

The EAP
is a **free** service
for you and your
eligible family members.

All EAP services are
completely
confidential.

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No-Cost and Low-Cost Tips to Save Energy This Winter

Here you'll find strategies to help you save energy during the cold winter months. If you haven't already, conduct an energy audit to find out where you can save the most, and consider making a larger investment for long-term energy savings.

Take Advantage of Heat from the Sun

- Open curtains on your south-facing windows during the day to allow sunlight to naturally heat your home. Close them at night to reduce the chill from cold windows.

Cover Drafty Windows

- Use a heavy-duty, clear plastic sheet on a frame or tape clear plastic film to the inside of your window frames during the cold winter months. Make sure the plastic is sealed tightly to the frame to help reduce infiltration.
- Install tight-fitting, insulating drapes or shades on windows that feel drafty after weatherizing.

Adjust the Temperature

- When you are home and awake, set your thermostat as low as is comfortable.
- When you are asleep or out of the house, turn your thermostat back 10°–15° for eight hours and save around 10% a year on your heating and cooling bills. A programmable thermostat can make it easy to set back your temperature.

Find and Seal Leaks

- Seal the air leaks around utility cut-throughs for pipes ("plumbing

penetrations"), gaps around chimneys and recessed lights in insulated ceilings, and unfinished spaces behind cupboards and closets.

- Add caulk or weather-stripping to seal air leaks around leaky doors and windows.

Maintain Heating Systems

- Schedule service for your heating system.
- Furnaces: Replace your furnace filter once a month or as needed.
- Wood- and Pellet-Burning Heaters: Clean the flue vent regularly and clean the inside of the appliance with a wire brush periodically to ensure that your home is heated efficiently.

Reduce Heat Loss from the Fireplace

- Keep your fireplace damper closed unless a fire is going.
- When you use the fireplace, reduce heat loss by opening dampers in the bottom of the firebox (if provided) or open the nearest window slightly—approximately 1 inch—and close doors leading into the room. Lower the thermostat setting to between 50° and 55°F.
- If you never use your fireplace, plug and seal the chimney flue.

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Teach Your Teen to Drive Defensively

There's a new Liberty Mutual Web site to help parents turn teens into safe drivers.

At www.libertymutualteendriving.com, parents and teens can view videos and articles that offer safety tips for a variety of weather conditions, preparation for driving tests, and information about state laws. ❄

SAFETY FIRST

Driving is No Time to Multitask

It's no surprise that talking on the phone while driving is distracting. But now researchers at the University of Warwick have quantified it.

A mobile phone conversation impairs a driver's visual attention so much that it can add more than 18 feet to the braking distance of a car travelling 60 MPH and cause 83 percent more errors in driving.

What's more, these findings apply even to drivers who are merely listening on the phone and using hands-free devices. ❄

Small Car Driving Safety

Smaller cars are popular right now, and they will be the wave of the future as the government increases mandatory gas mileage to 39 miles per gallon. That's the average for cars made by any individual company. For specific cars, the mandatory mileage is 35.5. It won't happen until 2016. Car makers already have or will soon have cars that meet or exceed the standard.

The Ford Fusion hybrid gets more than 40 mpg. The Chevy Cruise, due out in April 2010, will get 40 mpg, and the Chevy Volt, due out in November of this year, runs on batteries for the first 40 miles. Chrysler plans the Fiat SpA, which will be available by 2015 at 40 mpg or more.

Fuel costs are lower for a small car, but if you crash, your chances of getting hurt are greater. Rules of safe driving are more important when you are in a small car, including: Always wear a seat belt; don't drink and drive; watch for speed limit signs and don't exceed the posted numbers.

Here are a few driving tips to consider:

- Be visible. Keep your lights on during the day. If you don't have automatic running lights, turn your headlights on and use the low beam.
- Take extra care when entering an intersection to assure that all vehicles from the other directions are cleared.
- Avoid getting sandwiched between two trucks, two larger cars or two SUVs, especially when driving on the Interstate or a state highway.
- Use turn signals well ahead of where you will change lanes or turn.
- Practice thinking about how you could escape a dangerous situation. It could be a move to the shoulder, going off the road and avoiding trees, or maneuvering to another lane. ❄

Better Ideas for Safer Driving

Even if you've been driving for many years, one or two of these ideas will be new to you. Check them out.

- Look farther ahead. At BMW Performance Driving School, they say you should be looking 12 seconds ahead. Focus on something in the distance, like an exit, see how much distance you will need in 12 seconds. Your brain will still be able to process what's right in front of you. In an emergency, having an extra second could prevent a crash.
- Keep thinking. Don't let your mind wander. Check your mirrors, watch traffic ahead. Plan for "what if" scenarios to keep your brain active.
- Slow down for weather problems, construction and traffic so you can avoid hitting the brakes suddenly, which is a recipe for accidents.
- Stay calm. Driving school experts say if your vehicle is sliding on wet or frosted pavement, identify an open area and steer in that direction. Look for a space between trees.
- Pull over safely in fog or rain. Head for an exit instead of the shoulder. If you pull to the shoulder, traffic may inadvertently follow you there. If you must pull over, pull as far off the road as you can. Put hazard lights on and don't get out of the car. ❄

12 Ways to Keep the Holidays Stress-Free

The holidays are supposed to be a time of warmth, joy and excitement. And for many people, they are. Still, the anxiety of having too much to do in too little time, the pressure of unrealistic expectations and the tendency to overeat and overspend can easily overshadow holiday happiness. The following suggestions will help you enjoy the season to its fullest with a minimum of stress.

Eat smart

1 Don't arrive at a party starving; you're likely to overeat. Instead, before you leave home eat a piece of fruit, a small salad or a cup of low-fat yogurt. Eating a healthful snack will prevent you from overindulging on high-fat fare when you arrive.

2 Avoid handfuls of anything. At the appetizer table, fill your plate three-quarters full with fresh vegetables and fruit. Reserve the remaining quarter for anything else you want, even if it's high in fat, so you don't feel deprived.

3 Don't feel obligated to eat everything on your plate or to have dessert. And think twice before going back for seconds.

4 If you overeat, get right back into your normal routine the next day.

Shop smart

5 Give yourself plenty of time to complete your holiday shopping. Shop with an itemized list of what you'll buy for each person and a ballpark figure of what you'll

spend.

6 Brainstorm for gift ideas. If you're stumped on what to buy, consider what's important to the recipient. To personalize a gift that isn't personal, give the story behind it. For a book, write an inscription that explains why you're giving it or mention specific pages the recipient may find interesting.

Party smart

7 Keep parties simple by having a buffet instead of a formal sit-down dinner. Serve simple dishes (made with six ingredients or less) that you've made before.

8 Buy nonperishable party items days, even weeks, in advance. These include groceries, beverages, candles, napkins and decorations. Save the day before to buy items with a short shelf life, such as fresh fruits, vegetables and flowers.

9 Cook ahead. On the day before your party, prepare salad dressings, stews, casseroles, cold sauces, soups, desserts and dips.

That way, during the party, you can spend as much time as possible with your guests.

10 Hire a helper. To make your party more manageable, employ a teenager or catering waiter to help you serve during the party and clean up afterward.

11 Devise games guests can play to help spark conversation. For example, tape a piece of paper with the name of a movie character onto the back of guests when they arrive. Challenge them to guess who their characters are, with clues provided by the other guests.

12 Be sociable. Attending parties when you don't know many people can be stressful. To break the ice, elect yourself the official introducer. If you see someone standing alone, go over and ask nonthreatening openers. Ask these questions at a corporate function: How do you fit into the company? Are you a spouse or an employee? What do you do? What does your spouse do? ❄

A Focus on 'Sleep Efficiency'

When it comes to having a body that is resistant to colds, the number of hours you spend in bed is less important than the quality of your sleep. Doctors at Carnegie Mellon University studied "sleep efficiency" and found that the number of hours spent "tossing and turning," was strongly related to getting the sniffles.

The study included 153 men and women, ages 21 to 55, and it recorded details of their sleep for two weeks. Then they were exposed to cold viruses. Those reporting the least efficient sleep were 5.5 times more likely to come down with a cold. Those who reported sleeping less than seven hours a night, on average, were nearly three times more likely to get a cold than those who slept peacefully for eight hours. ❄

Health Benefits of a Pet

Doctors at the University of Cambridge say people's physical and psychological wellbeing improves after they get a dog or cat. They have fewer minor health problems and symptoms of depression and are more able to cope with stress.

Some patients taking high-blood pressure medications stabilized after getting a dog or cat. ❄

7 signs you're ready to buy your first home

Here are the ways to know when it makes sense financially to purchase your first home.

1. You have a budget — and you know how to use it
2. You have a reliable source of income
3. You have an emergency savings fund
4. You have your debts under control
5. Your credit report is in good shape
6. You can make a long-term commitment
7. You are prepared to become your own landlord



Is now the time to buy your own place?

If you are looking to buy, sell, refinance, or invest in a home, take advantage of the Home Ownership Program. This program offers a network of prescreened service providers that offer free, no obligation consultations. Also available are pre-negotiated discounts with all of these providers. Using this program, you can save substantial time and money. For your free consultation or more information about the Home Ownership Program, call 1-866-505-3244. ❄

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- If you do use the fireplace, install tempered glass doors and a heat-air exchange system that blows warmed air back into the room.
- Check the seal on the fireplace flue damper and make it as snug as possible.
- Purchase grates made of C-shaped metal tubes to draw cool room air into the fireplace and circulate warm air back into the room.
- Add caulking around the fireplace hearth.

Lower Water Heating Costs

- Water heating can account for 14%-25% of the energy consumed in your home.
- Turn down the temperature of your water heater to the warm setting (120°F). ❄

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.cascadecenters.com



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EAP News Editor,
c/o Cascade Centers, Inc.,
7180 S.W. Fir Loop, Suite 1-A,
Portland, Oregon 97223

or via email to:
info@cascadecenter.com