

How to Be a Good Listener

To be a great communicator, it is important that you focus on developing your listening skills. These skills will help you connect with family, friends, and coworkers; in turn, important people in your life will feel that their words are respected and appreciated and therefore will be more comfortable opening up to you.

Being a good listener is an interactive and engaging process. It includes asking questions, paying attention to the speaker, considering how the speaker feels, being patient during the conversation, and responding without judgment. If you feel that you need to improve in any of these areas, don't worry; you're not alone! The following tips and techniques will help you learn new listening skills and become a good listener.

Stay Attentive and Responsive

Listen in your own style, but let the speaker know that you're hearing them. You can respond with a "yes," "I see," "go on," or other words that show you are listening. By actively responding to the speaker, you can keep yourself alert and attentive, instead of risking losing focus. By concentrating on the conversation, you may even learn something new about an idea or about the person, gain more understanding about a subject, and experience greater closeness with the individual.

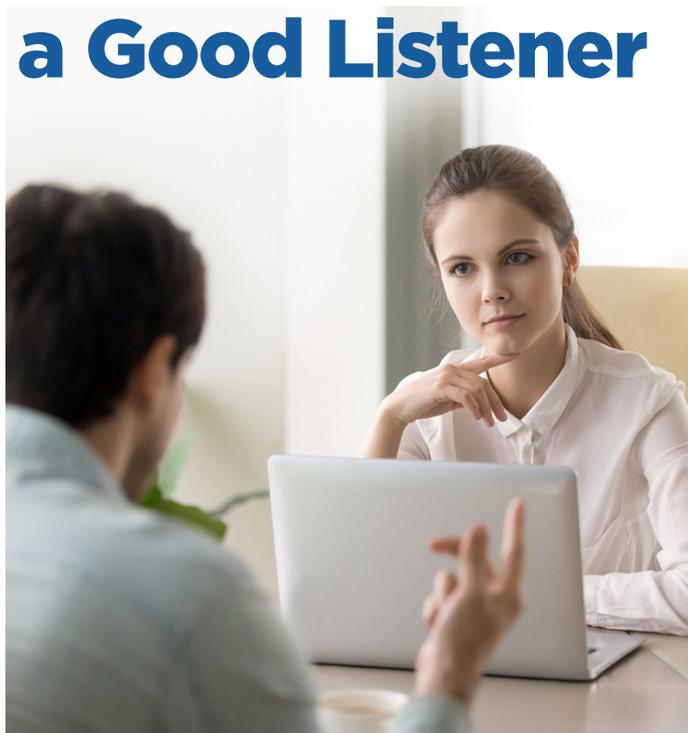
Think About What's Being Said

Though it may be hard to listen at times, especially when you're exhausted or uninterested, try to stay alert to what the person is saying by thinking about the following items:

- Why is the person telling me this?
- Is there something expected of me?
- Is this information accurate?
- Am I getting all the information, or is there something missing?
- Do I need more clarification on a certain point?
- Is there something new that I am listening to?

If you're too tired or distracted to talk, see if you can schedule important talks during time periods when you will be better able to focus.

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Be Happier

The Claremont Positivity Center is an online resource that incorporates Positive Psychology and mindfulness self-help techniques to improve employee well-being in the workplace and beyond.

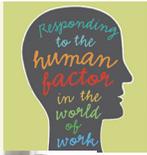
[Visit the Positivity Center](#)



**Positivity
Center**

Claremont EAP distributes this newsletter to provide employees with general behavioral health information. If you have concerns about these or other behavioral health issues, you can call Claremont to arrange for assistance. You will be directed to an appropriate, experienced professional who can offer guidance in a variety of work and family matters.

For confidential help, call:
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Ten Tips to Better Listening

Use these ten tips to improve your listening skills:

- 1 Take time to talk or schedule time to talk.
- 2 Speak in a quiet place with minimal distractions, when possible.
- 3 Make eye contact with the speaker.
- 4 Give responses to show you're listening, like nodding or saying "uh-huh."
- 5 Ask questions, but don't interrupt.
- 6 Be patient with the speaker.
- 7 Don't judge what the speaker is saying. Keep an open mind.
- 8 Check for word emphasis, sound level of speech, or speed of speech to tell you how the speaker is feeling.
- 9 Repeat back what you heard. Ask the speaker if you missed anything.
- 10 Ask the speaker about his or her feelings. Give the best guidance you can.

Keep in mind that if the person talking to you is upset, you may want to avoid asking questions. This may make him more upset, so it may be best just to console the speaker.

Leading by Example Helps Others Learn

If you demonstrate good listening skills, others may follow suit. For instance, children who are surrounded by adults with solid communication abilities are more likely to have solid communication abilities themselves. And your communication skills may not only inspire children, they can also inspire coworkers, family members, and other adults in your life.

Written by Life Advantages - Author Delvina Miremadi ©2019

Budgeting to Meet Goals

In personal finance, you set financial goals so you can plan your budget around those goals. After all, they are your priorities, aren't they? 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.

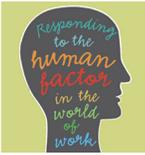
The outflows represent cash paid to meet your goals. For example, you may have short-term goals of providing food, shelter, and clothing for your family. Your expenses for food, shelter, and clothing are out



flows 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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Budgeting to Meet Goals *Continued from previous page*

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.

Most financial advisors agree that the best way to avoid financial problems and to

save for future expenses is to “pay yourself first.” This means that a certain amount of money from your gross income should be withheld and set aside into a savings plan to be utilized later in meeting a financial goal.

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.



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Make a First-Rate First Impression



They say you can't judge a book by its cover, but when it comes to people, first impressions are everything. The way you present yourself to others can decide how they perceive you and relate to you. From your clothes to your handshake, you share aspects of yourself in those opening moments that can leave a lasting mark.

Make sure it's a positive one.

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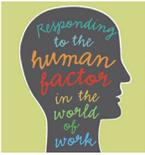
Nine keys to a good first impression

Before you open your mouth, you're already saying something -- with your clothes, posture, body language and behavior. "Nonverbal expression accounts for 80 percent of our communication, regardless of whether or not we intend to convey a specific message," says Dr. Paul.

The first thing people notice is your demeanor, followed by the physical cues you give and the words you speak. To make a good first impression, watch your:

- 1 Attire.** Dress based on the circumstances and your goals, whether it's to stand out, blend in, make a statement or gain acceptance.
- 2 Personal space.** Put yourself at a comfortable and appropriate distance. "Too far may convey disinterest, too close may feel intrusive," Dr. Paul says.
- 3 Posture.** Hold yourself erect but relaxed. Turn your face, heart and feet toward the person to display interest.
- 4 Eye contact.** Make it direct, but no more than five seconds at a time. Any longer could be perceived as a power trip or a come-on.
- 5 Handshake.** With eye contact and a smile, offer a firm and warm clasp with palms touching, "to express a desire to connect," Dr. Paul says.
- 6 Physical gestures.** Maintain poise and exhibit purposeful and calming mannerisms. Avoid nervous habits like fidgeting and nail-biting.
- 7 Etiquette.** Be polite, know how to introduce people to each other, and express your appreciation for meeting them.
- 8 Conversation.** Say things about yourself that might interest others. Actively listen to the other person, with affirming remarks, nods and questions.
- 9 Verbal expression.** Modify the volume, pitch, tempo and tone of your voice to match that of the other person.

To make a favorable first impression by phone, look in the mirror and smile before dialing. The emotion in your voice is all people have to go by.



Make a First-Rate First Impression *Continued from previous page*

“You don’t get a second chance to make a first impression. Once made, it’s hard to change,” says Diane Paul, Ph.D., director of clinical issues in speech-language pathology at the American Speech-Language-Hearing Association.

It takes someone just seconds to size you up. “The factors that affect their first impression of you are your credibility, likability, attractiveness and dominance,” says Patti Wood, a consultant with Communication Dynamics in Atlanta. Within 10 minutes, people often decide what type of relationship they want with you, suggests a recent study from Ohio State University and the University of Minnesota in Duluth.

“We’re genetically predisposed to make quick and accurate assessments,” Ms. Wood adds. It began with cave-dwelling ancestors who relied on first impressions for survival, to judge risks and rewards from strangers. Today, those first few moments may decide whether someone will hire you or go out on a date with you.

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“People like, and tend to bond with, those who are like them,” says Karla Brandau, president of People Skills International in Atlanta. To make your first impression count:

- **Know the territory.** Find out, for example, if that business banquet next week calls for casual or formal attire.
- Spell out your intentions. Decide what you want from the situation, so you can make your image and actions match your goals.
- **Be aware of yourself.** Make sure what you’re trying to communicate is being received the right way.
- **Be sensitive to differences.** Everything from eye contact to word choice can vary depending on someone’s ethnic background, gender or age.
- **Search for common ground.** Try to come across in a way that emphasizes similarities.
- **Watch what you’re thinking.** Your thoughts shape your actions, which in turn affect how others see you.
- **Be yourself.** Know who you are and be true to that, so you can express real honesty and sincerity.

“You have to start from within,” Ms. Brandau says. “You have to care and feel good about yourself, so you can feel the same for others. Hopefully, the way you are with them is who you truly are.”