



# NEWSLETTER

Housing Commission of Anne Arundel County

“HOUSING CHOICES AND AFFORDABLE COMMUNITIES”

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

## AVOID A FINANCIAL HANGOVER THIS HOLIDAY SEASON

### 10 ways to keep yourself from overspending

It's already time to start thinking about gifts for family members, friends, co-workers, neighbors, teachers and the list goes on and on. Wait a minute, how on Earth are you going to afford all of these gifts this holiday season? And gifts won't be your only expense, of course. Bearing in mind just how common it is for people to splurge much, *much* more than they expect during the holidays, consider these tips for avoiding a financial hangover and keeping your spending in check.

1. **Reflect on last year.** Take a look at your holiday bills from a year ago and think about whether your financial situation has improved or worsened since then. Be brutally honest with yourself. Are you really up for a repeat spending performance this year? If not, start thinking hard about how much you can afford to spend.
2. **Count the costs.** Remember that gifts aren't your only holiday expense. Factor in the costs of travel, food, candy, a tree, decorations, gift-wrapping paper, greeting cards and postage when calculating your holiday budget.
3. **Check your list twice.** Make a list of people you plan to give gifts, and write down what you expect those gifts to be. Get organized in this manner as early as you can, and include prices on your list so you can see how much you're on track to spend. Having the gift list with you when you shop can help you avoid impulse purchases.
4. **Limit your use of plastic.** Unless you're good – *very* good – about paying your credit card balances in full each and every month, view the cards in your wallet with a healthy measure of fear and trepidation. If you must use credit this year and you know you won't be able to pay everything off right away, try this approach: Don't pay for every single purchase with credit, make sure you can pay your purchases off completely within two to three months; and limit your spending to the card in your wallet with the lowest interest rate.
5. **Don't procrastinate.** Avoid waiting until the last minute to shop so you'll have time to visit more than one store, compare prices and take advantage of sales. Shopping early will also make it possible for you to avoid expensive express delivery charges.
6. **Time the sales.** When you see an ad for an enticing sale, consider this: You may be able to avoid crowds and get first dibs on everything by shopping after 6 p.m. on the day before the sale officially kicks off. While this doesn't always happen, it's fairly common for the discounts to be activated in the store's system the night before the sale.
7. **Steer clear of unwarranted warranties.** In almost every case, you can feel comfortable about saving money by not paying for extended warranties on gift items. Unless you're buying a not-fully-proven technology, such as a fancy LCD or plasma flat-panel television or a rear-projection DLP, LCD or LCoS television, or maybe a treadmill or an elliptical trainer (which can be expensive to fix), just rest assured that the cost of the extended warranty usually equals the cost of a typical repair.
8. **Hunt for discounts on the internet.** When making online purchases, have you ever spotted those little areas where you can enter a “promotional code,” “discount code” or “coupon”? That's a sign to open a Web browser in another window and do a quick Google search for the retailer's name along with the same catch phrase used on that retailer's web site. You could find a coupon code in seconds and save on the purchase you're about to make.
9. **Make your own gifts.** Give some homemade gifts, such as cakes, cookies or gift certificates for your services. Such services could include babysitting, running errands, cooking a nice dinner, doing handyman work, repairing or detailing a car, or helping someone build a web site, to name just a few possibilities.
10. **Keep it simple.** Substitute expensive get-togethers and elaborate holiday dinner parties with inexpensive entertainment at home, such as a neighborhood potluck dinner or an evening of caroling.

*Happy Holidays!*

Gina Dyer, Property Manager Meade Village

# COMMUNITY SAFETY SPOTLIGHT

**TONI JORDAN**

Community Safety Coordinator

## THE SAME OLD SONG "GETTING ALONG"

Someone said something about you that you didn't like. Someone is doing something you don't care for. There's something going on in your building/community you feel should be addressed. What should you do? In every situation, people see things differently and want to do things their way. It's normal for people to believe they are right, which leads to disagreements. Prob-

lems are never fun — but they can be resolved. The keys are *communication* and *flexibility*. Clearing the air will help you learn more about the situation and maybe even *yourself*. Staying flexible will allow you to see aspects of the situation you may not have recognized before.

Solving problems in the right way can help you get through them quickly and easily, and stop them from getting out of control, or even violent. The next time you have a problem on your hands, don't explode or let someone walk all over you. Instead, convince them to try and resolve the conflict.

Lots of times, problems start because someone doesn't understand where another person is coming from – so to speak. If you're confused about why someone is acting negatively towards you, find out why. Talk to them. And for heaven's sake, when they tell you the problem, listen, really listen! If someone tries to make you mad on purpose, just ignore them. Simply walk away. Don't let anyone control your feelings but you! And remember: *"Blessed are the flexible for they shall not be bent out of shape."*

# CASEWORKERS CORNER

**TINA HEISLER**

Caseworker

## INVESTING IN FAMILY

Hectic lifestyles have become the norm for most American households. Juggling careers, children, soccer, ballet, and oil changes leaves us drained and frustrated. Families have to set priorities where and how their energy will be used. The majority of us believe family comes first. But in *reality* are we really giving our families the same *time* and energy we give our *managers* and *co-workers*? Are we letting *work* and other *pressures* take our *energy*, expecting our families to take a back seat over and over again? We tell ourselves we'll find time *tomorrow*, but tomorrow turns into next *week*, next *month* and before we know it a *year* has gone by. We take our *families* for granted and eventually family members become resentful, emotionally depleted and develop low self-esteem.

Creating and maintaining strong family ties *first* is a stepping stone to developing

strong *social* and *professional* networks. When our home life feels *safe* and *secure*, we are more confident to pursue our goals. Family members who stay connected are more *productive*, *happier* and *healthier* than those who don't.

How do you keep family first? The first step is to recognize and acknowledge where your time is being spent. These questions will assist you in evaluating your weaknesses:

- If I died today, would I be *happy* with the amount of *time* I spent with my *family*?
- Do loved ones express *concern* over how *little time* you spend with *them*?
- What is the *quantity* and *quality* of the time? *Where* and *how* do I use my *energy*? What *gives* me energy, and what *drains* my energy?
- Do I *separate* my *professional commitments* from *family life* or am I constantly answering emails and phone calls on personal time? Do I constantly *talk* and *think* about work at home?
- Is my time-crunch *temporary* or a *lifestyle* I've adopted?

Once you've identified the weaknesses, you can begin to make changes. Focus on one area at a time and set timeframes and goals. Establish routines that will eventually become habits and keep the lines of communications open. Putting family first can be as simple as eating at least one meal a day as a family and giving each family member a chance to share their thoughts. Leaving notes of praise on the refrigerator or in a lunch box will remind family members that you care. Simple changes can bring about significant rewards. Take advantage of personal leave time even if you can't afford to travel out of your neighborhood. Find local activities in your community through your library or Parks and Recreation. Find a local charity and volunteer as a family. Join a bowling league, go bike riding or have a picnic in the park. Healthy family relationships *really do* impact our *ability* to work *successfully* in *all* dimensions of life. Investing in family first will pay dividends in our personal, professional and social endeavors.

## IMPORTANT NUMBERS

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

**Section 8, Mainstream Housing, H.O.P.W.A. & Caseworkers.....410-222-6205**  
**Facilities Management Office (Maintenance Request).....410-553-9675**

## IMPORTANT COUNTY TELEPHONE NUMBERS FOR SENIORS

County Information	410-222-7000	Social Services	410-421-8500	Taxi Program	410-222-4222
Department of Aging	410-222-4464	Weekday Nutrition	410-222-6240	Transportation	410-222-4826
Partners In Care	410-544-4800	Pascal Senior Center	410-222-6680	Meals on Wheels	410-431-5257