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for you and your
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Go Green at Home, Save Money



These days, many homeowners are interested in going “green.” But can you protect and preserve the environment and save money too? Although many eco-friendly improvements (like buying new energy efficient appliances) can be expensive, there are many ways to “green” your lifestyle that can actually save you money. While some may involve a small investment upfront, they’ll pay off quickly. Here are some ideas on how to get started.

Get a Home Energy Audit

What better place to start your new green living than at home? After all, it’s probably where you and your family spend most of your time. And a quick walk through the place may clue you in to a few simple changes you can make that will save you cash.

To maximize your savings, you could hire an energy auditor, a professional who comes to your home and evaluates its energy efficiency. The auditor will help you locate weak weatherstripping, ineffective insulation, and more.

Even without a professional, you should be able to do an audit yourself. Here are a few things to check:

Weatherstripping. Repair weak and damaged weatherstripping and caulk around windows, doors, and other entry points. (To be effective, weatherstripping should provide resistance when you open and close the door.) This will keep warm air from escaping in the winter and cool air from escaping in the summer.

Light bulbs. Much is made of the difference between traditional and compact fluorescent (CFL) light bulbs, and the numbers speak for themselves: According to the Energy Star website, if every American home replaced just one light bulb with an Energy Star qualified CFL, we would save enough energy to light more than 3 million homes for a year and more than \$600 million in annual energy costs. CFL light bulbs cost slightly more than regular bulbs, but they use about 75% less energy and can last up to ten times longer.

Electrical outlets. Anything plugged in to an electrical outlet sucks energy even when not in use -- unless you plug everything into power strips that you turn off when you’re not using them. You’ll make up the cost of the strips with your reduced energy bills.

Thermostat. Lower your central air temperature two degrees in the winter and let it go up by two degrees in the summer and you could save up to 2,000 pounds of carbon dioxide per year, all while lowering your energy bills.

Furnace and air conditioning filters. Keeping your furnace and air conditioning filters clean will help them function efficiently. An electrostatic filter will cost more up front than a paper or fiberglass one, but can be cleaned and reused.

Water heater. To spend less money heating water, turn your water heater to 120 degrees. Wrap an insulating water heater blanket around your unit to help reduce heat loss by 25-40% (unless it came with its own built-in insulation, as some newer units do, or the manual says not to use an insulating blanket).

Toilet tank. You can save water with a low-flow toilet, but it will probably cost you around \$300-400. A cheaper option: displace the water (a gallon milk jug with some rocks should do the trick), and you’ll use that much less with each flush.

FEATURES

Page One-Two

Go Green at Home, Save Money

Page Three

Your Prescription for Lasting
Happiness

Friends Are Good for Your Health

Page Four

How to Use Your EAP

(Continued on Page 2)

(Go Green... Continued from Page 1)

Green Cleaning

We spend a great deal of the energy in our homes just trying to keep the place - and ourselves - clean. There are ways to do this while helping the environment and saving money. Here are a few suggestions:

Hang laundry. Skip the dryer and buy a clothesline. Use it particularly during warm summer months.

Wash your clothes in cold water. About 90% of the energy used for washing clothes is used to heat the water. Modern detergents don't need hot water to work, and stains that won't come out in cold water probably aren't going to come out in hot water either -- in fact, the hot water may set them.

Get rid of fabric softener. Save a little cash by skipping fabric softener (which contains environmental toxins), choosing an eco-friendly detergent with soy-based softener, or throwing vinegar into the rinse cycle to soften your clothes.

Use the dishwasher. Modern dishwashers tend to be more efficient than handwashing, since they use less than ten gallons of water per load. And they're effective enough that you can feel justified in not pre-rinsing your dishes, which wastes water. Wait to run the dishwasher until it is completely full, and let dishes air dry if you can.

Get a low-flow showerhead. It will still have good water pressure, but will release (and waste) a lot less water. While you're at it, shorten your showers and avoid water-hogging baths altogether. If you really want to conserve, buy an automatic shower timer, which will shut off after you've used the allocated amount of time.

Make your own cleaning products. Cleaning products can be full of environmental toxins that pollute our air (according to the EPA, the air inside the typical home is on average two to five times more polluted than the air just outside) and harm the environment. But it can be easy, cheap, and effective to replace these products with homemade varieties. Some common household supplies -- like vinegar, baking soda, and lemons -- work wonders. A quick search on the Internet will give you lots of ideas on how to do this.



Outdoor Green

Believe it or not, not everything outdoors is green. Here are some easy and inexpensive changes to your outdoor space that are environmentally friendly.

Go native. When planting new flowers, bushes, or trees, choose native varieties to limit water consumption.

Water grass carefully. Watering lawns and gardens accounts for 50-70% of home water use. You can easily reduce your consumption by watering early in the morning and keeping grass three to four inches long. This prevents evaporation. Better yet, replace grass with native plants, which will also help you avoid the harmful environmental effects (and cost) of using a gas mower. Instead, enjoy the grass in a local park--after all, your tax dollars are paying for it!

Plant trees. Trees can add beauty and color to your landscape, but they serve another important cost-saving function: they shade your home, reducing the temperature in warm spring and summer months. Deciduous trees will drop their leaves in the fall, too -- letting sunlight in and potentially lowering the heating bill. Visit the Arbor Day Foundation's website at www.arborday.org for more information.



Mulch. Trap moisture in the soil by covering it with a layer of organic material, such as bark. Mulch will prevent weeds from sprouting, and keep the ground cool in hot summer months.

Compost. Instead of throwing organic materials in the trash, make a natural soil amendment by composting. You'll reduce waste and enrich and improve soil for little or no cost. Find out more at the Environmental Protection Agency's website at www.epa.gov/compost.

Grow your own fruits, herbs, and vegetables. Get the absolute freshest available at low cost. And if you convert lawn to garden space, you'll help reduce water waste, too. If you don't have space, check the neighborhood for a community garden.

If you implement these few strategies, you'll be doing the planet -- and your pocketbook -- a big favor.

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Your Prescription for Lasting Happiness

Many people believe happiness is a feeling of pleasure based on some external happenings -- you got the raise you wanted, you ate a fabulous meal.

"But true happiness isn't contingent on circumstances; it's a sense of contentment that exists independently of the good or ill fortune that might find you," says M.J. Ryan, author of *365 Health and Happiness Boosters*.

According to Ms. Ryan, you can be happier no matter who you are or what challenges you face by changing your attitudes and learning specific behaviors.

Try these suggestions:

- Have something to look forward to. We all need something pulling us into the future -- a dream we want to make come true that gives us the incentive to get up in the morning. So, make a "want-to-do" list that includes things you wish to accomplish.
- Realize life doesn't have to be hard. Many people can't enjoy themselves and can't let their guard down because they think that being extra vigilant will protect them." But, you can't prevent disaster by not being happy," says Ms. Ryan. "Your life doesn't have to be hard. It's OK if it's easy."
- Let go of desired outcomes. So much of what happens to you is out of your control. All you can do is set your intentions and be willing to deal with whatever happens. Letting go of desired outcomes doesn't mean you don't work toward something; instead, it means if something doesn't happen, you adjust to the opportunities life presents you." Unfortunately, most people haven't been taught how to do this," says Ms. Ryan. "They get attached to a certain outcome and then are disappointed when events don't turn out the way they hoped."
- Get a life. A recent study found people who excel at work don't put in longer hours than others. The overachievers often have a life outside of work, which makes them happier, more rested and, therefore, more efficient workers.
- Ask for help. No one can make it in life, at least not happily, on his or her own. Humans are social creatures, designed to give and receive support." Ask for what you need today, and you're more likely to receive it," says Ms. Ryan.
- Take a satisfaction break. It's easy to get so caught up in the rat race of your life that you don't take time to appreciate your accomplishments. So, take a satisfaction break right now. Make a list of the accomplishments of which you're the proudest -- then ponder the list and appreciate yourself for all your hard work.
- Envision what you want. Each morning, before you start your day, use the power of visualization to create a day full of joy. See yourself handling the difficulties of your work life with equanimity. See yourself smiling at everyone you meet, treating each person with care and kindness. See yourself as the calm in the center of the storm of life. At the end of the day, notice how your day went. Were you happier as a consequence?
- Do something you love today -- if only for five minutes. What gives you great pleasure that you haven't experienced in a while: going to the movies and eating a bucket of popcorn, reading a trashy book, or calling a friend long-distance? Whatever it is, give yourself permission to indulge today.
- Notice what's right. Many people make themselves miserable by choosing to focus on what's wrong in their lives instead of focusing on what's right." Acknowledging what's working in your life or in a given situation is the key to gratitude and happiness," says Ms. Ryan.

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Friends Are Good for Your Health



Everybody needs friends, but not everybody knows how to make friends and keep them. Demands from job and family can leave many people with little energy for bringing new people into their lives or for nurturing the relationships they already have. But friends are important to your health.

"Research has shown that people who do not have strong support from friends and family live shorter lives and suffer more from stress," says Cheryl A. Richey, Ph.D., professor of social work at the University of Washington. "Support from friends can give people the strength to make positive changes in their lives, like staying away from drugs or leaving an abusive relationship."

Some people may find it difficult to make friends because they lack the skills needed to interact effectively with other people and build supportive social contacts. People are not born with these skills; they need to learn them.

(Continued on Page 4)

Where do you begin?

“Rather than setting a broad goal like ‘making new friends,’ break that goal down into small steps you can tackle,” Dr. Richey suggests.

The first step may be to make a vow to start one conversation each day with someone you don’t know well, for example, the new person at your office or a visitor to your church. It may help to rehearse ahead of time, by figuring out a topic and opening line, and even practicing with a supportive family member or trusted friend.

For some, meeting new people may be the easy part. The difficulty is knowing how to advance from being acquaintances to becoming friends. Disclosing information about yourself is one way to build trust in a friendship. Another is reciprocating -- for example, by listening carefully when others disclose information about themselves, or more concretely, by trading baby-sitting for other favors.

Cultivate friendships

Some people find themselves without support not because they can’t initiate social contacts but because they’ve burned out their friends by asking for help too often and not returning it, or by violating trust such as telling others a secret shared in confidence.

To reconnect with a strained social network, Dr. Richey recommends initiating contacts during times when you are not in need of support. This can begin with a simple, problem-free conversation.

“To rebuild relationships, it’s important to become more reliable, responsible and reciprocal in your daily associations,” Dr. Richey says.

Even if your social network is supportive, having too many people around all the time may interfere with private time for you and your family. Part of social skill-building is setting limits in a relationship, or keeping a relationship on an acquaintance level rather than pursuing close friendship.

And, in the end, the number of social relationships isn’t nearly as important as their quality. A person with a huge social network could be worse off than a loner if most of those social contacts are draining and negative.

“It’s more than just a body count,” Dr. Richey said. “Look at the kinds of exchanges you have with the people in your network, and whether these people can provide the kind of assistance or support that will be helpful.”

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How to Use Your EAP

When help is needed call 800-433-2320. The intake counselor will ask for your name, employer and a brief description of your presenting concern. If an emergency exists you will be given immediate assistance. If your situation is not an emergency, you will be offered telephone assistance and/or in-person sessions to complete an assessment and make a referral for treatment if needed.

Meetings with your counselor are completely confidential. Your employer will not know you have used the EAP. No one will be provided any information about you without your written consent. Exceptions would occur only in the event of you being considered dangerous to yourself or someone else.

At the first appointment you should be prepared to give the counselor some background information to assist in formulating an action plan. Many people find it helpful to prepare a list of things they wish to discuss at each session.

For Assistance Call: 800-433-2320

Or Text: 503-980-1777

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