

Did Someone Say "Shopping"?

In our current economic environment, it's more important than ever to shop wisely. Being a smart consumer can stretch your dollars further and help you make quality purchases. So before you grab the car keys and head to the mall, follow these tips to become an informed consumer.

DO YOUR HOMEWORK

- When it comes to shopping, homework is key. First, it's critical to do comparison shopping. Let your fingers do the clicking and check competitor pricing online. Many vendors and retailers even offer discount pricing or other incentives for buying online. And never assume an item is a world-class deal just because the store advertises it as being on sale.
- If you are making a major purchase, refuse to be lured in by offers that are "only good for today." Unless you've done your homework and are certain the price is competitive, walk away to research further, or give the decision a good night's sleep before you finalize.
- When dealing with an unfamiliar retailer, check with the Better Business Bureau for complaints, or go online and review blogs about the seller and item you're considering. Ask friends and family members if they've done business with the retailer, or have owned (and liked!) the product or brand.



to ask questions. For instance, ask about any "extra" charges before you buy. Delivery fees, installation or shipping/handling charges can add up quickly and may tarnish the glow on that good deal.

- Also, ask up front about warranty coverage, refunds, and exchange policies. Be sure you know the protocol if the item is defective. Typically retailers will take back or replace the item. In some cases, however, the buyer must ship it back to the manufacturer-not only an inconvenience, but potentially expensive!

Finally, keep a file of important information such as sales receipts, warranties, repair orders, and any communication with the establishment. If you encounter a problem, speak up. Reputable businesses want to correct mistakes, recognizing a customer's goodwill is their strongest selling feature. And don't

procrastinate! Act quickly as many return policies mandate a specific time period for returns.

GETTING HELP

Your Employee Assistance Program (EAP) provides financial consultation services to help you manage your money wisely. Services are confidential and offered at no cost, 24 hours a day, seven days a week, for you and your eligible household members.

DON'T BE SHY!

- Being a wise consumer means being willing



Teaching Children About Smart Spending

What determines children's money management habits? By and large, they are formed by watching parents manage their money. Another significant factor is a child's financial temperament. Most of us – and children are no exception – tend to be spenders or savers.

The good news is that children can learn healthy ways to value their money and to spend wisely at an early age. Even if your children are already teens or college students, it's not too late to begin changing money habits and pointing them in the direction of sound financial management!

1. THE GOLDEN RULE

The first rule is: children will spend **YOUR** money more quickly - and with less thought - than they will spend **THEIR** money. We all want to give our children the best things in life, but there are hidden costs to giving too much, particularly those things which are not necessities. Children are usually quick to understand the value of a dollar when it's their money, and even more so when they've earned it.



2. THE SILVER RULE

As the current tough economic times have shown, living paycheck to paycheck can be precarious. So the second rule is this: if your children receive a dollar and spend a dollar, they are learning to live paycheck to paycheck. Help your children build a solid defense against financial heartache by dividing their money before it's spent. Out of every dollar received, encourage your children to:

- Contribute 10 cents to a charity of their choice.
- Put away 10 cents for the future.
- Save 10 cents for the long-term and emergencies.

And voila! They've learned to give back to the community, save for the future, AND still have 70 cents left to spend!

3. THE BRONZE RULE

In a culture of instant gratification, this may be challenging. But the final rule is to help your children make wise spending decisions by asking themselves a few questions.

- Is this something I really need or want? (Learning to distinguish between these two is huge!)
- Is this something of lasting value? (Or, if something immediately consumable, it is worth having nothing tangible to show for it?)
 - Is there something else I'd rather have instead?
 - Is it a fad that will likely fade quickly?
 - Is it a good deal?

GETTING HELP

Your Employee Assistance Program (EAP) is a great resource for parents. The EAP can provide help and ideas on creating a strong family, parenting, quality child care, and more. Professional consultants are available 24/7 with confidential assistance for you and eligible household family members.

Consumerism on a Fixed Income

Being a wise consumer can pay big dividends to retirees and others on fixed incomes. Following are tips on shopping and spending wisely:

- Shop "Senior." Shop on "Senior Discount Days" at retailers who offer them, and make a habit of asking for senior discounts wherever you spend money.
- Be proactive with pet care costs. Check with your vet or the local humane society, as many communities offer clinics providing reduced cost services, such as neutering and vaccinations. Also, consider pet insurance, especially as your pet begins to age.
- Check your cell phone bill. If you use less than 200 minutes per month, switch to a pre-paid service. On average, pre-paid phones cost 10 to 20 cents per minute and you only pay for minutes actually used. While the phones typically retail for about the same cost as other cell phones, your savings come into play in avoiding many of the fees and taxes that can bump up your bill by as much as 30 to 40 percent on traditional contract-based plans.
- Lower the costs of your landline phone. For those who prefer to maintain the back up and secure connection of a landline, there are ways to save. Consider dropping the frills and switch to a limited use plan, which can cost as little as \$8 to \$10 per month.

- Go for the "budget plan" on your utilities. These plans allow you to average out the costs of your utilities, paying the same amount each

month. You can then predict your expenses, and avoid the spike in costs during winter and summer months.

- Shop at dollar stores. Many of the products at dollar stores are cheaper than at some of the discount chains. And to remain competitive, some dollar stores have begun offering grocery items and other consumables at considerable savings.
- Clip coupons. Using coupons can save substantially on your food and other expenses. Watch the newspaper for ads promoting double (or even triple!) coupon days and watch your savings add up!



GETTING HELP

For more information and resource referrals on budgeting and money management, call your Employee Assistance Program (EAP). Professionals are here 24/7 with confidential

assistance for you and your eligible household family members.

Consumer Rights 101

March 15 is annual “World Consumer Rights Day.” It is a special day for consumer recognition and a call to action to promote a fair marketplace for consumers around the world.

Prior to the 1950’s, consumers were accorded very little recognition or protection. On March, 15, 1962, President John F. Kennedy put forth the “Consumer Bill of Rights” to promote an understanding of basic consumer rights and responsibilities.

THE FAB FOUR OF BASIC CONSUMER RIGHTS

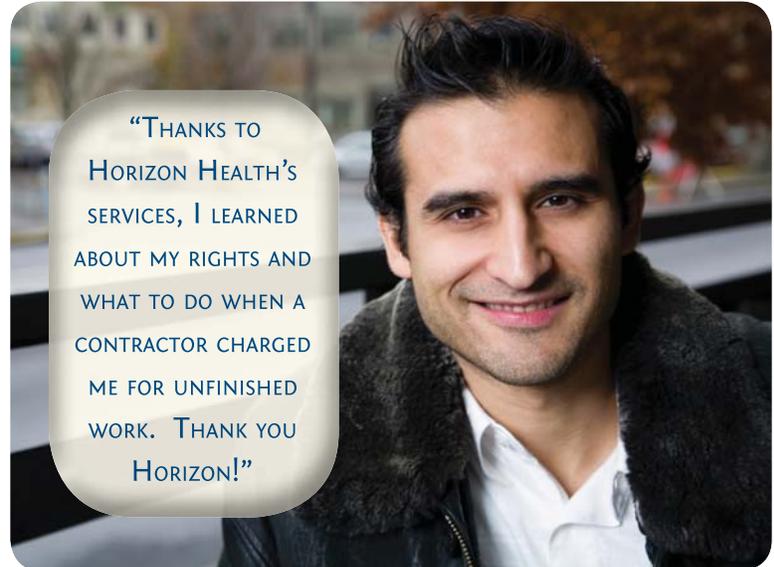
The first legislation established the rights:

- to choose;
- to be safe;
- to be informed; and
- to be heard.

The right to choose provides assurance that within reason, the marketplace will offer a selection of quality products and services at competitive prices. The right to safety means consumers are protected from the sale and distribution of dangerous or harmful goods and services. The right to be informed promotes the ability to make wise buying decisions based on adequate information from reliable sources. The right to be heard gives consumers the right to speak up; both business and government entities are expected to respond to consumers.

WHEN YOU HAVE A COMPLAINT

If you feel your consumer rights have been violated, start with the business entity. Contact the salesperson, the manager, or the company’s customer service department. If the issue cannot be resolved at this level, and the business is franchised, contacting its regional or corporate headquarters can be the next logical step.



If all efforts fail, complaints may be filed with your state Attorney General, the Better Business Bureau, or the Federal Trade Commission (FTC). Many services or businesses are also regulated by a licensing or regulatory authority, which also accept complaints. Their licensees must answer complaints to remain in good standing.

GETTING HELP

Take advantage of your Employee Assistance Program (EAP) for information and consultation on legal or financial matters for you and your eligible household family members 24 hours a day, 7 days a week.



Shopping for Credit Cards

No matter the course of the economic situation in the U.S., credit will likely continue to play a substantial role in our lives. Credit allows us to make major purchases, such as cars or homes; credit history can also influence our ability to lease an apartment or even get a job! That means being an informed consumer extends to making wise decisions when it comes to credit.

WHAT KIND OF CREDIT CARD USER ARE YOU?

Credit cards fall under what is called revolving or open-ended credit. Determining the best type of credit card for you has much to do with its intended use.

- For those who use credit cards primarily for travel arrangements, the annual percentage rate (APR) is typically not the main factor in selecting a card. For these users, universal acceptance of the card is key.
- Others prefer to use their cards in lieu of cash – and pay the balances in full each month. Factors such as the credit limit, grace period (the period between the statement cut-off date and the time the finance charges are added to the balance), may be important to consider.
- For the user who carries a balance on the card from month to month, the APR is a primary consideration, as well as how the finance charges are calculated.
- “Affinity cards,” or cards offering numerous perks, may be attractive as well. Perks may include cash rebates, purchase protections, warranty guarantees, and frequent flyer miles.



SMART SHOPPING FOR CREDIT

Once you know your most important features, it's time to shop! Check with banks, credit unions, retailers, and finance companies for different offerings, and compare benefits and features as you would any other major product.

A good starting point is to determine the APR, which is the cost of your credit transaction expressed as an annual percentage rate. If the rate fluctuates, ask what the rate is tied to, and how frequently it changes. If the rate is an introductory offering, find out when it expires and what the permanent rate will be. Be sure to inquire about any other finance charges that may be built into the calculation, as well as other fees that could apply.

GETTING HELP

Take advantage of your Employee Assistance Program (EAP) for help and information on money management and wise investing. Participation in EAP services is voluntary and strictly confidential.

Proactive Approaches to Healthcare

It has been said that if you have your health, you have everything. And indeed, the state of your health can significantly impact your quality of life and how you feel about yourself. Guarding your health is a great strategy for living well, and mainstream health care has now embraced some newer approaches to assist in promoting optimum health.



YOGA

Keeping your body flexible and your muscles strong is a basic of good health. Derived from ancient traditions in India, yoga is a form of gentle exercise

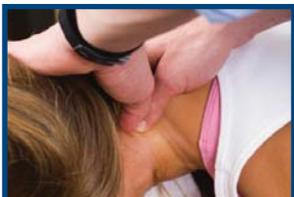
which is focused on stretching the body and promoting flexibility. There are many forms of yoga, including those which concentrate on deep breathing exercises, and others which focus on building strength and balance. Many people find the practice of yoga to be deeply relaxing – always a plus in our hectic world.



MASSAGE THERAPY

There's nothing quite like an hour on the massage table to melt away a day's stress or to soothe aching muscles. Other benefits are numerous: regular massages can help

with respiratory ailments, such as allergies, asthma, and bronchitis. Massage improves your posture, and can accelerate recovery following many surgical procedures. Pregnant women have reported better sleep and less back pain. So go ahead, you're not just splurging, you are improving your health



CHIROPRACTIC CARE

Chiropractic care is now covered in many medical insurance plans. The core practice of spinal

manipulation is widely used for the treatment of back pain, neck pain, and headaches. It is used for pain in other areas such as the shoulders, knees, and jaw, as well as for frequent colds. Some chiropractic physicians promote "comprehensive chiropractic care" as a means of staying healthy. This approach may include diet, exercise, and supplements, along with regular chiropractic manipulation.



FOCUS ON FLEXIBILITY

Don't have time for a yoga class or an hour of massage? Living limber by consistently stretching at home can help maintain your body's freedom of

movement. Keeping your muscles flexible makes it easier to perform daily tasks - and there are other health benefits as well. Elongated muscles help to improve posture and your joints' range of motion. Improved blood circulation also aids in illness recovery and disease prevention.

GETTING HELP

For more information on getting fit and living well, contact your Employee Assistance Program. Your EAP offers confidential and voluntary professional assessment, short-term counseling, and referral services for you and your eligible household family members 24 hours a day, 7 days a week.