



The LH Connection

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www.lionelhenderson.com

Issue 73



2009 Benefits Open Enrollment Coming Soon

Congratulations to all our employees who had perfect attendance during the month of September and the 3rd quarter of 2008!! Each person who has perfect attendance will receive a coupon redeemable for gifts at the company store (www.lhenderson.com/prizes.htm) and are eligible for a drawing for one of the three cash awards. The winners of the drawings are:

The monthly winners of the September 2008 \$100 cash awards are:

LaRusia Belt
James Jones
Latishma Kashyap

The winner of the 3rd quarter 2008 \$250 cash awards is:

Heather Morris

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LH would like to say Thank You to all of our employees for their hard work & also to those who received special recognition for their performance and/or excellent customer service:

Antoinette Queen
De'Era Dunbar
Donnie McNeal
Freddie Morgan

The Employee Hotline is available 24/7. Make a suggestion, grievance, comment - anonymously. All matters received on the hotline will be handled in the strictest of confidence. You may access the employee hotline in one of two ways, either via email at employee-hotline@lhenderson.com; Or via our web site at www.lionelhenderson.com, click on Contact Us and then the Employeehotline link.



**Please remember to complete
your timesheet daily.**



We want to hear from YOU! Do you have an announcement you'd like to share with the company Or a question you like to ask to be included in a future newsletter – please share with us. Email questions, comments and stories to hr@lhenderson.com.



**Employee Assistance Program (EAP)
Balancing home and work is challenging. Guardian's Employee Assistance Program (EAP), Work Life Matters, is a confidential support service for members who need counseling on issues that impact their lives. For fast and anonymous service,**

October Birthdays—Happy Birthday !!



ERINN MARTIN , RUTHIE OLIVER-BLAIR, LAWRENCE BAER, GARY HILL-BERRY, LAURA CARLS, LISA WILLIAMS, MARILYN FELTON, BECKY GILL, SHEILA MARTINEZ, THOMAS DRAKE, STEPHEN TAYLOR, BEULAH HALL, SHAWN BABCOCK, AKINOLA CAESAR, CYNTHIA GARRETT, KEVIN JONES, SERAPHIA ROBERTS, LAUREN CUESTA, HARVEY MALONE, JENNIFER COLE, THANLAN NGUYEN,

Employee Spotlight

LH's performance and customer service programs are designed to recognize LH employees who have received a written commendation for their work performance. Freddie Morgan, Jr. Accountant at our Corporate office, most recently received a commendation for his outstanding performance.

Thank you Freddie for your hard work & dedication!!!



Freddie has been with LH for over a year now. He enjoys the arts, jazz, playing chess, bridge, and riding his bike.

Simple Strategies for Surviving the Bad Economy



For months, now, all the news about the economy and anything associated with it has been negative. The housing market is not doing well. There's a "credit crisis". Oil prices are at record highs and, consequently, we are paying much higher prices for gas. The stock market has gone down as well as interest rates on CD's and high-yield savings accounts. Not to mention that lots of people are without jobs. Just about the only good news there has been is the tax rebate that should be hitting bank accounts and mailboxes during May. It's impossible to know exactly how long it will be before the economy starts to rebound. Until it does, these 10 strategies will help you survive the bad economy, mentally and financially!

1. **Don't panic!** There is no reason to stop the good financial things that you are already doing. Continue making contributions to your retirement and savings accounts. Additionally, resist the temptation to borrow from your retirement accounts.
2. **Stop accumulating debt.** Even if you are not able to "get ahead" during this time, doing this one thing can help make sure you don't make your overall situation worse.
3. **Maintain a positive outlook.** If you have to, stop reading and watching all the bad news. That doesn't mean you should put your head in the sand and stop paying attention completely. You can stay informed without becoming obsessed with the negativity. Remember, also, that the negative reports apply to the nation as a whole. Chances are, your specific financial circumstances are better than most.
4. **Take stock.** Use this opportunity to evaluate your finances and your life. Analyze your expenses and the way(s) you manage money. If there are changes you need (or want) to make, RIGHT NOW is a great time to get started.
5. **Stay current on all your payments.** Unless you have lost your job, you should be able to continue making the same payments you have been making. If you have any thought that you may lose your job, cut back to minimum payments on everything and stash some cash. Missing payments will prolong your financial problems so avoid that scenario at all costs.

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6. **Be proactive.** If you do miss payments, contact the creditor ASAP to discuss the situation and possible solutions. They will be much more willing to work with you if they don't have to track you down!

7. **Concentrate on small, short-term financial goals.** If there is a small bill you can pay off, do it. If you can cut your entertainment budget, do it. If you can work some overtime, do it. Anything you can do to focus on expenses you can control will be helpful. Re-examine your "non-essential" expenses and see if there are areas you can cut. Realize that none of these changes will keep you afloat for the long term. What they will do, however, is give you some momentum and motivation for making bigger changes (i.e. cuts) later, if that becomes necessary.

8. **Create some luxury at home.** It would be very easy to feel deprived during this time. Instead, use this time to experience luxury in your own home. Light some candles; listen to relaxing music; entertain friends, etc. Think of small things you can do to add pleasure to your home that don't cost a lot of money. When your home is comfortable and inviting, you won't be tempted to be spending extra money on entertainment elsewhere.

9. **Don't suffer alone.** Without question, the economy is bad. But it's bad for everyone so take comfort in that. You are not being singled out and you shouldn't take it personally. Likewise, you shouldn't be embarrassed or self-conscious about cost-cutting measures you employ. For once, we're all in the same boat!

10. **Slow down.** It is never a good idea to hurry financial decisions. During a down turn, that's even more true. Don't be rushed into making a bad financial decision by thinking that there are "deals" to be had (houses, stocks, and/or foreclosed/repossessed property). Certainly, there are deals to be had for the people with plenty of cash on hand. For the rest of us, it's best to just wait until better news (and more cash) starts flowing.

Source: [Nextwave Finance](#) Personal Finance Commentary
April 7th, 2008, by Rachel



You've got an investment plan— but what about a *self-investment* *plan*?



The beginning of the year is a good time to think about how you'll handle your financial investments, but it's also a good time to consider how you'll handle your number one investment—you.

With the stresses of work and other responsibilities, people often forget about treating themselves well, but the notion of investing in *you* goes beyond giving yourself a little time off or a treat at the mall. If you've ever wondered if your job could be better or if you could be earning more money, or if you simply could be happier, it makes sense to develop a plan to get there.

Here are first steps in creating a self-investment plan:

- **Realize what an underpriced asset you are.** You're the engine of everything—your earning power, your contact with people, your ability to take advantage of opportunities and to avoid mistakes along the way. Once you truly focus on your chances of success in a chosen field, activity, or creative endeavor, the steps to getting there become clearer.
- **Start gathering advice.** When you identify your goals, don't be shy about asking people in those specific fields and interests what it's like to be there. Ask them what they did to zero in on doing what they enjoy—and only what they enjoy. Read everything you can and talk with all the experts you can find that will get you closer to the feeling of what it's really like to make that leap.

- **Tuition might be expensive, but ignorance is a lifetime liability.** If it's a class or two or an entire degree program, don't automatically dismiss the ridiculously high cost of education to reach a goal. There are always ways to afford instruction—see what benefits your employer offers and check to see whether or not specific grant or scholarship programs may apply to your financial situation. Be entrepreneurial in your efforts to afford learning.

- **Make two asset lists.** Try this: Write on one sheet of paper (or type if it's easier) all of your financial assets. On the second, write down all of your personal assets—your ability to communicate with people in a variety of ways, your individual knowledge or skills in key areas of interest to you, and the people networks you maintain that could potentially benefit you if you maximized those contacts in certain ways. Even blend your appearance into the mix. What would happen if you invested in various aspects on this second list? Could you derive more happiness in your life? Perhaps you could derive more earnings or more fun? What could that investment become worth to you?

- **Review your career map.** Maybe it's just a matter of looking closely at an updated resume, but try and focus on what you've done in your life that was really fun or engaging. Maybe it wasn't a dream job you had for years, but instead a fleeting experience or chapter within a career that surprised you in how happy it made you. How do you create that experience of enjoyment, and what investment of time and money will it take to get there?

- **Consider outsourcing.** Most people have a very effective excuse at the ready when people ask why they're not spending more time doing what they're good at—"I don't have time to focus on that." What would it take to get that time? Would it involve hiring someone to take care of household chores or bringing in a competent sitter for your kids more than once a week to allow you to launch a business or take a job you'd really like to tackle? If you're already in business and swamped, check your support system—if you have one. From answering the phone to

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bookkeeping, there's always a way to offset time-killing jobs so you can focus on higher earning, higher enjoyment ones.

- **Confer with your family.** Single people can operate independently, but families owe it to each other to discuss goals and how they'll get there. Achieving a career or personal goal shouldn't be any different since it will likely affect a family's financial or time opportunities to do certain things. It's tough, for example, for new entrepreneurs to get time to do family vacations. There may be favorable solutions to this problem, and it may be other members of your family who help you achieve them. Be open, and make sure everyone understands your dreams.

This article is reprinted with permission by the Financial Planning Association, *You've got an Investment Plan. Do You Have a Self-Investment Plan?* January 2008. **Source:** The Financial Planning Association. (2008, January). *You've got an investment plan. Do you have a self-investment plan?* *Financial Planning Perspectives*.