



JANUARY 2010

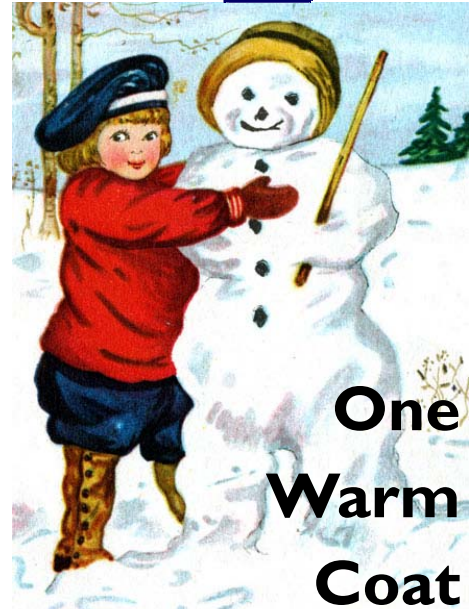
## Could you use more money in your pocket each month?

Do you get an IRS tax refund every year? The average tax refund for 2008 was almost \$2,700. That means, on average, taxpayers who get refunds let the IRS take about \$225 more out of their paychecks each month than the government requires.

But here's the good news: You can put an end to that over withholding, fatten your paychecks, and still get a tax refund at tax time. All you have to do is file a revised 2010 W-4 Form with payroll. The information on the W-4 determines how much federal income tax is withheld from your checks. The more "allowances" you claim on the form, the less tax is withheld from your pay.

How do you know how many allowances to claim so that your withholding matches your tax bill? Worksheets that come with the W-4 will help. There are also numerous websites that have withholding calculators to help you. The IRS even provides an on-line withholding calculator for you. Go to <http://www.irs.gov/individuals/page/0,,id=14806,00.html> to check it out.

To put more of that money in your pocket throughout the year, review your W-4 withholding. Boost your paycheck and still get a (smaller) refund. So call **Robin Chuises** in Payroll now and ask her to put a new W-4 form in with your next paycheck. ❖ *Denica Atwood*



## One Warm Coat

During the months of January and February, Long will be collecting coats, sweaters, hats and mittens for the One Warm Coat project. You will find our donation box in the lobby of the Kent office. These items will go to local men, women and children in need of warm winter clothing. For more information on the One Warm Coat project, log onto [www.onewarmcoat.org](http://www.onewarmcoat.org).

## 2010: A New Beginning!



### New Year's Resolutions 101

With each New Year comes a time of new beginnings. Everything seems to revert back to zero along with many people setting "New Year's Resolutions" in an attempt to springboard into the new year with a vision of success and prosperity. I know many people who annually set in place personal resolutions only to be challenged by outside forces and end up losing sight of the goal and moving on or worse, losing sight of their goal and feeling worse about it than they did before they started.

After looking into the matter, I have identified some pretty common sense suggestions to share with you that might increase your chances of reaching your goals. This list is certainly not all inclusive but it may give you some ideas to help along the way.

**Goal setting** – keep them small, easy to achieve. Incremental benchmarks on the way to a larger goal are easier to reach and provide quicker gratification which can keep morale high

**Attitude** – Ah, the power of the positive mind! Focus your goals around positive marks. As an example, if you want to quit smoking, don't focus on 'not getting cancer' but focus rather on smelling better, tasting food better, not smoking around the children etc.

**Motivation** – The "Why" of a resolution is a very key component of success. Identifying *what* you want to change must be followed up with the *why* do you want to change it.

**Support** – enlist support from a family member, friend, or co-worker etc to help you achieve your goals. Support is essential when you're attempting to change behaviors and habits.

**Specificity** – when outlining your overall goals and the mini-versions in between, be as specific as you can. Being as specific as possible will help in keeping you focused and on the right track.

**Be realistic** – setting yourself up to fail by establishing unrealistic expectations is a common issue and cause for many failures. You know yourself better than anyone so be honest and objective as you go through this process. You'll be glad that you did.

**Patience** – don't be too overanxious. Setting smaller goals and sticking to the plan will help you to be patient. If you push too hard, sooner or later something will give and you'll be back to square one.

**Focus** – stay on target. Write down with as much detail as you can what you want to achieve along with the incremental goals and periodically review the plan. Follow your plan. But be flexible and remember to reward yourself occasionally. Self-deprivation is not a good morale booster.

Whatever your resolution(s) may be – make them yours. Not someone else's. "Changing" for someone else is harder than changing for yourself. Do it for you – you deserve it! ❖ *Mike Wilkinson*



The Holiday Food Drive was a great success. Congratulations to the sales team, who dominated the friendly competition with the admin team. All told, Long was able to deliver 322 pounds of food to the Kent Food Bank. Thank you to everyone who donated and helped to make our Holiday Food Drive a success and helped to make Christmas a little brighter for some local folks.

## Financial safety in 2010

What does financial safety mean to you? If life threw you a curve ball could you pay your bills next month? It doesn't take much to knock you off center—a few doctor bills, a set of new tires for the car, an unexpected vet bill for the family pet or even these new fees for school sports can set your bank balance back a few dollars. Financial safety is taking the time to review your home finances by setting up a plan so if that curve ball hits you, your safety net will catch you.

Before January ends this month, take these two steps to a safer financial 2010.

Are you adequately transferring risk for the big unexpected catastrophe? Insurance is an inexpensive way to move some of your risk on to someone else's shoulders. Call your insurance agent and ask them to review your renters or homeowners policy with you. This shouldn't cost you anything and will provide you with the knowledge that your personal property is covered for the unexpected. Home owners in the Ravenna neighborhood of Seattle learned this lesson the hard way when a broken water main flooded their homes. Because the water came from outside the property their losses were not covered by insurance. Many renters chose to go without renters insurance and have no coverage if their apartment or residence is burglarized or damaged by fire. Don't wait until your insurance company says you're not covered by that loss.

How can you talk about financial safety without bringing up the rainy day fund? How many of us have the "three months of living expenses" set aside in a savings account? The experts say less than 10% of us have put this safety net into use. How can you save money for a rainy day fund when you're still paying for last month's Christmas gifts? The Yahoo Finance website (<http://finance.yahoo.com>) has a five minute budget calculator to help you see where you are spending your money. None of us like to make a budget, let alone live with one, but the reality of spending less can provide more money for a rainy day fund. How about putting this year's tax refund into your rainy day fund instead of spending it? Did you know that our payroll department can allocate part of your direct deposit to multiple savings or checking accounts? An automatic payment to your own savings account of just \$20 a paycheck will add up to over \$1,000 in a year. That would be a good investment toward your rainy day fund.

If these suggestions haven't helped you, consider taking the CNN Money.com questionnaire and see "How Healthy Are Your Finances?" (<http://money.cnn.com>) With 7 simple questions in a pop up balloon format, you can learn just how your finances rank and determine if you are ready to be financially safe in 2010. ❖Alan Langer

## Slips, Trips, and Falls

Each year over 300,000 disabling injuries occur in the workplace resulting in over 1,400 deaths. Of those injuries slips, trips, and falls account for 15% - 20% of all incurred expenses. Statistical data for home cases is too inconsistent for me to discuss here. For the past 15 years OSHA has listed slips, trips, and falls as one of the top three cited issues at work sites across the nation. While I endeavor to focus on workplace matters in this article I will also remind you to carry these simple concepts into your personal life to perhaps save a family member or friend from being injured – or, nearly as important, someone that you don't even know.

Basic safety involves the simple concept of *hazard recognition*. Identifying that a hazard exists is the first step toward averting an injury. Keeping a watchful eye during your daily activities should be a natural and instinctive process whereby you are continually looking out for your own safety as well as that of your co-workers. Once a hazard is identified, *hazard mitigation / elimination* takes over. If the hazard cannot be immediately corrected – MARK IT!! Place signs, cones, or stage someone by the area to warn others until you can coordinate an appropriate response effort. Once the hazard has been appropriately addressed, you can continue on with your duties knowing that you probably just saved someone some pain and agony. Ignoring an obvious hazard is one of two things: ignorance or negligence. While ignorance may possibly be accepted (i.e.: technical safety aspects of a process or activity) as a legitimate root cause, negligence is not. If you see a hazard in the workplace please take the time to address it. Tell your supervisor about it. Let your co-workers know if appropriate. But don't just leave it for someone else to correct. Be proactive not just reactive.

At home, the above concepts apply. Identifying hazards and then mitigating or eliminating them is the name of the game. These are concepts that children are very receptive to learning as well. Talk with them about it. Slips, trips, and falls happen in every home. Don't let your home be the next statistic. ❖Mike Wilkinson



L-R: Judges Carrie Gable, Danielle Tostentrude, Robin Chuisies, Winner Leann Poussier, and cook Cyndi Marks. At Right: Judge Mike Wilkinson



## Winning Recipe!

A big Thank You to all who submitted recipes for our recipe contest. All of your recipes were delicious, and the office smelled like heaven for a short three days. **Leann Poussier** of the Kent office won our Recipe Contest by submitting her recipe of Italian Meatloaf. Leann was originally selected to judge the contest, but recused herself from judging so she could compete. Thank you to our judges (**Mike Wilkinson, Robin Chuisies, Carrie Gable, and Danielle Tostentrude**, as well as alternate **Sue Fauver**)—it was a difficult decision!

### Italian Meatloaf

- 1 egg
- 1/2 14/12 oz can Italian style diced tomatoes, undrained
- 1/2 finely chopped onion
- 1/3 cup minced fresh parsley
- 1/2 cup oats
- 1/3 cup fresh grated Parmesan cheese
- 1 lb Italian sausage
- 1/2 lb ground turkey
- Salt and pepper to taste
- 1/3 cup prepared marinara sauce



Preheat oven to 375°F. In a large bowl, beat the egg. Stir in tomatoes, onion, parsley, oats, Parmesan cheese, and salt and pepper to taste. Mix in Italian sausage and turkey by hand just until blended. Turn into meatloaf pan, or shape into a loaf on a baking sheet. Bake one hour. Top with marinara and continue baking for 15 to 30 minutes. Let stand 10 minutes before serving. Serves 5.

### Thank you to all who participated—

- Arlena Crone** shared her Nut Brittle Bars recipe
- Jodie Guthrie** submitted her Pumpkin Bread recipe
- Alan Langer** shared recipes for Aunt Marie's Sugar Cookies and Carmel Corn
- Denica Atwood** submitted recipes for Holiday Breakfast Casserole and Snickerdoodles
- Sean Craig** submitted his recipes for Chicken Breasts in Phyllo and Mom's Chocolate Pie
- .....and **Mike and Monica Cassidy** shared their very special recipe for Rrrrrum Cake.

HAPPY NEW YEAR!