

Wellness Pointers

Emotional | Environmental | Financial | Mental | Occupational | Physical | Social | Spiritual

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Financial Wellness

**No matter how hard you hug your
money, it never hugs back.**

~Quoted in P.S. I Love You,

compiled by H. Jackson Brown



EMPLOYEE WELLNESS
Southern Adventist University

FINANCIAL FITNESS ADDED TO EMPLOYEE WELLNESS ASSESSMENT

Over 250 Southern employees, spouses, and retirees tested their personal financial fitness by completing a quick confidential quiz at the 2010 Employee Wellness Assessment. Participants answered 21 questions pertaining to financial fitness. "This was not an all inclusive method of testing one's financial position but it was a fun way to bring about awareness, and a chance to win a great prize," said Carolyn Liers, Director of Planned Giving.



Quiz results:

Need Help

17 %

E For Effort

62%

Great Shape

21%

During the Wellness Assessment, participants answered questions that tested their financial preparedness in several aspects including saving money and having a 3 month emergency fund. The above percentages categorize the quiz results.

If you would like to fine-tune your personal finances by attending a future faith-based financial seminar, or would like to make an appointment regarding a will and other estate planning documents, call Planned Giving at 236-2818.



Pictured left to right: Sue Kaufman, Leslie Evenson, Phil Garver and Carolyn Liers.

Thirteen local businesses donated 51 prizes to encourage participation and awareness of personal financial fitness.

Annette Heck, Assistant Professor of Social Work, was the grand prize winner of a two-night stay at the Whitestone Country Inn in Kingston, Tennessee.

Congratulations, Annette!



Annette Heck, Assistant Professor of Social Work receives her grand prize from Carolyn Liers, Director of Planned Giving and Pat Coverdale, Director of Human Resources.

GREAT WAYS TO SPEND LESS

During uncertain economic times, everyone is searching for ways to cut back on spending. Maybe you've already started brown-bagging lunch and stopped buying those \$5 lattes, but there's no reason to stop there. The Virginia Society of CPAs (VSCPA) advises that there are other simple steps you can take to keep more money in your pocket.

Stop paying credit card interest rates.

If you do not pay off your credit card bills each month or you pay only the minimum payment the credit card company is charging you interest that gets added to your outstanding balance each month. That means you end up paying interest not only on the purchases you've made but also on the interest charges for those purchases. If at all possible, consider paying off your balance or chipping away at as much as possible each month. If you don't have the cash to do that right now, the next step is to look for lower interest rates. Begin by asking your credit card company if it will reduce your current interest rate.

Get a better price on Internet service.

Are you using the lowest-priced Internet service provider? A quick web search will tell you if there are competitors out there with more attractive rates. Getting information about competing offers is a good idea even if you would prefer not to change your service. That's because you can call your own provider armed with information about the competition and ask if it is willing to match the lowest price out there. There's a good chance your provider will.

Slash your cell phone costs.

Are you making full use of all the cell phone services that you're paying for? This is a good time to reread your contract to see if you truly need all the bells and whistles that come with your current plan. If you don't really do a lot of phoning or texting, don't pay for unlimited options, for example.

Reduce your bank fees.

Don't keep paying monthly bank fees when you could be getting free checking. Many banks now offer attractive deals on checking and other services, so it's smart to shop around. If you pay for checking, find out what services are included and decide whether you really need them. Ask also about the ATM and other added fees at your bank and at others to see who has the best deal.

Smart Tips for Traveling Well and Wisely

1.) GO IN WITH ANOTHER FAMILY AND SPLIT THE COSTS OF A RENTAL HOME.

You'll also get a kitchen, which can help you save money on some meals so you can splurge on other things.

2.) ROUGH IT, BUT NOT TOTALLY.

If your family likes outdoor activities, don't go to a hotel. Instead, choose a camping resort, which may include pools, playgrounds, activities, and "tent bungalow" accommodations.

3.) TRAVEL DURING OFF-PEAK TIMES.

"Summer" in the Caribbean is May through mid-December and is considered an off-peak time - hotel rates can typically be 20% to 60% lower. Just remember that the same period is also hurricane season.

4.) CONSIDER ALTERNATIVE LODGINGS SUCH AS HOSTELS.

They're better than they used to be and often in unique architectural places such as castles and monasteries. But you'll still probably share a bathroom down the hall. For budget-friendly intergenerational travel ideas, look into Exploritas (formerly Elderhostel).

~adapted from Hope Health Letter Vol. 30, No. 7, July 2010, p. 8

Upcoming Events:
Oct. 2 Ocoee Outing
Nov. 20 Laural Brook Outing
Mark your calendars!

Southern Adventist University Employee Wellness

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TORTILLA RECIPE

3	cups	white all purpose flour
2	tsp	baking powder
1	tsp	salt
4-6	Tbsp	shortening (Crisco or Olive Oil)
1-1 1/4	cup	warm water



**Blend dry ingredients in medium mixing bowl.
Cut in shortening using a pastry blender or hands.
Gradually add warm water while kneading with hands.
Dough should be soft and not sticky.
Form into 12 small balls.
Allow to set for 4-5 minutes.
Warm ungreased, not-stick frying pan (medium heat).**

**Use rolling pin to roll out one ball into a thin 6" circle.
Heat in pan until bubbling appears.
Flip over and heat about half a minute.
Tortilla is done when brown spots appear.
Repeat for all 12 tortillas.**

**Serve warm with salad or other favorite filling.
To store: Refridgerate in tightly closed plastic bag.**



The Secret to Weight Loss Success

People who successfully maintain weight loss make lifestyle changes. Their secret to success? *Take a look:*

They exercise a lot, walking on average 8,000 more steps a day than the typical person. Diet *and* exercise are necessary for steady weight loss.

They favor healthy foods such as fruits, vegetables, lean meats and complex carbohydrates - an eating program that's sustainable for the long term.

They monitor their progress with frequent weigh-ins or by keeping food diaries.

They find ways to deal with stress besides overeating, and they get treatment for depression or other conditions.

The truth is that many people at a healthy weight have to work at it. Don't get discouraged, just get started.

~adapted from TopHealth August 2010, p.2

