

County Times

New Year's Resolution: Shape Up Your Finances



DECEMBER 2009



It may not be the most popular New Year's resolution, but it's definitely in the top five. Right up there with losing weight and quitting smoking, each year millions of Americans vow to shape up their finances, whether it's make more money or get out of debt. If this is you, try these five tips to help ensure success:

Create a budget. Take a good look at your cash flow to determine how much is coming in and going out. Once you determine how and where you're spending money, you can identify which areas can be trimmed.

Prioritize debts. Make a list of your debts and organize them by their annual percentage rate (APR). Instead of making a small dent in each, try paying off the one with the highest APR first (most likely a credit card) while making minimum payments on the others. Once it's paid off, focus on the next highest.

Save more for retirement. If you haven't started putting money away for retirement, start now! If your employer offers a retirement plan, take full advantage of it. If you already contribute to retirement, whether through work or an individual retirement account (IRA), consider increasing your contribution (especially if you get a raise—you won't even miss it)!

Create a rainy day fund. An emergency supply of cash will come in handy should you lose your job or have unexpected costs arise. As a guide, you should have at least three to six months of your income in the form of cash available for times like these.

Make a will. Creating a will establishes what happens with your money, property and children when you die. Don't let someone else make those decisions for you. Take charge!

Need more help? If you are a local government employee—and thereby eligible to join the Local Government Federal Credit Union—you can speak with a financial counselor at no cost. Just call 877.367.5428.

THANKS!!!

The Wellness Committee would like to extend a big "THANK YOU" to those employees that completed the questionnaire. We received a lot of good information and will do our best to accommodate you in implementing your

ideas and suggestions. Again, we could not do have the Wellness Program if you did not participate.

Happy Holidays!

Alexander County
Wellness Committee

MOVIE TICKET WINNERS!

Kim Osborne—Health
Dept.

Michael Wike—DSS

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On The Funny Side



How They Forecast a Cold Winter

One day in early September, the chief of a Native American tribe was asked by his tribal elders if the winter of 2008/9 was going to be cold or mild. The chief asked his medicine man, but he too had lost touch with the reading of signs from the natural world around the Great Lakes.

In truth, neither of them had an idea about how to predict the coming winter. However, the chief decided to take a modern approach, and he rang the National Weather Service in Gaylord Michigan.

'Yes, it is going to be a cold winter,' the meteorological officer told the chief. Consequently, he went back to his tribe and told the men to collect plenty of firewood.

A fortnight later, the chief called the Weather Service and asked for an update. 'Are you still forecasting a cold winter?' he asked.

'Yes, very cold', the weather officer told him.

As a result of this brief conversation the chief went back to the tribe and told his people to collect every bit of wood they could find.

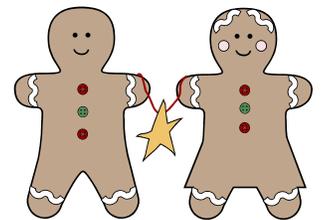
A month later the chief called the National Weather Service once more and asked about the coming winter. 'Yes,' he was told, 'it is going to be one of the coldest winters ever.'

'How can you be so sure?' the chief asked.

The weatherman replied: 'Because the Native Americans of the Great Lakes are collecting wood like crazy.'

Recipe Corner—Apple Cinnamon Ornaments

10 Tbsp. Warm Applesauce
5 oz. Cinnamon



Mix together like pie dough. Divide into 3 balls and roll out about 1/4" thick. (Sprinkle board and rolling pin with cinnamon.) Cut out with cookie cutter and cut in a hole for hanging. Let air dry for 5 or 6 days.

Six Easy Tips for Beating Those Holiday Blues

Some people find the holiday season one of the most depressing times of year. Are you one of them? If so, you know that those cheerful greetings heard so often throughout November and December often fall on ears with hidden melancholy. Here are some suggestions for beating those holiday blues.

1. Guard against letting the holiday season turn into a rat race that will put you in a state of mental and physical exhaustion. Stick to your normal routine as closely as possible throughout the season.

This means avoiding last-minute shopping where you must buck the crowds and increased traffic. It also means limiting the number of invitations you issue or accept, and restricting other activities so that you won't become overly tired. It means relieving yourself of the pressure of sending greeting cards to everyone on your list; or buying gifts for as many of your family or friends. Follow a schedule that is not too different from any other time of the year – the press of daily responsibilities can keep the blues from engulfing you.

2. It is important to realize that you can't recapture the flavor of holidays long past.

The festive season often depresses people merely because they have fantasized memories of what the celebrations were like in their childhood. Realize that attempts to recover childish feelings are always doomed to end in failure. Understand this in order to ward off the holiday blues.

3. Drink less not more during the holidays.

Alcoholic beverages abound during the winter holidays. A lot of people think that alcohol will help them overcome their feelings of sadness—but remember that alcohol is not a stimulant, it is a depressant. As such, it releases your control over unhappy feelings so that subconscious regrets come to the fore.

4. Give yourself a break from holiday music from time to time.

It's fact, starting in early November, Christmas and holiday music is played everywhere. On some days certain stations will play it for 24 hours. A steady dose of this music, often heavily sprinkled with the refrain of Auld Lang Syne and the gold old days and time gone past, is enough to make even the most optimistic experience feelings of sadness. So, why not turn off the radio and put your favorite non-holiday music in your player when you feel yourself being swamped by sadness.

5. Start making plans for the upcoming year.

Instead of dwelling on the things that did not work out for you in the year that is ending, look ahead—this is a great way to help avoid the holiday blues. Here are some examples to get you started: Start thinking about next year's vacation, planning your healthier lifestyle for nutrition and physical activity; read the seed catalogues and get a head start in planning your garden during the winter months. Thinking about going back to school or starting a new career? What better time than now to jumpstart your decision by doing your research now. Get the picture?

6. Donate your time and talents this holiday season.

This can be a most gratifying experience during the holidays. Begin by checking out the internet or use your local business directory to identify a local homeless shelter that may be able to use your help during their busiest time of the year. Make the initial contact and offer to volunteer 3-4 hours of time in helping to prepare and serve food, or help with clean up.

There you have it. These simple suggestions on how to approach the upcoming season can help you to beat the holiday blues this season.

December—National Drunk and Drugged Driving Month

According to *USA Today*, more than 1.5 million people were arrested in the United States last year for driving drunk and at least that many are estimated to have driven under the influence of drugs.

Drunk and drugged drivers continue to haunt our roads and highways causing more than 17,000 Americans to die each year; in 2003, 17,013 people died in an alcohol-related traffic crash. According to the Centers for Disease Control and Prevention, impaired driving will affect one in three Americans during their lifetime.

In an effort to increase community awareness, December is National Drunk and Drugged Driving (3D) Prevention Month. First started in 1982 by President Ronald Reagan, this national holiday has experienced increased community support and continues to promote safer streets on a daily basis.

National Commission Against Drunk Driving Statistics

- 41 percent of all traffic crashes are alcohol-related.
- Nearly 600,000 Americans are injured in alcohol-related traffic crashes each year.
- Someone dies in an alcohol-related traffic crash every 30 minutes. Every two minutes someone is hurt (nonfatally injured) in an alcohol-related accident.
- Three out of every 10 Americans face the possibility of being directly involved in an alcohol-related traffic crash during their lifetime.



Did you know?

A 12-oz can of beer, a 5-oz glass of wine and a 1.5-oz shot of straight 80 proof liquor all contain the same amount of alcohol. So their effect on the body is the same.

Alcohol-related traffic injuries cost U.S. taxpayers about \$15 billion per year.

Drinking coffee, running or taking a shower won't help to speed up the elimination of alcohol from the bloodstream.

In all 50 states, the legal limit for drunk driving is a blood alcohol concentration (BAC) level of .08. A 120-pound woman can reach a .08 BAC level after only two drinks and a 180-pound man can be at .08 after only four drinks.

ARRIVE ALIVE! DON'T DRINK AND DRIVE!

Sources: www.alexanderalive.org & www.yourhealthinformation.com/HealthNews/drunksdriving.htm

DSS Employees Participate In Turkey Trot!

The following DSS employees competed in and completed the YMCA Turkey Trot on 11/21: Katrina Watson, Irene Caldwell, Chanda Powell, Matthew Reese, Ruthie Smith, and Leslie Malikowski.

Also competing but not pictured were Jeremy Guyer and Tennille Hileman. Matthew Reese took first place in his age division for the 10K. Employees were accompanied by family and friends who also competed.

CONGRATULATIONS!!

