notepad and Pen.** It's easier to have your own pen than to borrow one if you have to fill out paperwork. Also bring a notepad so you can jot down names and company information.
- **Names of Contacts.** Write down the name of the person you're interviewing with on your notepad. It can be easy to forget a name and you don't want to be embarrassed. Also bring the name of the person who arranged the interviewer, if it's a different person.
- **List of Questions to Ask.** Have a list of questions to ask the interviewer. If need be, you can skim it quickly when you're asked if you have questions.
- **Extra Copies of Your Resume.** Bring several copies of your resume to give out upon request. Your resume will also give you the details like dates of employment you need if you have to fill out a paper job application.
- **Reference List.** Bring a printed list of references to give to the hiring manager. Include at least three professional references and their contact information, who can attest to your ability to perform the job you are applying for, on your list.
- **Work Samples.** Depending on the type of job you're interviewing for you may need to bring samples of your work. If they don't lend themselves to print, consider bringing your iPad or laptop.
- **A Portfolio.** A portfolio is a great way to package all the items you're bringing with you to the interview in a neat and orderly fashion. That way, you're organized and everything you need will be readily accessible.

What you shouldn't bring to a job interview is important, too. I've heard, believe it or not, of applicants for internships and entry level jobs bringing their mom or dad to the interview. Don't do it. It's not only awkward to have a third party in the room, it's not professional. In fact, it will probably cost you a job offer. You need to be able to interview on your own merits and the company wants to interview you, not your parent.

It's also important not to walk into an interview chewing gum, carrying a cup of coffee or texting on your phone. The only things you should bring with you are yourself and your credentials for the job.

## **PRACTICE INTERVIEW ETIQUETTE (class skill):**

Proper interview etiquette is important. Remember to greet the receptionist, your interviewer, and everyone else you meet politely, pleasantly and enthusiastically.

During the interview watch your body language - shake hands firmly and make eye contact as you articulate your points.

Relax and lean forward a little towards the interviewer so you appear interested and engaged. Don't lean back or slump in your chair. You will look too casual and relaxed. Keep your feet on the floor and your back against the lower back of the chair. Pay attention, be attentive, and look interested.

The more positive an impression you make, the better you'll do during the job interview. These job interview etiquette tips will help you make the best impression on the hiring manager.

## **GET DIRECTIONS (class skill)::**

It's important to know where you need to go for your job interview - ahead of time. Use Google Maps or Mapquest to get directions if you're not sure where you are going.

Program your GPS, if you have one, so you can find the best route to the company. Check on parking, if it's an issue.

If you have the time, it's a good idea to do a practice run a day or two before the interview. That way, you'll be sure about where you going and how long it will take to get there. Give yourself a few extra minutes and arrive a little early at the interview.

## **LISTEN AND ASK QUESTIONS(class skill): :**

During a job interview, listening is just as important as answering questions. If you're not paying attention, you're not going to be able to give a good reponse.

It's important to listen to the interviewer, to pay attention, and to take time, if you need it, to compose an appropriate answer.

Also, be ready to engage the interviewer. You want there to be a give and take type of conversation, so you're building a relationship with the interviewer rather than just giving rote responses to questions. Have questions of your own ready to ask the interviewer.

Towards the end of the interview let the recruiter know that you believe the job is an excellent fit and that you are highly interested.

# RELATIONSHIP SKILLS:

## EQUALITY A KEY ELEMENT IN RELATIONSHIPS

### Positive Aspects

Loving and taking care of yourself, before and while in a relationship.

Respecting individuality, embracing differences, and allowing each person to "be themselves."

Doing things with friends and family and having activities independent of each other.

Discussing things, allowing for differences of opinion, and compromising equally.

Expressing and listening to each other's feelings, needs, and desires.

Trusting and being honest with yourself and each other.

### Negative Risks

You care for and focus on another person only and neglect yourself or you focus only on yourself and neglect the other person.

You feel pressure to change to meet the other person's standards, you are afraid to disagree, or your ideas are criticized. Or, you pressure the other person to meet your standards and criticize his/her ideas.

One of you has to justify what you do, where you go, and who you see.

One of you makes all the decisions and controls everything without listening to the other's input.

One of you feels unheard and is unable to communicate what you want.

You lie to each other and find yourself making excuses for the

other person or to them.

Respecting each other's need for privacy. You don't have any personal space and have to share everything with the other person.

Resolving conflicts in a rational peaceful, and mutually agreed upon way. One of you yells and hits, shoves or throws things at the other in an argument.

## **ISSUES**

Three decades of research have converged on the finding that workplace friendships generally improve productivity and morale. That's certainly been the case for University of Wisconsin clinical psychology graduate student Emily Schweigert, who says that having close friends in her lab has been essential to her success in graduate school. They provide practical support by sharing knowledge and data, but the biggest benefit, says Schweigert, "is the emotional and moral support that we provide each other. We go through the same struggles and understand each others' challenges and hurdles."

But workplace friendships can have drawbacks, according to research by organizational psychologist Rachel Morrison, PhD, of the Auckland University of Technology. In one study published in 2007 in the *University of Auckland Business Review*, Morrison surveyed 445 workers representing a large variety of industries. When prompted to describe examples of how a friendly workplace relationship made their work more difficult, more than 200 respondents shared stories of workplace friendships blurring boundaries, distracting employees and hampering productivity.

Morrison's study didn't examine why some friendships caused problems and others didn't, but work by University of Arizona business professor Patricia Sias, PhD, suggests that conflicting expectations may be an issue.

In a 2004 study published in the *Journal of Social and Personal Relationships*, Sias interviewed employees about workplace friendships gone bad and what caused the rifts. She found that a primary factor was when a co-worker failed to live up to "friendly" expectations, such as a supervisor-friend given a surprisingly negative evaluation or not getting support for an opinion or idea.

"We expect friends to always support us and favor us, but at work we need to be objective," says Sias.

The best way to avoid conflict among workplace friends is by making your expectations clear and applying the rules equally to everyone, she says. To be sure that you don't unintentionally favor your friends, explain the reasoning behind big or controversial decisions to everyone you supervise, she says. "If it's a good decision, and your friendship is functional, your friend might be disappointed but will understand," she says.

## **Relationships Built on Integrity**

Just as it's easy to tell your best friend she has spinach in her teeth, Louisiana Tech University graduate student Christopher Castille finds it easier to critique the undergraduates in his industrial/organizational psychology lab once he's established a friendly rapport. When one such undergrad, for example, sent a strongly worded email to a professor who passed him over for an internship, Castille didn't hesitate to tell the student to apologize.

"If there is a friendly foundation, cracking down on them is easier," says Castille. "They don't see you as a threat but as a mentor with their best interest in mind."

Sias agrees that workplace friends communicate better with one another. In a 2005 study she published in *Communications Studies*, she surveyed 190 employees at a large public university about the quality of work-related information employees receive, the quality of supervisor-subordinate and peer co-worker relationships, job satisfaction and job commitment. She found that co-workers share work-related information more quickly and more accurately the more collegial their relationships, whether they were talking with peers, supervisors or subordinates. In addition, the better the workplace relationships, the better informed people were about workplace issues and the more satisfied they were with their jobs.

Given these findings, grad students should feel free to make friends in their research labs, experts say, but they should be thoughtful about the boundaries they establish. Grad school is, after all, a great place to learn to balance multiple roles.

It's also a good time to learn how to get things done without ruling with a heavy fist, says Dotan. "You never know who these people will be in the future," she says.

# Top 10 Communication Skills

## **Listening**

Being a good listener is one of the best ways to be a good communicator. No one likes communicating with someone who only cares about putting in her two cents, and does not take the time to listen to the other person. Instead, practice active listening. Active listening involves paying close attention to what the other person is saying, asking clarifying questions, and rephrasing what the person says to ensure understanding ("So, what you're saying is..."). Through active listening, you can better understand what the other person is trying to say, and can respond appropriately.

## **Nonverbal Communication**

Your body language, eye contact, hand gestures, and tone all color the message you are trying to convey. A relaxed, open stance (arms open, legs relaxed), and a friendly tone will make you appear approachable, and will encourage others to speak openly with you. Eye contact is also important; you want to look the person in the eye to demonstrate that you are focused on the person and the conversation (however, be sure not to stare at the person, which can make him or her uncomfortable).

Also pay attention to other people's nonverbal signals while you are talking. Often, nonverbal signals convey how a person is really feeling. For example, if the person is not looking you in the eye, he or she might be uncomfortable or hiding the truth.

## **Clarity and Concision**

Try to convey your message in as few words as possible. Say what you want clearly and directly, whether you're speaking to someone in person, on the phone, or via email. If you ramble on, your listener will either tune you out or will be unsure of exactly what you want. Think about what you want to say before you say it; this will help you to avoid talking excessively and/or confusing your audience.

## **Friendliness**

Through a friendly tone, a personal question, or simply a smile, you will

encourage your coworkers to engage in open and honest communication with you. This is important in both face-to-face and written communication. When you can, personalize your emails to coworkers and/or employees - a quick "I hope you all had a good weekend" at the start of an email can personalize a message and make the recipient feel more appreciated.

### **Confidence**

It is important to be confident in all of your interactions with others. Confidence ensures your coworkers that you believe in and will follow through with what you are saying. Exuding confidence can be as simple as making eye contact or using a firm but friendly tone (avoid making statements sound like questions). Of course, be careful not to sound arrogant or aggressive. Be sure you are always listening to and empathizing with the other person.

### **Empathy**

Even when you disagree with an employer, coworker, or employee, it is important for you to understand and respect their point of view. Using phrases as simple as "I understand where you are coming from" demonstrate that you have been listening to the other person and respect their opinions.

### **Open-Mindedness**

A good communicator should enter any conversation with a flexible, open mind. Be open to listening to and understanding the other person's point of view, rather than simply getting your message across. By being willing to enter into a dialogue, even with people with whom you disagree, you will be able to have more honest, productive conversations.

### **Respect**

People will be more open to communicating with you if you convey respect for them and their ideas. Simple actions like using a person's name, making eye contact, and actively listening when a person speaks will make the person feel appreciated. On the phone, avoid distractions and stay focused on the conversation.

Convey respect through mail or email by taking the time to edit your message. If you send a sloppily written, confusing letter or email, the recipient will think you do not respect her enough to think through your communication with her.

## **Feedback**

Being able to appropriately give and receive feedback is an important communication skill. Managers and supervisors should continuously look for ways to provide employees with constructive feedback, be it through email, phone calls, or weekly status updates. Giving feedback involves giving praise as well - something as simple as saying "good job" to an employee can greatly increase motivation.

Similarly, you should be able to accept, and even encourage, feedback from others. Listen to the feedback you are given, ask clarifying questions if you are unsure of the issue, and make efforts to implement the feedback.

## **Picking the Right Medium**

An important communication skill is to simply know what form of communication to use. For example, some serious conversations (layoffs, changes in salary, etc.) are almost always best done in person. You should also think about the person with whom you wish to speak - if they are very busy people (such as your boss, perhaps), you might want to convey your message through the mail. People will appreciate your thoughtful means of communication, and will be more likely to respond positively to you.

## **LEARNING TO CONTROL OUR FEELINGS**

Learning to control our feelings and to manage the stress we often feel in our everyday lives requires a set of habits that can be very useful and satisfying. It is natural (normal) to experience negative thoughts and feelings as an initial response to events and interactions with others.

### **BUY SOME TIME:**

Because our feelings can be overwhelming, especially negative feelings, such as, fear, anxiety, anger, and frustration, an effective practice is to *buy some time*. The intensity of feelings tends to fade over time. And, then, we have an opportunity to make use of our reasoning abilities to understand the causes of such feelings and to engage in problem solving.

### **BE HONEST ABOUT REALITY:**

To live our lives, - to solve specific problems, to make decisions and choices that matter, each person must develop the discipline to face reality. Reality is not

the way we want life to be; rather, it is what it is, and we have to as honest and truthful as we can be.

### **FOCUS ON THE *HERE AND NOW*:**

While it is tempting, when problems come up, to focus on the past and wish that we could change the actions and events that caused those difficulties, none of us can change the past. Many people never overcome the tendency to dwell on problems in that way, fixing blame on ourselves and/or being judgmental about the actions of others. One of the reasons we can get stuck in that *blame game* is that it may well be true. Nonetheless, it is critical that we understand that, because it is in the past, we cannot change it. The real question to address is, given whatever may have happened, - through our own fault or that of others -, what can be done *now*.

### **PRACTICES THAT CAN ENHANCE OUR THOUGHTFULNESS:**

One practice that has proven to be beneficial to many people is *meditation*. Meditation can sound appealing; but, how to do it? The modern world is filled with distractions; e.g., TV, music in the background, and electronic devices of all kinds. One of the choices (positive decisions) we can make is to turn off and/or step away from any such examples of multi-tasking (engaging in more than one activity at a time). Selective readings, even for 10-15 minutes, can contribute to creating a meditative state by introducing us to some *deeper* ways of thinking. Some refer to this as *mindfulness*. Experience demonstrates that the more often we engage in this type of activity, the more attractive and engrossing it becomes.

### **PROCRASTINATION:**

Procrastination is an ongoing problem for most people. It requires discipline to overcome. Any discipline is learned and improves with practice. It often begins with a personal decision to take at least *one small step* at a time. Those *small steps* not only accumulate, but we become engrossed in the task we have taken on (e.g., making our bed, cleaning our room, etc.), we are then motivated to complete the job, and, finally, we are left with a feeling of accomplishment. In contrast to the negative feelings that are primarily reactive in nature, to the things that happen to us, positive feelings usually occur only when we initiate actions and do something.

## **SUPPORT FROM OTHERS:**

In dealing with the problems that come up in our lives, the first question to address is: *do I know how to solve this problem?* Often, we have relevant experience from our past behavior; some of this may be a matter of learning from past mistakes. By the way, learning from past mistakes may be the most significant and powerful type of learning we may ever experience, - if we allow ourselves to work through problems and are not overwhelmed by our human frailties.

But, there are times when *we don't know what to do*. And, that is okay too. That is where other people come into play. If you are taking this course, you are engaged in seeking the advice and counsel of others. Depending on your life circumstances, you may or may not have others who are close to you that you can rely on for help. Even though no one else can solve your problems for you (ultimately, you have to assume responsibility), others can be extremely helpful and supportive. If you look around, our society, our communities, and our churches, provide those opportunities.

## **TRUST:**

While we are *individuals* and must learn to act responsibly for ourselves, we can take great comfort in knowing that, by our very nature, we are *social beings* as well. At some level, we are connected to others and to all aspects of creation. Functioning as a social being involves learning; - what we call social skills (that is, how to develop and maintain relationships with others). The support and assistance we receive from others can be critically important. However, to merit such support, most often we have to take the initiative to give our attention and support to others. Social relatedness works best when we realize that it is *reciprocal* in nature; that is, it is interactive and works best when it goes in both directions. We have to give in order to receive. We cannot demand love from others; rather, we have to act in loving ways, with the understanding, trust and hope that our love will be returned in kind. While that may not always happen in

some of our relationships, that attitude will make each of us a better and more fulfilled person.

### **ASKING FOR HELP:**

In addition to what has been said about this issue already, there are some further benefits to us when we can find the courage to ask for the support and assistance of others. The respect that is demonstrated can deepen the quality of that relationship. By admitting that we do not know what to do lets others know that we are search for ways to improve. It also helps us to refrain from blaming others for our problems. Even in those circumstances when others have a share in the blame, it creates an opportunity for them to make a positive contribution.

**THE BOTTOM LINE IS: CREAT AN EVIRONMENT THAT IS CONDUCIVE TO PRODUCTIVE THINKING.**

## **NUTRITION AND COOKING**

### **HOW UNHEALTHY FOOD AFFECTS THE BODY**

Eating unhealthy foods on a regular basis may contribute to health problems. Studies continue to show the negative effects of many common unhealthy food products. For optimal health and wellness, eat a balanced diet with plenty of fruits, vegetables and whole grains -- and save the empty calories for occasional treats.

#### **Obesity**

In addition to other causes such as inactivity and medical problems, obesity is also related to an unhealthy diet. Because you must burn more calories than you consume, a high-calorie diet combined with physical inactivity will most likely result in excessive weight gain. Foods that contain large amounts of trans fats, saturated fat and sugar all contribute to increased chances of obesity. For maximum health benefit, always eat breakfast and avoid skipping meals

throughout the day to help regulate your metabolism and avoid unhealthy snacking.

## **Heart Health**

The quality of your diet has a significant impact on your cardiovascular health. Salt and fatty foods can be particularly detrimental when consumed in excessive quantities on a regular basis. For maximum heart health, Medline Plus recommends limiting salt intake to 2,400 mg each day. Other unhealthy foods to avoid include soda, butter, high-fat meats, organ meats and fried foods. Use skinless poultry whenever possible. Avoid eating more than three to four egg yolks per week, and always choose low or non-fat dairy products.

## **Disease Prevention**

Eating unhealthy foods also contributes to increased susceptibility to illness and chronic disease. Not only does a healthy diet help prevent heart disease, but it may also aid in the prevention of type 2 diabetes, osteoporosis and even cancer. An unhealthy diet may also cause nutrient deficiencies, which are particularly common in those who do not meet daily calorie requirements. According to the World Health Organization the most threatening nutrient deficiencies are iron deficiency anemia, vitamin A deficiency and iodine deficiency disorders.

## **Mental Health**

Diet plays a crucial role in mental health. Eating too much junk food may aggravate symptoms of mental illnesses such as depression and anxiety. Sugary foods and refined carbohydrates are particularly harmful, since they result in a rapid increase in blood sugar. Potatoes, brown rice, oatmeal and other complex carbohydrates are wiser choices. According to MayoClinic.com, unhealthy food choices and diet habits may also increase your chances of developing mental diseases like Alzheimer's later in life.

# HOW TO READ AND UNDERSTAND FOOD LABELS:

| <b>Nutrition Facts</b>   |                              |         |                              |
|--|------------------------------|---------|------------------------------|
| Serving Size 4 oz. (113g)  |                              |         |                              |
| Servings Per Container 4   |                              |         |                              |
| <b>Amount Per Serving</b>  |                              |         |                              |
| <b>Calories 280</b>  | <b>Calories from Fat 130</b> |         |                              |
| <b>% Daily Value*</b>  |                              |         |                              |
| <b>Total Fat 14g</b>   | <b>22%</b>                   |         |                              |
| Saturated Fat 3.5g   | <b>18%</b>                   |         |                              |
| Trans Fat 2.5g   |                              |         |                              |
| <b>Cholesterol 120mg</b>   | <b>40%</b>                   |         |                              |
| <b>Sodium 640mg</b>  | <b>27%</b>                   |         |                              |
| <b>Total Carbohydrate 13g</b>  | <b>4%</b>                    |         |                              |
| Dietary Fiber 1g   | <b>4%</b>                    |         |                              |
| Sugars 0g  |                              |         |                              |
| <b>Protein 24g</b>   |                              |         |                              |
| Vitamin A 2%   | • Vitamin C 2%               |         |                              |
| Calcium 2%   | • Iron 6%                    |         |                              |
| *Percent Daily Values are based on a 2,000 calorie diet. Your daily values may be higher or lower depending on your calorie needs: |                              |         |                              |
|  | Calories                     | 2,000   | 2,500                        |
| Total Fat  | Less Than                    | 65g     | 80g                          |
| Saturated Fat  | Less Than                    | 20g     | 25g                          |
| Cholesterol  | Less Than                    | 300mg   | 300 mg                       |
| Sodium   | Less Than                    | 2,400mg | 2,400mg                      |
| Total Carbohydrate   |                              | 300g    | 375g                         |
| Dietary Fiber  |                              | 25g     | 30g                          |
| Calories per gram:   |                              |         |                              |
|  |                              | Fat 9   | • Carbohydrate 4 • Protein 4 |

When trying to figure out what the food you are thinking of buying actually contains, ignore the front of the package hype! It is just that - marketing hype. Manufacturers can't actually lie on labeling, but they can stretch the truth when trying to get your attention to buy their product.

Every packaged food must include a list of ingredients. The ingredient in largest quantity is listed first, while the one in smallest quantity is listed last.

**Recommended serving size/Calories per serving.** The first items, at the top of the label, you'll notice are Serving Size and Servings Per Container. Serving Size is a standard measure of food. Servings Per Container represents the number of servings found in the food package. Serving size can be expressed in kitchen terms - cups, spoons, slices, ounces, and also in grams. Serving size tells how much food makes up a single serving. All data on the label is based on the serving size stated.

**Amount Per Serving** - Shows the number of calories found in a single food serving. Multiply this number by the serving size and it should equal, or come close to, the total volume of the package.

**Sample Food Label on left:** Always remember that the calories listed are based on one (1) individual serving from the container. 4 servings x 280 calories = 1,230 total calories in the container/box/bottle on the sample food label.

**Calories from fat** - Food labels show Calories from Fat so you can limit the amount of fat you eat for a healthier diet. The rule of thumb is that no more than 30% of your daily calories should come from fat. Higher fat foods should be eaten in smaller portions.

**% Daily Value** - This section tells you what percentage of the total recommended daily amount of each nutrient (fats, carbs, proteins, major vitamins, and minerals) is in each serving, based on a 2,000 calorie per day diet.

**Total Fat** - This equals the number of grams of fat per serving of the food. A heart-healthy diet limits foods containing saturated fats, trans fats, cholesterol, and sodium.

**Saturated Fat** - A fat that is solid at room temperature and comes chiefly from animal food products and some plants. Some examples of saturated fat include foods such as beef, lamb, pork, lard, butter, cream, whole milk and high fat cheese. Plant sources include coconut oil, cocoa butter, palm oil and palm kernel oil. Saturated fat causes high LDL cholesterol levels -- a risk for cardiovascular disease.

**Trans Fat** - Also known as also known as trans fatty acid. Trans fat is a specific type of fat formed when liquid fats are made into solid fats by the addition of hydrogen atoms, in a process strangely enough known as hydrogenation. Hydrogenation solidifies liquid oils and increases the shelf life and the flavor stability of oils and foods that contain them. Trans fat is found in vegetable shortenings and in some margarines, crackers, cookies, snack foods and other foods. Small amounts of trans fats are found naturally in certain animal based foods. Trans fat is what is considered unhealthy fat.

**Cholesterol** - This line tells you how many milligrams of cholesterol and what percent this is of the recommended daily value.

**Salt** - The latest recommendation for sodium is less than 2,400 mg of sodium per day, or about a teaspoon of table salt.

**Total carbohydrates** - Tells you how many grams of carbohydrates are in each serving and the percentage of the Daily Value this represents. This number includes starches, complex carbohydrates, dietary fiber, added sugar sweeteners, and non-digestible additives.

**Fiber** - Fiber is an indigestible carbohydrate and aids in elimination. At least 15 grams of fiber per day is recommended.

**Protein** - Many foods contain some protein but meat, fish, poultry and dairy foods are highest. Protein needs average between 50-100 grams per day.

**Percent Daily Values** - This section gives some estimated nutrients per 2000 and 2500 calories.

## **PLANNING A MEAL:**

Cooking at home during the week can be difficult if you don't have a plan. If you need family meal planning help, you've come to the right place. Through our simple-to-use meal planner, you can select weekly meal planning recipes that use the sales at your local grocery store. Our recipes are quick and easy, and can be made in less than 45 minutes. You can become your family's weekly meal planner! Just check out our recipes to get some meal planning ideas for this week's dinner.

## **Your Grocery Budget**

Do you spend too much money at the grocery store only to come home with nothing to cook for dinner? Meal plans can help you stay focused at the grocery store so that you only buy what you need for your menu plans. When you plan around sales, you save even more. No more searching the circular or newspaper; we find the sales at your local grocery store so that you can prepare budget friendly meals. Preparing weekly meals on a budget has never been easier.

## **Choosing the Right Meal Plan for You**

There are some factors to consider when it comes to choosing a meal plan to achieve specific health goals. First, you need to determine your ideal weight. Next, you should ask yourself if your activity level is high or low. Then, you can determine what a healthy meal plan will look like for you. Just change your meal plan size accordingly to fit your dietary needs. Our meal planning services can help you create a customized, weekly recipe menu that will allow you to achieve all of your dietary goals.

## **Family Meal Planning**

Making a week planner meal that the whole family can enjoy can be tough, especially if you have some picky eaters in the mix. With recipe planning, you can just plug in ingredients that everyone likes and create family meal plans from there. After you make your weekly dinner planner, you can serve the family and see what they think. There are also lots of topics on the discussion boards on meal planning for kids. With our menu planning guide, the whole family will be going back for seconds.

## **Grocery List By Department**

Studies show that for every minute over 30 minutes you spend in the grocery store, you spend an additional \$1 per minute. Make your trip to the store quick with a **grocery list** organized by department. Use a budgeting meal planner, and you can save between \$40 and \$100 a month. Swoop in and out of the grocery store with ease by menu planning weekly and using meal planning apps on your

iPhone, Android or notepad. That's right, you can carry your whole menu planner right with you. Just take your week meal planner on the go and your grocery store visits will be quicker than ever.

## Quick and Easy Dinner Recipes

Our chefs look at all of our recipes to make sure they are quick and easy to prepare. We choose common ingredients and simple cooking techniques to ensure your weeknight dinner is a success. Check out our many simple and fast recipes to get weekly meal ideas.

## Plan Healthier Meals

You can allow for healthy meal planning by providing nutrition facts from public recipes collections. With so much nutritional information available, you will be able to create healthy meal plans that work for everyone. Making healthy family meal plans on a budget is a cinch.

## CREATING A GROCERY LIST:

Creating a grocery list can save time at the market and ensure that you don't forget anything while shopping. This is a guide about *creating a grocery list*.

### Creating a Grocery List

Use a system that is used by restaurant managers.

1. Create a full inventory of everything you use. This means, everything.
2. Create a spread sheet with the list.
3. Inventory everything, sit down and list what is needed.
4. Inventory and track, "actual usage" .
5. After you do this for a 2 or 4 week period you pretty much have it dialed in. Shop once per month. However, your pantry, freezer, and fridge will get thinned out.
6. Don't be worried about your food thinning out before your next trip, that's what it's supposed to do.

# **STRESS AND ANGER MANAGEMENT:**

## **Relaxation Techniques**

**1. Now is the only Time that is important** – How often do we find ourselves worrying about the future? Anxiety about the future takes up a significant portion of our thoughts. But, to be honest, worrying about the future doesn't help in any way. If you always live in the past or future you will never be able to relax. To be in a state of relaxation means living only in the present moment.

**2. Your environment Matters** – Where you spend time has a subtle influence over your state of mind. Consciously we may not be always aware of this; however, you will notice that in some rooms it's easier to relax and be at peace. Look at your room; if you see piles of clutter these will act as constant reminders of things you need to do.

These constant subconscious reminders are a heavy weight on the mind. If you tidy up the room and create a pleasant environment, it will make a big difference to your state of mind and enable you to relax. Don't be reluctant to spend a bit of money on things like air-freshners and flowers. Spend time tidying up your living/work environment. Its essential to relaxation and will also make you more productive.

**3. Meditation** – During meditation we actively make time to silence the mind and bring to the fore a real feeling of relaxation. Meditation helps because we learn to control the relentless flow of thoughts.

During meditation, the aim is to keep the mind still; this brings clarity and inner peace. This is the best type of relaxation because we become free from the relentless worries and anxieties of our own making. Find time to meditate for 10 or 15 minutes each day; through meditation we can easily detach ourselves from the pressures of the world.

**4. Productivity not Procrastination** – Relaxation doesn't have to mean spending all day on a beach doing nothing. We need to learn how to relax, even in the midst of our daily activities. Prioritize the things that you need to do. If you do

things systematically, one at a time, you will feel less stressed and get things done quickly. It's when we try to do several things at once that we put ourselves under great pressure — this struggle which makes relaxation impossible. Don't make life hard for yourself. Do one thing at a time and enjoy doing it. When you've completed your necessary work, then you have the reward of pleasing yourself without a guilty conscience.

**5. Do Not Depend on the Opinions of Others** – How much do you depend on the opinion of others? When we worry what people may think or say, we place a burden on our mind. Subconsciously we work towards trying to please others. However, when we have this state of mind it becomes impossible to relax. No matter what we do or say, there will always be someone who manages to criticise or find fault. Therefore, we should develop an attitude of detachment to both praise and criticism.

This doesn't mean we're indifferent to the views of others; it just means we won't allow ourselves to lose our inner peace because of their opinions. This piece of advice isn't easy to implement but over time we can gradually give less importance to the views of others. Relaxation can only occur if we aren't constantly thinking about what others are saying and doing.

**6. Time to Yourself** – Don't allow yourself to always be at the beck and call of work and other people — make time for yourself. If you are harassed by constant email and phone enquiries, take evasive action. Only take calls and answer emails at certain times of the day. It's unlikely that your availability, 24 hours a day, is indispensable. When we allow pressures to build up, relaxation becomes very difficult. But, if you really try hard, you should be able to reduce the demands placed on your time and energy.

**7. A change is as good as a rest** – Life should not be a constantly repeating soap opera. If you find yourself stuck in the same routine, do something completely different. For example, if you spend all your evenings watching rubbish on TV or surfing the internet, you will not get a feeling of real relaxation. Go for a walk or do some sporting activity. The change of scene and activity will help you relax and get away from the monotony and frustration of daily activity.

# **10 COPING SKILLS THAT WILL CHANGE YOUR LIFE**

## **FIRST COPING SKILL**

Learn to Accept Reality

“Reality” is what we take to be TRUE- What we take to be TRUE is what we believe- What we believe is based upon our perceptions- What we perceive depends upon what we look for- What we look for depends upon what we think- What we think depends upon what we perceive- What we take to be The TRUTH.

The trouble is that all too often we cling to things we hold to be TRUE that simply Are NOT. If you will examine the statement above you will find it is circular in its reasoning. This is actually how the mind thinks things through a lot of the time. Our thoughts circle and circle until we come to what we believe to be TRUE. The trouble with this natural process is that it often produces FALSE “Truth”. Here are some exercises that will help. When we find the Real truth we can take actions that will produce fruitful results.

## **SECOND COPING SKILL**

Learn From Past Mistakes

Henry Ford said “there are no failures. There are simply successful attempts that prove what doesn’t work ” Thomas Edison tried thousands of different materials until he developed the first successful light bulb. We can’t always know what the outcome of a particular action will produce. Albert Einstein said “nothing happens until something moves” We must try to act (or not act) based upon the truth as best we know it. If we are unsure about the truth of a matter, it is best to wait until the truth becomes clear.

## **THIRD COPING SKILL**

Accept Responsibility

Your feelings are Your feelings, don’t blame them on anyone or anything else. “I” statements remind us that we alone are responsible for doing the work to change our negative feelings. We alone are responsible for doing the work to change

our negative feelings and encourage our positive feelings. We have feelings, our feelings are not Us.

#### **FOURTH COPING SKILL**

Worry is useless

Actually worry is worse than useless. Worry will wear you down make you tired, hard to get along with and unsure of the most obvious truth. Shun worry like the plague! Work on some other problem that has a solution, a problem you can do something about. Don't spin your wheels trying to solve things out of your control.

#### **FIFTH COPING SKILL**

"It Is Better To Face Facts Than Live A Lie".

The Truth may hurt but it will hurt a lot less than a lie. The truth often brings us stinging reminders of how things really are. Lies just set us up for painful disasters we could avoid if we learn and live by the truth. "Ye shall know the truth and the truth shall make you free" Free from what? The lies and self deception that lead us into relationships and situations that damage us. The old saying "the truth hurts" is true but the truth does not kill. Lies will kill our spirit, our souls and ultimately our bodies. To live a lie is to waste a life. Shakespeare said "to thine own self be true" there are fewer adages better to live by.

#### **SIXTH COPING SKILL**

Recognizing the Facts

Learn the difference between a fact and an inference. You might say "just because my friend didn't call me today does not mean they are mad at me. "maybe being human they just forgot. Maybe they were beset with their own troubles. When you draw conclusions, ask "what are the facts" When you know the facts and then decide, you are facing reality. Remember everything is not about you!

#### **SEVENTH COPING SKILL**

## Challenge Your Illogical Thinking.

Question negative conclusions such as, “just because I haven’t yet, does not mean that I can’t ever. ” Just because I’ve tried before doesn’t mean I won’t succeed this time. I may not win the \$1,000.00 bonus but the \$500.00 bonus wouldn’t be so shabby.

### **EIGHTH COPING SKILL**

#### Allow Yourself To Succeed Your Way.

“It’s OK to be emotional, to take my time, and to respect myself. I can take as long as I need to think this through. Anytime someone pressures you to decide “right now” before it’s too late.” They know that with reflection you will see the lie behind their proposition. Don’t let other peoples emotions push you into anything. Make your own

### **NINTH COPING SKILL**

#### Don’t Put Yourself Down.

Avoid listening to the “negative” messages which hold you back. They seem to spring out of nowhere but in reality they come into our mind from listening to self defeating voices. If the voices are from outside, avoid those people or ignore them. If the voices come from inside, You and you alone have control over your thoughts. Instead of having the attitude that “I’ll never make it” have the positive attitude “I’ll try to succeed, if I do, that’s wonderful, if I don’t, I’ll never make it.” Have the positive attitude “I’ll try to succeed, if I do, that’s wonderful, if I don’t, I’ll gain something from trying”. A minister once set a seemingly impossible goal for a fund raising project. Many in the church thought he was crazy. Sure enough the church did not meet the goal. What they did manage in the process was to raise twice as much as that church had ever raised before. You may not win the gold but you may well win the silver or the bronze

### **TENTH COPING SKILL**

#### Ask For Help

Often someone with a different perspective can show us things we couldn’t see other wise. “As iron sharpens iron; so a man sharpens his friend” Proverbs 27:17

A wise man asks the opinion of others. You don't have to take their advice, (especially if its negative) but hearing the thoughts of others will clarify your own thoughts.

## **INVOLVEMENT IN LEISURE ACTIVITIES:**

*"Iron rusts from disuse, stagnant water loses its purity . . .  
even so does inaction sap the vigors of the mind."*

Leonardo da Vinci

Life satisfaction and quality of life are two concepts tied to successful aging. It is the *perception* of how satisfied we are with life and the *quality* of our life that accounts for a positive or negative feeling about life experiences. It is the daily activities chosen -- or not chosen -- that make up our life experiences. It is not our intent here to identify all possible activities. Rather, this section defines activity and leisure, describes how activities relate to older adults, cites positive aspects of activity, and briefly summarizes specific activities for older adults. Volunteerism and Exercise and Nutrition have their own sections, despite their close relationship to activity and retirement.

*"USE IT OR LOSE IT."* This saying feels like a cliché, but it has been proven over and over again to be true. It applies to learning, memory, other mental skills, physical strength and agility, social relationships and on and on . . .

Staying engaged in life with activities and relationships is directly related to longevity and life satisfaction. So . . . are there specific activities that one can do to enhance life? Once again the remarkable differences across and within populations and individuals account for the need for a great variety of activities for older adults. For the most part, there is no "right" or "wrong" activity, if it makes you feel good physically and mentally.

# THE CONTINUUM OF CARE:

## REGARDING ADDICTIONS

Addiction is a complex disease that has the unfortunate ability to negatively affect every part of your life. Overcoming an addiction requires getting help from others and making major changes in the way you live, think, problem-solve, and relate to others and even yourself. Despite these challenges, addiction rehab and recovery are possible and the process can be extremely hope-filled. **The Continuum of Care** is a redirected concept focused on the time immediately after a person attempts sobriety. It requires getting help from others.

**theadictionadvisor.com** is an extremely helpful resource in recognizing, coping with and overcoming major addictive compulsive behaviors such as drug, alcohol, prescription drug, sex, pornography, video, internet, gambling, food, shopping and other chemical and process addictions.

### Recognizing A Problem

Recognizing an addiction problem can be harder than it seems. Addicts are often skilled at hiding their behavior, even from their closest friends and family members. Also, what may seem like an addiction could be an experimental phase or how a given person copes with stressful circumstances. But addiction is chronic and usually degenerative, or gets worse over time. Without help in the early stages, an addiction may turn into a debilitating and life-threatening condition. No matter the type of addiction, it's important to recognize warning signs and seek help if necessary.

### Early Behavior

In the early stages, a person might not show telltale signs of a full-blown addiction. When it comes to common behaviors like drinking or smoking, it may be that a person is simply using a substance socially or casually. Therefore, it can be difficult to determine whether or not the behavior is unhealthy or how long it might last. But, even in the early stages, some clues may be present. Signs include:

- being particularly drawn to an activity or substance
- seeking out situations where the substance or activity is present
- episodes of bingeing or loss of control

## **Alienation**

Once a person moves past experimenting or the early phase of addiction, he or she will likely begin to alienate friends and family, pushing away the people who care about them. Addicts tend to surround themselves only with others who either encourage or emulate their addictive behavior. An addict typically won't put himself or herself in social situations where he or she cannot use their substance of choice or perform the addictive behavior.

At first, alienation may be infrequent, but it will typically progress over time. An addict will try to hide the addictive behavior from loved ones—especially those who may try to stop it. It's common for addicts to completely cut off contact with their families, friends, spouses, or children. They will avoid phone calls, ignore text messages, and even refuse to answer the door.

## **Deteriorating Health**

Another way to recognize addiction is to pay attention to the individual's health. Whether the addiction is to a drug or behavior, the addict's health will almost always decline. Constant illness, injuries, or chronic fatigue may be signs of a problem. The skin, hair, teeth, and nails of an addict may also be in poor condition. This is especially true when the person is abusing illicit drugs like methamphetamines or cocaine. The person may also have a strange sleep schedule or will constantly miss work and other important obligations.

The person's mental and emotional health may also suffer. The following could be signs of a problem:

- sudden changes in mood
- aggressive behavior
- irritability
- depression
- apathy
- suicidal thoughts

In general, if other factors contributing to mental or physical health issues are absent, it's likely that a substance abuse or other addiction problem is present.

## **Onset of Life Consequences**

In the middle or later stages of an addiction, the addict will experience negative results from the addiction. These consequences may be limited to an addict's

personal life, but could include professional or legal problems as well. Some common consequences include:

- dropping out of school or poor grades
- missing work or neglecting important obligations
- damaged relationships with friends and family
- loss of good standing or tarnished reputation
- accidents, injuries, or hospitalizations as a result of addictive behavior
- arrests or jail time
- eviction from the home or failed mortgage payments
- loss of job
- loss of parental rights

While similar issues can occur in the lives of non-addicted persons, these can become more common when an addiction is present. It's important to gauge whether or not the problem is a result of a single incident or a growing problem with the addiction.

### **Tendency to Make Excuses**

Despite the concern of friends and family, an addict will almost always deny the seriousness of his or her addiction. Making excuses is common among addicts. Whether they know they are addicted or not, they will deny it to others. The person will usually have a number of reasons to excuse their behavior.

While a non-addicted person can usually see a negative behavior and eliminate it, this is not the case with an addict. Rather than admit the problem exists, addicts must convince themselves and others why it's okay to continue the behavior. This is why an intervention or trying to force an addict into treatment often fails. Until an addict "hits bottom" and wants help, he or she won't be able to admit that they need help. In most cases, an addict must want to change in order for recovery to be successful.

### **The Role of Spirituality in Recovery from Addiction:**

Many people who are in recovery from addiction or alcoholism attribute a great deal of their success in freedom from drugs and drinking to the inclusion of spirituality in their recovery program. In fact, most addiction treatment centers feature spirituality as a prominent part of their programs. And while there are other keys to long-lasting recovery – such as a strong support network, family,

daily reflections, taking regular personal inventories and attending various therapies, addicts and alcoholics who relapse often state that it was the loss of their spirituality that eventually caused them to use again. However, many people confuse spirituality with religion and refuse to partake in this critical recovery component.

Understanding the difference and making spirituality an essential focus of any recovery program could mean the difference between a lifetime of freedom from addiction and years of repeated relapses.

Spirituality is not the same as religion. Religion refers to an organized, highly regimented set of very specific beliefs and practices that are followed by a certain group of people. Spirituality is not organized and can be practiced by any person at any time, without rules or restrictions. Spirituality refers to the recognition that there is something greater than you – whatever that may be. For some people it may be God, for others it may be the power of nature or the mysteriousness of the universe, and for some it may be an indescribable feeling that lies within. Whatever the case may be, spirituality is primarily about a power that is greater than you. And during the throes of active addiction, this could be many different things – things that could change over time.

The fundamental relationship between spirituality and recovery is the powerlessness that people experience in relation to their addictions, and how spirituality can help restore this imbalance through the recognition and incorporation of a higher power in a person's life. This is primarily because while addiction is a progressive clinical disease, it is also a condition of an improperly balanced sense of spirituality. In fact, in a comprehensive series of interviews with recovering addicts conducted by the Robert Wood Johnson Foundation, one of the key findings was that:

“Addiction is rooted in a physical, mental and spiritual imbalance. There is a necessity for a substance abuse treatment model that gives credence to the mind-body-spirit connection.”

Based upon this and similar studies, it's easy to see that if a damaged sense of spirituality (or lack thereof) contributed to addiction or alcoholism, then including

spirituality as part of the healing and recovery process is the logical and proper method of addressing this basic human need. This is especially true considering that the human condition is generally described as the perpetual seeking of answers and higher truths in order to achieve peacefulness within – meaning that addict or not, spirituality is critical for everyone.

When it comes to recovery from addiction or alcoholism, one of the most important functions that spirituality can serve is the fellowship of like-minded people. Sharing similar views and beliefs – especially among a group of other recovering individuals – helps to build a strong support system and provides a feeling of camaraderie, inclusion and fellowship; all of which are necessary for lasting recovery.

Finally, denial is widely considered to be a severe problem for addicts and alcoholics. And while it may be easy to disguise the truth to others, it's difficult to remain in denial when practicing spirituality as part of a daily recovery program. If you need help to discover or regain spirituality for yourself and break free from the chains of addiction, all you have to do is reach out for help.

James F. Davis, CAS