

## Identity Thieves Lurk Everywhere

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

All EAP services are  
**completely  
confidential.**



While we fret over the possibility of having our personal information stolen online, the truth is we're more likely to have our identities filched *offline*.

Online identity theft methods constituted only 12 percent of fraud in cases where the victims knew how their identity

was stolen, according to the "2008 Identity Fraud Survey Report" by Javelin Strategy & Research. The majority of cases of identity theft (79 percent) took place through traditional methods, such as stolen or lost wallets, checkbooks, credit cards, mail tampering or "shoulder surfing" – where the thief looks over the shoulder of the victim at an ATM or cash register. Seventeen percent of the victims reported "friendly thefts" – perpetrated by friends, family, or in-home employees.

Here are some tactics Javelin recommends for safeguarding your personal information and preventing identity theft:

- Password protect all your digital devices, including computers, PDAs, and mobile phones.
- Choose passwords and PINs that can't be easily guessed.
- Shred all documents that have personal information on them before disposing of them.
- Use a locked mailbox for incoming and outgoing mail.
- Monitor your online accounts frequently.
- Avoid mailing checks to pay bills or deposit funds. Move your financial transactions online.
- Never provide personal information to anyone unless you initiated the contact.
- When shopping online, check that you are using a reputable firm.
- Review your credit information no less than once per year. To receive your free annual report from one or all of the national credit agencies, visit [www.annualcreditreport.com](http://www.annualcreditreport.com) or call 877-322-8228. Other methods of accessing your reports may charge a fee.
- Install and regularly update firewall, anti-spyware, antivirus, and browser security software.
- Reduce access to your personal information whenever possible. Be aware of your surroundings when you conduct transactions in public. ☺

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# Stress & Money - The Health Connection

## The Growing Stress Over Money

The American Psychological Association's "2008 Stress in America" survey reported that the declining economy is taking its toll on everyone, though women are hit harder by financial stress.

When asked about the recent financial crisis, almost half of Americans said they were worried about the ability to provide for their families' basic needs. Eight out of 10 Americans said the economy was a significant cause of stress – with women (83 percent) more likely to suffer ill effects from it than men (78 percent). ☞

### Health Consequences Reported:

**Fatigue:**  
57% Women  
49% men

**Headache:**  
56% women  
36% men

**Irritability:**  
65% women  
55% men

**Depression:**  
56% woman  
39% men

### Other Findings:

Women of the Boomer Generation (ages 44-62) and "Matures" (age 63 plus) were the most likely to report the economy as a significant stressor.

Women in general, ranked financial worries above personal health, though Boomer women reported higher stress levels when it came to job stability concerns about the health of their families.

Women were more likely than men to report indulging in unhealthy behaviors to manage stress – including shopping, eating poorly, smoking and drinking. ☞



## Keep Financial Stress from Affecting Your Health

A lot of people today say the economy is giving them headaches and stress, according to the American Psychological Association.

Some aren't sleeping well at night, and that's bad news. Sleep loss is linked to high blood pressure, heart disease risk and lower immunity.

Writing for AARP, one psychologist gives these stress-busting suggestions.

- **Tell a joke.** Laughing helps to decrease stress-related hormones.
- **Don't associate with over-stressed people.** If your current pals do little but fuss over the losses in their 401(k)s, spend free time with other friends.
- **Get a fragrance.** Studies show that a jasmine-scented bedroom lowers anxiety upon waking.
- **Walk more.** Walking a half-hour a day will lower your blood pressure, say doctors at the Mayo Clinic.
- **Try bubble gum.** Australian studies show chewing gum reduces snacking.
- **Turn off the news.** Get into your own calm world instead of stressing over bad world news and poor financial news.
- **Listen to music or visit an art gallery.** It lowers blood pressure, according to Italy's University of Florence. ☞

## FIRE SAFETY & PREVENTION

### What to do at Home

During Fire Prevention Week, we urge you to:

- Replace the batteries on your smoke alarms. Replace any smoke detectors that are 10 years old.
  - Review your EDITH plan. Exit Drills for The Home could save a life.
1. Draw a floor plan of your home showing two ways out of every room, especially bedrooms. Discuss the escape routes with everyone in your home.
  2. Designate a meeting place outside the home where you will gather after escaping a fire. Tell kids they must go there so you know they are safe.
  3. Practice your plan. Have a fire drill with everyone participating. See if the plan really works and make adjustments if there are problems. Do it twice using different exits. Tell them to hurry but not to run. Show them how to crawl when there is smoke.
  4. Caution everyone to leave without stopping for any possession or pet. They should get out, go to the meeting place, and stay there.

☪

### Candle-Burning Safety

They look nice and smell good, but candles have become a serious nationwide problem. While fires from other causes have dropped over the past decade, the number of candle fires continues to rise, according to the National Fire Protection Association.

The National Candle Association reminds users that although a candle flame is small, it is still fire. Property damage is enormous, and in one recent year, 60 people died as a result of fires caused by candles. At one time, the danger was highest during the December holidays, now it spans the entire year. ☪

### What to do at Work

- Keep equipment clean and in good operating condition.
- Don't overload electrical circuits.
- Store flammable or combustible materials in appropriate containers and away from heat sources.
- Keep work, storage, and refuse areas clean and free from debris.
- Know two escape routes from your work area.
- Keep fire exits and escape routes clear.
- Observe no-smoking areas.
- Never leave an open flame unattended, even if it's just a candle.
- Review the fire safety rules of your particular department.
- Know where fire extinguishers are located and how to use them.
- Know how to report a fire. Report it immediately. There's no need to check with the boss first. ☪

## FIRE PREVENTION WEEK - OCTOBER 4-10, 2009

### Candle Safety Tips

- Place them correctly in a fire-safe holder and on a sturdy table that is not close to anything flammable.
- Never place a candle in a small enclosed area such as a bookshelf.
- Check your candles frequently to make sure they haven't burned too low. Never leave them unattended.
- Put candles out if you are dozing in a chair.
- Don't use candles around small children. They may be fascinated by the flame and knock the candle over.
- Avoid putting candles in the windows. If a fire starts there, it could block your exit.
- Always have a fire extinguisher available. ☪

## Home Buying - \$8K Tax Credit Q & A

The following questions and answers provide basic information about the tax credit. If you have more specific questions, we strongly encourage you to consult a qualified tax advisor or legal professional about your unique situation.

### What is the Tax Credit?

The American Recovery and Reinvestment Act of 2009 authorizes a tax credit of up to \$8,000 for qualified first-time home buyers purchasing a principal residence on or after January 1, 2009 and before December 1, 2009. That means your home purchase needs to close by December 1 and the buying process should begin no later than the middle of October to ensure you can apply this benefit.

### What is the definition of a first-time home buyer?

The law defines "first-time home buyer" as a buyer who has not owned a principal residence during the three-year period prior to the purchase. For married taxpayers, the law tests the home ownership history of both the home buyer and the spouse.



### Who is eligible to claim the tax credit?

First-time home buyers purchasing any kind of home—new or resale—are eligible for the tax credit. To qualify for the tax credit, a home purchase must occur on or after January 1, 2009 and before December 1, 2009. For the purposes of the tax credit, the purchase date is the date when closing occurs and the title to the property transfers to the home owner.

### How is the amount of the tax credit determined?

The tax credit is equal to 10 percent of the home's purchase price up to a maximum of \$8,000.

### Are there any income limits for claiming the tax credit?

Yes. The income limit for single taxpayers is \$75,000; the limit is \$150,000 for married taxpayers filing a joint return. The tax credit amount is reduced for buyers with a modified adjusted gross income (MAGI) of more than \$75,000 for single taxpayers and \$150,000 for married taxpayers filing a joint return. The phaseout range for the tax credit program is equal to \$20,000. That is, the tax credit amount is reduced to zero for taxpayers with MAGI of more than \$95,000 (single) or \$170,000 (married) and is reduced proportionally for taxpayers with MAGIs between these amounts. ☞

## How to Use Your EAP

When help is needed call 1-800-433-2320. The intake 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](http://www.cascadecenters.com)



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