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for you and your  
eligible family members.

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## Change Your Attitude to Accomplish More

When things go wrong, it doesn't have to ruin your day. In fact, with the right outlook, you can prevent many problems from ever happening.

When mistakes occur or something goes wrong, "remember that you're the person who controls your reactions," says Ed Foreman, a motivational speaker and president of Executive Development Systems in Dallas. "Don't let the weather, your spouse or your boss take that control away from you.

Choose to maintain a positive attitude. "Bring a proactive approach to situations, don't just react to things after they've happened," he says. "Decide how you would like them to turn out."

Set high expectations up front. "Instead of wondering what might go wrong, start looking for things to go right. Our thoughts are self-fulfilling, so chances are you will get the result you expect," says Mr. Foreman. A positive outlook contributes to a less stressful, more healthful lifestyle, he says. Anger, fear and other stressful emotions are associated with many health problems, from depression to high blood pressure, heart disease and the common cold. But feeling good about yourself and others helps prevent mental anguish and physical problems.

Being upbeat also contributes to more pleasant personal relationships. "Take an honest look at your attitude, then ask yourself, 'Would I like to work with this person? Would I like being married to me?' If you answer no, it's time to change your attitude and



behavior," says Mr. Foreman.

### Start with a smile

Start building a positive attitude as soon as you open your eyes each morning. "Instead of dragging yourself out of bed and off to work in a big rush, start each day with a positive, healthful routine," Mr. Foreman says.

To do that, he suggests you:

- Get up early so you don't have to rush.
- Tune into positive messages. If the morning news depresses you, listen to a motivational cassette or read an upbeat, fun book.
- Eat a healthy breakfast.
- Exercise. Refresh your body and spirit with a brisk walk or other aerobic activity.
- Leave home early. Allow enough time for your commute – and then some.

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## Who Thinks Manners are Important?

It's all about how you treat others.

More than 80 years have passed since Emily Post wrote her first book on etiquette. In 1922, people thought everyone was rude. That attitude is more in the spotlight today, according to Peggy Post, director of the Emily Post Institute.

Post reminds us that manners are not mainly about which fork to use. They are about how we treat each other.

In the workplace, manners begin with simple words like please, thank you and good morning.

During hurried times and difficult times, manners are about maintaining an attitude of respect for others, regardless of what their jobs may be.

When fellow workers feel they are valued, they work better and cooperate more fully. Good manners

grease the wheels of an operation.

The updated 2004 version of Emily Post's *Etiquette* still gives information on how to properly set the table and hold weddings, funerals and parties. It also urges people to be courteous in their email and to act properly in a theater. Like law and language, etiquette changes with the times.

There have been 17 editions of *Etiquette* between 1922 and 2004. They have sold more than 2.6 million copies. Unfortunately, libraries report that it's the second most-stolen book, second only to the Bible.

Post is the subject of a new biography on her life, *Emily Post, Daughter of the Gilded Age, Mistress of American Manners*, by Laura Claridge. Post's life was not an easy one, but like successful women today, she persevered. \*

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### Put yourself in charge

"On the job, an individual with a positive attitude is more likely to achieve good results. The next time there is an important assignment or a promotion, that person is likely to get it," Mr. Foreman says.

Here are his strategies for achieving a positive attitude at work:

- Plan your day and your future. Work to achieve real goals, not just finish tasks.
- Greet people with a smile. Studies have found that smiling makes you feel better.

- Avoid excuses; they just make the other person angrier. But "I'm sorry" and "I'll take care of it" work wonders.
- Give sincere appreciation. Your co-workers deserve to know when they've done something well – and they will return the compliment.
- Listen more and talk less. Listening to another person is one of the best compliments you can give.
- Alternate work and rest periods. Take time out to refresh yourself with a walk, stretches or other moderate exercise.
- Don't complain. Grumbling focuses attention on what's wrong, not what's right, and creates a negative atmosphere.
- Learn from your mistakes. Instead of getting upset, ask, "How can I correct the situation?"
- Make room for humor. Make it cheerful, not offensive.
- Review your accomplishments at the end of the day. Even small contributions make a difference.
- Go home early enough to spend time with family or friends. Relax and get a good night's sleep. \*

## Home Security Systems Can be Wireless

Protect yourself and valuables.

If thousands of dollar signs fill your head when you think of a home security system, here's good news: New wireless systems are effective and can cost as little as \$200.

The systems can not only help authorities catch a burglar (and keep your family safe), they can warn one not to enter in the first place. Professional burglars say they stay away from homes that are protected by a system and move on to easier prey.



A Web search will turn up several wireless systems. The GE Security's Simon XT is one of them. It costs about \$200, more for the deluxe version, plus \$30 a month for monitoring.

The system can track activity in 40 zones of the house, such as windows or doors equipped with sensors. Like many systems, the sensors can be programmed to alert a homeowner by cellphone when one is triggered.

If you connect a digital video camera to the Simon XT, it can send images to you from the sensors. You could see who is by the front door or who is opening your liquor cabinet.

Any system should include sensors for all perimeter doors, doors leading to a garage or store room, and several motion detectors.

The system should also include outside and inside alarms to scare off intruders. And it should have a silent alarm code in case someone forces the homeowners to shut down the alarm.

If a monitored system is not for you, consider Armor Concepts Door Jamb Armor. It reinforces all parts of the door that can break so it can't be kicked down. A full set costs about \$125. \*

## Consider the Halfway Rule

Wall Street strategists say that, historically, investors start discounting a slow economy about halfway through a recession. That makes stocks rise in value as the economy picks up steam.

To use the rule for profitable buys, you have to determine when a recession started and calculate when it's going to end. Many believe a recession began in December 2007 or January of 2008.

In the 16 periods of economic contraction in the U.S. since 1919, the average length has been 13 months, according to the National Bureau of Economic Research. That would put the economy beyond the halfway point now, but this recession could last six months longer. \*

## Guard Your Long-Term Care Coverage

Many long-term care policies have increased premiums for 2009, sometimes making them difficult to afford. Quitting the policy would not be a good choice for people who have had it for a number of years, or who have developed a condition that would make them uninsurable by another company or make their policy price even higher.

If you don't want to pay the higher premium, a better choice would be to reduce coverage in an amount that offsets the premium increase. Choices include reducing the daily benefit, shortening the benefit period, or lengthening the waiting time before benefits kick in. \*

## Savings: Pay Yourself First

Financial experts now recommend having eight months of living expenses in liquid assets. Today's unsure economy and job market make that even more important. Get those credit cards paid off then start getting your savings account built up. Start small - \$10, \$25, \$50, or \$100 per month. Utilize automatic withdrawals into a money market or savings account.

Look at your monthly expenses.

- Where can you save?
- Do you need all the movie channels on cable?
- Do you really need a cafe latte every day? A \$3.50 coffee drink each day is \$1277.50 per year.
- Stop Smoking – it's bad for your health and your checkbook. One pack a day at \$4.50 per pack is \$1642.50 per year.

Contact Cascade EAP for more help in getting your financial life back on track. \*





## New Year, Historically Low Rates

The New Year is here and with it has come historically low interest rates on mortgages.

If you have been on the fence as to whether or not to consider refinancing, now may be the perfect time for you to do so. The mortgage rates are dropping in response to the Federal Reserve's decision to purchase mortgage backed securities from Fannie Mae, Freddie Mac and Ginnie Mae according to Frank Nothaft, Freddie Mac vice president and chief economist.

According to a study conducted by Freddie Mac, mortgage rates in January are at the



lowest point since the study started, back in 1971. This creates savings opportunities for homeowners throughout the country that have been waiting for the right time to capitalize on a prime market to

refinance. "Since the end of October, 2008, these rates have dropped an average of 1 1/2 percentage points", said Nothaft, "(That's a) payments savings of about \$184 a month for a \$200,000 loan".

For a consultation to see how much you could save with these lower interest

rates, call Enhanced Benefits Group, your Home Ownership Program, at 1-866-505-3244 or visit [www.ebgi.org](http://www.ebgi.org). This is a benefit available to you free, through Cascade EAP. \*

### How to Use Your EAP

When help is needed call 1-800-433-2320. The office coordinator 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.

PORTLAND:  
503-639-3009

SALEM:  
503-588-0777

If you live outside the Portland/Willamette Valley areas, call the toll free number listed below. You will be referred to a mental health provider in your area.

1-800-433-2320  
[www.cascadecenter.com](http://www.cascadecenter.com)



Please direct your questions or comments regarding this newsletter to this address:

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c/o Cascade Centers, Inc.,  
7180 S.W. Fir Loop, Suite 1-A,  
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