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Tips for First-Time Home Buyers

☛ Establish a good credit history. On-time payments for at least the past year can help show you're handling your financial responsibilities.

Lenders also look for a solid employment history (two years or more with your current employer).

☛ Calculate out-of-pocket expenses. The down payment and closing costs are sometimes as much as 10% to 15% of the selling price.

☛ Start a savings plan. Set aside as much money as you can for unexpected expenses.

☛ Determine how much house you can afford. Generally, lenders allow no more than 25% to 28% of your gross monthly income for housing costs, including homeowner's insurance and property taxes.

☛ Ask your financial institution, if it sponsors a homebuyer education program. This is an excellent resource for first time buyers.

☛ Find a good real estate agent. Ask friends for referrals and interview more than one agent. Choose someone with experience; this person must represent you in negotiations with the seller.

911

Here are some tips on using 911 from the Seattle-King County 911 services:

- ? Only call 911 when you need an emergency-response from police, fire or emergency medical personnel.
- ? Do not call 911 for information.
- ? Keep your telephone company informed of any changes in your name or address. The 911 center relies on this information.

- ? Be sure your house number can be easily seen from the street. In a disaster situation, such as an earthquake, do not call 911 for the first few hours unless you have a life-and-death emergency.
- ? If you dial 911 by mistake, do not hang up. Wait until your call is answered and explain that you misdialed.
- ? If you reach a recording, do not hang up. Your call will be routed to a call-taker in a few seconds.

In both of the previous cases if you hang up, the call taker will try to call you back. If he or she is not able to reach you, a police officer will be sent to the location.

If you are calling from a cellular phone, your location will not be displayed at the 911 centers. Have your exact location ready.

Better Sleep: Don't get your mind racing before bed. Set aside time for thinking and planning several hours before bedtime. Develop a relaxing bedtime routine. Start letting down about an hour before bedtime; read, listen to music or take a warm bath.

JUST SAY NO

The slogan from the Reagan era on how to deal with drugs can also work in preventing stress. Saying "NO" keeps you from having to do something that you really don't want to do. The problem is in our attempt to be nice; we often agree to do something we'd rather not.

Mary C. Hickey in her book *The Working Mothers Guilt Guide* offers these tried-and-true ways to say no:

- ? "I'm terribly sorry, but I have a previous engagement."
- ? "I'm tempted to say 'yes' but I think I'm going to have to pass on this one."
- ? "I'd be truly honored, but it is a rather busy time for me, and unfortunately, I won't be able to fit it in."
- ? "Oh how absolutely marvelous of you to ask! I'm completely devastated that I can't help out."

What's Your Heart Disease Risk ?

Doctors at Washington Hospital Center have developed a test based on risk factors to help you evaluate your risk of getting heart disease. Take the test, total your score, then see how you do.

Risk Factors You Can't Control

- 1. Family History**
Do you have a parent, sibling or grandparent who developed heart disease?
At age 59 or younger? 3
At 60 or older? 1
They did not have heart disease 0_____
- 2. Personal Medical History**
Were you diagnosed with heart disease:
At age 49 or younger? 6
At 50 or older? 3
Never been diagnosed 0_____
Has your menstrual cycle stopped completely?
Yes 1
No 0_____
- 3. Race**
Are you black?
Yes 2
No 1_____
- 4. Do you have diabetes?**
Yes 1
No 0_____

Risk Factors You Can Control

- 5. Weight**
Are you:
40 pounds overweight or more? 2
20-39 pounds overweight? 1
Less than 20 pounds overweight or at ideal weight? 0_____
- 6. Exercise**
Do you exercise:
Less than once a week or never 2
Twice a week 1
Three times a week 0_____
- 7. Cholesterol**
Is your cholesterol level:
300 or above 4
250-299 2
200-249 1
199 or lower 0_____

If you know your cholesterol level, proceed to Question 8. If you don't, answer the next question. Do you eat meat, eggs, whole milk, cheese and/or butter at least five times a week?

- Yes 2
No 0_____

8. High Blood Pressure

Is your blood pressure:

- Above 160/100 3
140-90 to 160-100 2
below 140-90 0_____

9. Cigarette Smoking

- I smoke two or more packs a day 6
I smoke one to two packs a day 4
I smoke up to a half a pack a day 2
I've been a nonsmoker for less than one year 2
I've been a nonsmoker for more than one year. 0
I've never smoked 0
If you smoke do you take birth control pills?
Yes 1
No 0_____

10. Stress

Are you frequently tense, angry, irritable or rushed:

- Yes 1
No 0_____

11. Do you consume more than three drinks a day:

- Yes 1
No 0_____

Total Points _____

Assessing your score

0 to 5 points: You are in the lowest risk category.

6 to 10 Points: You're at moderate risk and should consider lifestyle changes: exercise more, reduce fat consumption, etc.

11 points or higher: You are at high risk and should talk to your doctor right away about ways to lower your risk.

HBA is your 24-hour employee assistance program. Eligible employees and family members may call for confidential assistance with personal, legal, childcare, financial, alcohol/drug and other problems. HBA has identified a variety of community resources and self help associations. Also available is a panel of professional counselors and hospitals that have agreed to provide free or low cost counseling and treatment services to persons who have been referred by Human Behavior Associates. Dial 1-800-937-7770 for information or assistance.