

# Employee Enhancement Newsletter

*Helpful Resources from your Employee Assistance Program*

April 2016

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## Should I Rent or Buy a Home?

In today's real estate market, it's a toss-up whether it's better to buy or to rent. While many locations across the U.S. advertise low home prices, property values in other areas have shot through the roof, making purchasing out of the question. Renting an apartment, house, or condominium can be the most reasonable option for many individuals or families, often for financial reasons. However, there are many factors to consider when deciding if now is the right time to rent, or to buy a home.

### WHY SHOULD I RENT?

**You don't have a lot of up-front cash.** Obviously, renting doesn't require a large down payment, so there is less of an initial investment. Most apartments require an initial deposit—usually 1 or 2 months' rent and a security deposit—before you move in, but the total is generally much less than the cost for most home down payments (which could be a fair percentage of the property value).

**You're looking for flexibility to change living arrangements.** Renting an apartment, home, or condo allows you to move whenever you need to, generally with a month's notice. Although many rental properties have long-term leases, being a renter means you don't have to wait to move until your house sells. Provided you have fulfilled the terms of your initial agreement, you can easily pack up and go in case of a new job, family situation, or because you need a change in scenery.

**You want financial freedom.** The ongoing financial burden for a rental property is usually less than owning a home. If not in terms of monthly rent vs. mortgage, you'll pay less each year because homeowners are responsible for property taxes and maintenance expenses. Condominiums generally have association fees. If you choose not to put significant amounts of money into your home, you can make other investments, or perhaps use the money to pay off large loans (e.g. college tuition or automobile loans).

### WHY SHOULD I BUY?

**You're not afraid of solid, long-term investment.** When you purchase a home or condominium, the value of your property will increase over time. Sometimes homeowners will have to wait quite a while, because property appreciation depends upon a number of factors. However, all money invested into the principal of your mortgage increases your equity. Hanging onto your home is similar to a "forced savings plan."

**You're an expert decorator or "do-it-yourselfer."** With a home that you own, you will have unlimited freedom when it comes to remodeling and redecorating. As long your budget and abilities can handle it, you can redo to your heart's desire, over and over again.

**You can use tax advantages.** Owning a home or condo will pretty much guarantee that your itemized deductions will exceed the standard deduction, and this can be a major plus at tax time.

Excerpted from [https://www.advantageengagement.com/p\\_content\\_detail.php?recid=32453&sent=1&id\\_cr=32453&id\\_division=d21&id\\_module=m314&id\\_category=&id\\_element=001&sentMessage=E-mail+has+been+sent](https://www.advantageengagement.com/p_content_detail.php?recid=32453&sent=1&id_cr=32453&id_division=d21&id_module=m314&id_category=&id_element=001&sentMessage=E-mail+has+been+sent). Workplace Options. (Reviewed 2016). Should I rent or buy a home?

[www.deeroakseap.com](http://www.deeroakseap.com) | 866-327-2400 | [eap@deeroaks.com](mailto:eap@deeroaks.com)

## Online Seminar Reminder

### Home Buying 101

#### When:

Available on-demand  
starting April 19, 2016

#### Where:

[www.deeroakseap.com](http://www.deeroakseap.com)





## Aim for a Healthy Weight

Choose a lifestyle that combines sensible eating with regular physical activity. To be at their best, adults need to avoid gaining weight, and many need to lose weight. Being overweight or obese increases your risk for high blood pressure, high blood cholesterol, heart disease, stroke, diabetes, certain types of cancer, arthritis, and breathing problems. A healthy weight is key to a long, healthy life.

### **Evaluate your body weight.**

For adults and children, different methods are used to find out if weight is about right for height. If you have concerns about your child's body size, talk with your health care provider.

If you are an adult, follow the directions below to evaluate your weight in relation to your height, or Body Mass Index (BMI). A BMI above the healthy range is less healthy for most people; but it may be fine if you have lots of muscle and little fat. The further your BMI is above the healthy range, the higher your weight-related risk. If your BMI is above the healthy range, you may benefit from weight loss, especially if you have other health risk factors.

BMI's slightly below the healthy range may still be healthy unless they result from illness. If your BMI is below the healthy range, you may have increased risk of menstrual irregularity, infertility, and osteoporosis. If you lose weight suddenly or for unknown reasons, see a health care provider. Unexplained weight loss may be an early clue to a health problem.

### **How to Evaluate Your Weight (Adults)**

Weigh yourself and have your height measured to find your BMI category. The higher your BMI category, the greater the risk for health problems.

Measure around your waist, just above your hip bones, while standing. Health risks increase as waist measurement increases, particularly if the waist is greater than 35 inches for women or 40 inches for men. Excess abdominal fat may place you at greater risk of health problems, even if your BMI is about right.

### **Manage your weight.**

Your genes affect your tendency to gain weight. A tendency to gain weight is increased when food is plentiful and when you use equipment and vehicles to save time and energy. However, it is possible to manage your weight through balancing the calories you eat with your physical activity choices. To make it easier to manage your weight, make long-term changes in your eating behavior and physical activity. To do this, build a healthy base and make sensible choices. Choose a healthful assortment of foods that includes vegetables, fruits, grains (especially whole grains), skim milk, fish, lean meat, poultry, and beans. Choose foods that are low in fat and added sugars as much as you can. Whatever the food, eat a sensible portion size. Try to be more active throughout the day. It is recommended that all adults get at least 30 minutes of moderate physical activity most or preferably all days of the week. To maintain a healthy weight after weight loss, adults will likely need to do more than 30 minutes of moderate physical activity daily. Over time, even a small decrease in calories eaten and a small increase in physical activity can keep you from gaining weight or help you lose weight.

### **Control portion size.**

- If you're eating out, choose small portion sizes, share an entree with a friend, or take part of the food home.
- Check product labels to learn how much food is considered to be a serving, and how many calories, grams of fat, and so forth are in the food. Many items sold as single portions actually provide 2 servings or more. Examples include a 20-ounce container of soft drink, a 12-ounce steak, a 3-ounce bag of chips, and a large bagel.
- Be especially careful to limit portion size of foods high in calories, such as cookies, cakes, other sweets, French fries, fats, oils, and spreads.

The carbohydrates, fats, and proteins in food supply energy, which is measured in calories. High-fat foods contain more calories than the same amount of other foods, so they can make it difficult for you to avoid excess calories. However, low-fat doesn't always mean low calorie. Sometimes extra sugars are added to low-fat muffins or desserts, making them just as high in calories.

Your pattern of eating may be important as well. Snacks and meals eaten away from home provide a large part of daily calories for many people. Choose them wisely. Try fruits, vegetables, whole grain foods, or a cup of low-fat milk or yogurt for a snack. When eating out, choose small portions of foods. If you choose fish, poultry, or lean meat, ask that it be grilled rather than fried.

# 10 Tips for Becoming More Active as a Family



Physical activity is important for children and adults of all ages. Being active as a family can benefit everyone. Adults need 2½ hours a week of physical activity, and children need 60 minutes a day. Follow these tips to add more activity to your family’s busy schedule.

**Set specific activity times.** Determine time slots throughout the week when the whole family is available. Devote a few of these times to physical activity. Try doing something active after dinner or begin the weekend with a Saturday morning walk.

**Plan ahead and track your progress.** Write your activity plans on a family calendar. Let the kids help in planning the activities. Allow them to check it off after completing each activity.

**Include work around the house.** Involve the kids in yard work and other active chores around the house. Have them help you with raking, weeding, planting, or vacuuming.

**Use what is available.** Plan activities that require little or no equipment or facilities. Examples include walking, jogging, jumping rope, playing tag, and dancing. Find out what programs your community recreation center offers for free or a minimal charge.

**Build new skills.** Enroll the kids in classes they might enjoy such as gymnastics, dance, or tennis. Help them practice. This will keep things fun and interesting, and introduce new skills!

**Plan for all weather conditions.** Choose some activities that do not depend on the weather conditions. Try mall walking, indoor swimming, or active video games. Enjoy outdoor activities as a bonus whenever the weather is nice.

**Turn off the TV.** Set a rule that no one can spend longer than 2 hours per day playing video games, watching TV, and using the computer (except for school work). Instead of a TV show, play an active family game, dance to favorite music, or go for a walk.

**Start small.** Begin by introducing one new family activity and add more when you feel everyone is ready. Take the dog for a longer walk, play another ball game, or go to an additional exercise class.

**Include other families.** Invite others to join your family activities. This is a great way for you and your kids to spend time with friends while being physically active. Plan parties with active games such as bowling or an obstacle course, sign up for family programs at the YMCA, or join a recreational club.

**Treat the family with fun physical activity.** When it is time to celebrate as a family, do something active as a reward. Plan a trip to the zoo, park, or lake to treat the family.

Source: [https://www.advantageengagement.com/p\\_content\\_detail.php?id\\_division=d04&id\\_module=m024&id\\_cr=53966](https://www.advantageengagement.com/p_content_detail.php?id_division=d04&id_module=m024&id_cr=53966)

## Almost...

one in five adults has high triglycerides. The culprit is likely consistently overeating or eating too much sugar, saturated fat, or refined carbohydrate. Try swapping the following:

Instead of: Bagel with cream cheese

Choose: Whole wheat English muffin with 1 tablespoon of peanut butter

Health-e headlines™

## Type 2 Diabetes Patients

may reduce depression and stress through mindfulness training such as meditation and other mindfulness exercises.

Health-e headlines™

## An EAP Reminder

*Life Can Be Hectic. The EAP Can Help You Find Your Balance.*

Deer Oaks, your EAP, is always available to you and your household members.

If you are struggling with children, finances, or just want some practical advice on health or the mind-body connection, contact Deer Oaks by calling the Helpline.

Counselors are available 24/7 to provide you with immediate care.





## Clinician's Corner..

*Monthly Advice from the Deer Oaks Clinical Team*



For many of us, the days of defining our New Year's resolutions probably seem long gone. As the seasons change this month, bringing new flora and fauna, sunnier weather, and longer days, it is the perfect time for a tune up of those resolutions, or to take an inventory of what needs Spring cleaning in your life.

Are you feeling stagnant in a particular area of your life (i.e., relationships, work, personal growth, etc.)? Have you been looking for a new challenge? So often stagnancy breeds more stagnancy; when we feel stuck that feeling only becomes more deeply entrenched with a solution feeling farther and farther away. So, to break free start by a small "Spring cleaning" item.

For example, if you're looking to get more organized, pick one small drawer in your home or office to clean out. Feeling energized by the sunnier weather? Pick one day a week to go for a walk after work. If you're looking to increase family communications, pick one day per week in which you cut television time, and replace it with a game or other family outing.

Our tendency is to look for a large, final solution when we're looking to make a change. Really, though, any changes or tune-ups we make in our lives often start with the smallest steps. The sense of accomplishment gained from even the simplest task may help create and grow momentum to power bigger change.

Still feeling overwhelmed, or are you looking for help in defining and meeting your personal goals? Consider calling Deer Oaks for free, confidential assistance or logging on to the website at [deeroakseap.com](http://deeroakseap.com).

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## Five Quick & Easy Ways to Save Money All Year

As we approach the middle of the year, it's time to forget about the mistakes you made and start fresh by focusing on what you can do now to improve your financial situation. For most people, a better quality of life translates to more money. Fortunately, there are a number of tried-and-true tips for making the most of the money you have:

**1. Create a Budget.** A budget can seem overwhelming, but if you make a monthly budget and stick to it, you can identify areas where you overspend and save big by controlling spending or simply by using your money more wisely. Write down your monthly income (after taxes) and itemize your monthly bills and other expenses. And don't forget about the "little" things like daily coffee or your fast food lunch - they add up. Look at redirecting your funds to eliminate credit card debt so you can save on interest, and find ways to save on gas and other necessities. Adjusting your spending habits by bagging your lunch instead of eating out can take a little work, but the payoff is well worth it.

**2. "Spring Clean" Your Finances.** You can approach this in two ways: You can dedicate an hour over the weekend to review all your current bills, or, you can thoroughly review bills as you receive them, keeping an eye out for hidden fees and services you don't need or want. If you find questionable charges, investigate them. Next, contact your cell phone, Internet, and cable TV providers to see if there are any current discounts available, and remove services or features you don't use or that aren't worth the cost. Remember, your providers aren't going to tell you how to reduce your bills - it's up to you to find out about promotions and streamline your services.

**3. Maximize the Value of Coupons.** If you've never used coupons before, learn about the potential savings associated with extreme couponing. Pick up a Sunday paper and browse through all the ads to find coupons on items you regularly buy. But don't stop there. Keep an eye out for store sales on items you buy the most, and incorporate your coupons to increase the savings. Next, find out which day of the week is double coupon day at your favorite grocer, and plan your trip accordingly. Food is typically the second greatest expense in any household budget behind mortgage or rent, so the long-term savings here can be significant.

Also, if you use credit cards responsibly and pay off your entire balance every month, there are some credit cards that offer a cash-back incentive when shopping at supermarkets. As long as you don't incur interest charges, the savings can be significant.

**4. Reduce Entertainment Expenses.** Entertainment is a necessary expense. However, it's also necessary to avoid overspending in this area, especially because it's easy to get carried away. Take a look at one of the many daily deal websites, such as Groupon or LivingSocial, and see if you can find discounts on places that you visit or would like to. You can often save 50 percent on dining and local activities simply by planning ahead and printing a voucher. Otherwise, look for free activities in your area. Free music is fairly easy to come by and your local park won't charge you (or won't charge you much) to enjoy a picnic lunch or dinner in natural surroundings. When it comes to having a good time, a little creativity goes a long way towards saving a lot of money.

**5. Commit to Fresh Foods.** Sure, buying processed foods is more convenient, but buying fresh will save you money and improve your health. You may need to schedule more time in the kitchen, but if you make meals in bulk and freeze for later use, you can enjoy the health benefits and savings of eating fresh without "slaving over the stove" everyday. Search your area for local farmers markets and make it a point to visit them weekly. You'll find the highest quality of fruits and veggies at low prices.

When it comes to your finances, a few dollars a day can make all the difference in reducing debt, saving for the future, and improving your overall quality of life. Everyone has the power to change, and saving 50 cents at the grocery store could be your first step to a life of financial freedom.

### About Money Management International

Money Management International (MMI) is a nonprofit, full-service credit-counseling agency, providing confidential financial guidance, financial education, counseling and debt management assistance to consumers since 1958. MMI helps consumers trim their expenses, develop a spending plan and repay debts. Counseling is available by appointment in branch offices and 24/7 by telephone and Internet. Services are available in English or Spanish. To learn more, call 800.432.7310 or visit [www.MoneyManagement.org](http://www.MoneyManagement.org).