



Giving Thanks

**Celebrate the season year-round
by acknowledging what you're grateful for.**



Facts Related to Thanksgiving

- **247 million** – The estimate of turkeys raised in the United States in 2009. The turkeys produced in 2009 weighed 4.9 billion pounds.
- **664 million pounds** – The forecast for US cranberry production in 2009.
- **17.6 pounds** – The quantity of turkey consumed by the typical American in 2009, with a hearty helping devoured at Thanksgiving time.



*Online resource: www.usa.gov

Accept, acknowledge, appreciate.

Try to remember the Three A's: Accept, Acknowledge and Appreciate. They should replace the Three C's: Complaining, Condemning and Criticizing. The Three A's will get you much farther in developing positive relationships with co-workers, friends and family members.

Do something for someone else.

Yes, you've heard it before: it is better to give than to receive. One of the greatest rewards in helping others is the uplifted feeling you get while doing something philanthropic. If you aren't ready for any long-term volunteer commitments, it's possible to make a difference in hourly increments. Offer to deliver meals during lunch for Meals on Wheels. Help serve dinner for the homeless, volunteer at the animal shelter, or send care packages and write letters of gratitude to the US Military. The rewards will be immeasurable.

Put it all in perspective.

It's often easy to lose perspective on exactly how much we do have. It's easy to feel less than satisfied with your lot in life as you watch your neighbors drive up in a

new car, install a new gourmet kitchen or jet off on an exotic vacation. These expenses don't always equate to happiness. Remember what you have is always greater than what you need.

Focus on the positive.

Keeping a positive outlook on life will change your entire perspective, as people have a tendency to remember the bad things as vividly as the good. One way to solve this problem is to keep a gratitude journal by only writing positive entries. Also, try to remember what good things came out of a seemingly bad event, such as a difficult experience that brought you and a friend closer. Another exercise is to make a list of all the people who have had a positive effect on your life. You quickly realize how much good happens from nearly everyone you spend time with.



HOLIDAY CLOSINGS

The **State Employees Credit Union** will be **CLOSED** on the following holidays:

Columbus Day
Monday, October 11

Veterans Day
Thursday, November 11

Thanksgiving
Thursday & Friday,
November 24 & 25

Christmas
Friday, December 24



LESS IS MORE

How to Simplify, Pare Down and Focus on What's Really Important

It's called the big box syndrome. We buy more stuff at big-box retailers. We drive bigger cars to get all that stuff home. We have bigger homes to put everything in. And somehow we *still* don't seem to have enough room for everything.

Here are some specifics: In the 1950's, the average woman in the US had four pairs of shoes. Today, it's thirteen pairs (and many more for a lot of women).¹ In 1970, the average size of a home was 1,400 square feet. Today, it's 2,340 square feet.² So, if more space and more clutter go hand in hand, even with that additional space, how can you get clutter under control?

1. Pretend that you are moving.

It's time to pare down. If you had to move, would you take it with you? Do you really need three hair dryers? Or what about all of those books; do you really need to keep all of them? Donate what you don't need.

2. Keep only what you love.

Ask yourself, do you really have to keep it? If not, go ahead and get rid of it. Put more focus on using the things that bring you happiness.

3. The benefits of less.

Less stuff equals more time. With less stuff, there's less to clean, organize and dust. With less stuff, your house looks uncluttered and cleaner. Let this motivate you.

4. Learn to love containers.

Containers instantly add order to chaos, and are the secret weapon of organizers everywhere. Put all the kids's shoes in a tub, the newspapers in a bucket, fingernail polish in a basket, and so on.

5. Everything in its place.

Yes, this is something your mother always said, but she was right. When everything has a place on a shelf, in a cabinet or in a bin, you'll avoid counter clutter and junk-filled drawers.

6. Remember the two-year rule.

If you haven't used something for two years, chances are you won't use it again. This particularly applies to clothes.

7. Don't get buried under sentimentality.

Sure, it's nice to keep possessions you cherish, but do you really need your high school prom dress? If you are keeping your wedding dress, have it professionally boxed at a dry cleaners

and put it in storage. And your children's collection of stuffed animals? Keep one to pass on to the next generation, then donate the rest.

8. One in and one out.

If something new comes in the house, something old has to go out. This rule is pivotal to maintaining the simple, clutter-free existence you've worked so hard to achieve.

9. Maximize your storage.

There are all sorts of helpful items these days that help you make the most of small spaces. Ottomans with removable tops are the perfect place to store toys, board games or extra bedding. And under-bed baskets are great for storing large or awkward items.

10. Organize by bits.

It's going to take awhile to go through your entire house – after all, it may have taken you up to twenty years to acquire all your current clutter – so be easy on yourself and try not to attempt too much in one sitting. Start with one closet and give yourself a six-hour limit.

¹ Source: SRBI Public Affairs, March 2006:
www.srbi.com/time_poll_arc22html

² Source: National Association of Home Builders:
www.nahb.org/news_detils.aspx?newsID=1483

What To Do With Your Stuff

Donate to Charity

- charityguide.org
- justgive.org
- goodwill.org

Sell It Online

- ebay.com
- i-soldit.com
- craigslist.org

REDUCE, REUSE, RECYCLE

Small Steps You Can Take to Help Preserve Our Natural Resources



At Home

- Recycle all paper in your home including phone books, newspapers, magazines, and even mail. For mail that has account numbers and other personal information printed on it, buy a paper shredder and shred the paper before recycling it.
- Plan meals ahead of time and stick to your grocery list. When you buy less, you waste less!
- There are many non-toxic cleaners available that can take the place of harsh chemical cleaners you buy in the store. For example, use vinegar and water to wash windows and clean windows. Use a paste of baking soda to clean sinks, tubs and toilets, and for freshening drains.
- Before painting, get an accurate idea of how much paint you will need. (Height x width = total square feet.) One gallon of paint will cover about 400 square feet.
- Donate used clothing (in good condition) to thrift stores or relief organizations rather than throwing it away.
- Use funnels when adding fluids to your car, lawnmower or other vehicles to prevent spills.
- Close your shades and blinds in the summer to prevent the sun from heating up your home and making your air conditioner work longer. Likewise, open your shades in winter to take advantage of the sun's warmth.

At the Store

- Avoid buying single-use containers such as gallons of orange juice. Buy concentrated juice and mix in your own reusable container.
- Invest in cloth shopping bags that you can use again and again, rather than using paper and plastic ones provided at the store.
- Purchase products with the least amount of packaging. Buy items that have a long shelf life in bulk to prevent buying multiple containers over the same time span.



- Look for ways to “upgrade” in place of buying new. For example, buy a computer that will allow you to improve one or two components in a few years, rather than replacing the entire computer at that time.
- When shopping for new appliances or electronics, look for ENERGY STAR qualified items.

At Work

- Read emails and other documents rather than printing them.
- When printing documents, print on both sides of the paper if possible.
- Post instructions and diagrams on printers and copy machines to prevent waste from incorrect paper loading and orientation.
- Save money and reduce waste by buying used cabinets and other office furniture.
- Bring a coffee mug to work instead of using styrofoam or paper cups.
- Utilize power saving modes on your computer when you're away from your desk.
- If possible, carpool to work with other employees at your job.

When Traveling

- Pack a cooler of food bought deli-style instead of stopping for packaged meals along the way.
- Share taxis whenever possible.
- Use public transportation, if available.
- When staying in a hotel let housekeeping know that it's not necessary to change your sheets and towels every day.
- When you leave your hotel room, turn off the lights, air conditioner and television.
- For picnicking, bring reusable plates and silverware in place of paper plates and plastic utensils.
- When camping or hiking, carry out all trash – even food waste – and dispose of it in a proper waste or recycling bin.