



Healthy Horizon

Employee Newsletter Winter 2009

...it might yell, "Ouch!" Many wallets, billfolds and change purses are feeling the pinch of our current financial woes. Luckily, there are some easy and practical ways to take some strain off your wallet, including:

DINING IN

Restaurants and take-out food are pricey. Homemade meals are cheaper and often healthier. Too tired to cook every day? Rotate meal prep with other family members or roommates. Cook in quantity on weekends and freeze meals for the coming week.

SUPER-MARKETING

Don't go food shopping when you're hungry. Everything looks more appealing to a growling stomach! Always shop with a list to avoid buying impulse items, and don't forget to take the coupons you've clipped – the savings add up!

ENERGY ECONOMIZING

If you need a new appliance, look for one with a high energy efficiency rating. Shop around, compare prices, and don't be shy about bargaining. Also, call your power company to ask for a free "energy survey" to identify areas of your house that need more insulation. Remember to switch off lights and moderate house temperature when you leave for work.

If Your Wallet Could Talk...

SMART SHOPPING

Even if you cut out luxuries, you'll still need shoes, clothing, and other essentials. Shop the sales, and enjoy even more savings by using all the store coupons you get via mail and email. Also, think about upkeep on new purchases. If a garment is "dry clean only," it's ultimately more costly than an item you can wash at home.

DOING IT YOURSELF

Have you been paying others to do housecleaning, repairs, and chores? Time to "do-it-yourself!" Even if you don't consider yourself handy, you may be surprised at jobs you can do with online or in-store direction. Taking care of your own cleaning, painting, yard work, and other labor doesn't just save money; it provides exercise and stress-relief.

GETTING HELP

Are financial worries affecting your relationships or your health? Your EAP is available 24/7 to assist you and your eligible family members with confidential counseling, referrals, and other services. These are tough times – let us help!

Ask Your EAP Counselor

I am ready for a long-term relationship. Yet it seems that every time I come close, I just can't trust my partner. I'm starting to wonder if my trust issue is about the other person – or me?

What a Great Question...

...and how insightful of you to realize that relationship issues aren't always about the "other person." Counseling might be beneficial.

Counseling could help focus on and build your self-awareness and self-confidence. The personal growth you achieve in counseling can lead to change and clarity in all phases of your life – including your relationships.

Help Is a Call Away

Remember, your Employee Assistance Program (EAP) is always available to help you or your eligible household members with any type of personal, family or work-related concern. We're available to speak confidentially with you 24/7!

Free Webinars To Watch For

- JANUARY** - The ABC's of Estate Planning
- FEBRUARY** - Spotlight on Personal Growth
- MARCH** - Understanding Your Consumer Rights

Check the web site at to find out details and sign up!

Consumer Tip: Don't Be Afraid to Return!

In today's economy, it's more important than ever to be sure you get your money's worth on items you purchase. If something doesn't work properly or breaks down through no fault of yours, within a reasonable time since purchase, don't hesitate to take it back!

To maximize your chances of getting an exchange or refund, make it a habit to:

- Shop only in stores that offer a return policy. The store's policy (or lack of one) is posted at the cashier; be sure to ask a manager or employee if you don't see it.
- Save your paperwork. Use a file or big box to save all your sales slips and gift receipts at least 6-12 months. If you lose paperwork for a purchase that was charged, you may be able to get a copy of the charge from your credit card company.
- Send in warranties. If your item has a warranty, send it in right away so you'll be protected as soon as possible. If your item breaks after the store's return date, your warranty may offer protection.

When you believe an item you purchased was defective or didn't stand up to normal wear and tear, go back to the store with your item and sales receipt. If making a return is difficult or embarrassing for you, take along a friend for support. Remember, responsible retailers usually want to make reasonable adjustments for justified complaints. It's just good business!

