

National Health Observances

December

World AIDS Month
National Write a Business Plan Month
Safe Toys & Gifts Month

Week of Dec. 6-12

National Hand Washing Awareness Week

January

Book Blitz Month
Financial Wellness Month
National Clean Up Your Computer Month
National Get Organized Month
National Lose Weight, Feel Great Month
National Mentoring Month

Week of Jan. 17 - 23

Healthy Weight Week

Week of Jan. 25 - 29

National Take Back Your Time Week

Cascade Centers - EAP Access

Cascade Centers provides assessment, short-term problem solving, referrals, training, and consultations to a wide array of employers and agencies.

Employees and benefit-eligible family members can call Cascade 24 hours a day, seven days a week.

We can help! Call Cascade Centers to schedule an in-person appointment or get the resources you need.

For more information, please call us at 1-800-433-2320.

Now's a Good Time to Review Your Financial Habits

As the market continues its gyrations and bad news continues to flow on energy, housing and food prices, it's time for a tune-up of the way you spend, save and plan.



Assess your current financial situation

If you're not already working with a financial planner, maybe you should be. Plan a visit now with a financial planner. Making

a financial plan in bad economic times can be a good idea because you'll develop a more protective mindset of your finances that can reap even greater benefits when times are good.

Create a budget

In tough times, it's important to limit your spending on unnecessary extras and zero in on what financial goals are truly important. A financial planner can help you with a reality check of your current spending and help you divert more of your weekly paycheck into an emergency fund as well as dollars to pay down debt and increase your savings and investments.

Convert to cash or debit for most of your spending

Develop a "real-money-only" mentality. Your budget will tell you how much to spend, and the best way to stick to those numbers is to shop only with folding money or a debit card. Debit cards wearing a bankcard logo are typically welcome at most stores where credit cards are accepted. This way, you pay cash without the risks of carrying cash. If you're considering

Do a career check-up

The time to plan for a career change is before your employer shows you the door. If you're hearing about job cuts in your industry, figure out how close cutbacks are to you and plan accordingly.

Make a list of the top three to five employers you would be happy to join and start networking with employees of those companies at local industry associations, through friends or at conferences.

Talk to your human resources department about what you could do about your pension and 401(k) assets, your health insurance and other benefits if you were laid off.

Most important, get some advice from an employment law attorney or an outside human resources expert about negotiating a better exit package. Some companies might offer special incentives to employees who quietly offer to pack up – but make sure everything is in writing, and do so only if you have another job lined up.

a debit card, ask your bank to limit the spending power on that card to the cash balance in your checking account, and be sure to ask how you're protected in case of loss or theft. Also, ask about any fees you may incur.

Shop on a schedule with a comprehensive list

Consider limiting your shopping trips to maybe one or two a week, and work only from a comprehensive shopping list that shows you everything you're thinking of buying in a week – groceries, family items and incidentals for yourself.

First, planned shopping trips mean you'll save gas as well as time. Second, a comprehensive shopping list – either on a computer file or on a big sheet of legal paper – allows you to see everything you want and allows you to split



your priorities between legitimate

needs and stuff you can put on hold. What about the “wait for” side of the list? Keep those items in their own column on your main list week-to-week so you can keep a lookout for sales and coupons.

About those coupons

If you're searching only in newspapers or print circulars for coupons, you might be missing big savings.

If you have access to the Internet, use your search engine to identify

manufacturers of items you regularly buy and see if you can get on their e-mail list for special coupons online. Major retail chains also e-mail coupons and news of special sales to customers online as well.

Also, if you don't have something to type in that “discount code” box when you're buying something online, stop. It's wise to pull up another search window and type in the name of the product, the retailer's name and the words “discount code” and see if anything comes up that fits the product you're buying. Also, there are many independent coupons. Web sites out there that will save you money, but use only those that won't put spyware on your computer that lets those companies monitor your spending and surfing habits.

Spend Less with an Online Shopping List

For now, the days are gone when people strolled around the grocery store and picked up whatever looked good. Surveys show that most people are making shopping decisions before leaving home.

The note pad stuck to the refrigerator still exists, and meal planning before adding to it is still a good idea. But without making an inventory of ingredients on hand, you might have to shop again.

Online shopping lists are coming to the rescue. Meijer, Inc. links its list to online coupons. GroceryWiz.com helps users create and save their own lists to be checked off in the future.

Kroger says visits to its shopping-list Web page increased 62 percent from a year earlier.

Other sites include ziplist.com, grocerynote.com, knotler.com and Grocerlist.com. All have special arrangements for convenience and repeated use, plus other special features.

Shoppers say buying groceries takes less time when they have a list.



Our Commitment to Excellence

Cascade Centers offers you excellence with experience, unlimited accessibility, coordination with benefit plans, a variety of services, a professional caring staff, and more.

We build lasting relationships with the individuals and organizations we serve. These enduring partnerships are the foundation of our company.



Making Connections, Creating Solutions

1-800-433-2320
www.cascadecenters.com