

WORK RIGHT: HOW TO IMPROVE YOUR PRODUCTIVITY

It's Monday morning. Your desk is cluttered, your to-do list is two pages long and you have 25 new voice-mail messages. Maximizing your efficiency with proven productivity skills can help you clear the decks and get on with your work.

"The key to becoming more productive and efficient is to establish 'do-it-now' work habits," says Kerry Gleeson, founder of the Institute for Business Technology in Boca Raton, Fla., and author of "The Personal Efficiency Program." "Dealing with something the first time you touch it can help you clear out your backlog, improve your concentration, process your work in a timely fashion and overcome procrastination, which eats up more time in the workplace than practically anything else."



These additional suggestions from Mr. Gleeson can help you further improve your productivity:

[Use a calendar system to plan a week at a time](#)

Planning on a weekly basis increases your chances of scheduling and doing your work successfully.

"When it comes to planning your workload, planning by the day is too short a time frame and by the month is too long - by the week is just right for most people," Mr. Gleeson says.

[Commit to a daily action plan](#)

Each morning, devote 10 minutes to creating a daily action plan, then track your progress through the workday. To simplify your daily planning, work backward from the larger picture created by your weekly plan. Derive your daily to-do lists from a list of tasks designed to move you closer to a larger goal.

[Stop shuffling through the piles of paper on your desk](#)

When you pick up a piece of paper, deal with it by acting on it, passing it on to someone, filing it or pitching it.

[Determine which assignments need to be done right away](#)

Breaking down projects into specific tasks and entering those tasks on your to-do list over a week's time can keep you from being overwhelmed by a large project.

[Make follow-up and follow-through part of the work process](#)

Follow up with staff members on their ongoing projects; follow through by keeping your boss informed of your progress and problems with major projects.

[Analyze your time](#)

Create a time log to keep track of what you do and how long it takes. "You'll be amazed at how much time you spend on certain items and how little you spend on others," Mr. Gleeson says. "Use your analysis to delegate tasks and eliminate interruptions that waste your time."

Batch routine tasks

Return phone calls and respond to memos and e-mail messages once or twice a day. "If you perform a series of these tasks in batches or blocks of time, you'll complete them in 25 percent less time," Mr. Gleeson says.

Put routine tasks on your weekly calendar and your daily to-do list

Doing so allows you to do them, then move on. Schedule time each week for planning your workload and keeping your desk and work area organized.

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Think in terms of work cycles

Each task has a beginning, middle and end. The beginning involves preparing and setting up for the task. The middle is the act of doing it. The end involves completing it, then returning files, supplies, reference materials and anything else you used to where they belong. Cleaning up as you go will help you maintain order and prepare for the next item on your agenda.

Work smarter by streamlining routine tasks

"You should spend as much time coming up with ways to do your tasks more efficiently as you do performing them," Mr. Gleeson says. "Low-value, time-consuming tasks can clog your ability to produce if you waste time completing them."

THE ANATOMY OF A SIMPLE WILL, AND WHY YOU MAY NEED ONE

Everyone should have a will. Even people of modest means should at least have a simple will, for two reasons:

- To name an executor (sometimes also referred to as a "personal representative") to wrap up their affairs, and
- To specify "who gets what" from their property, to avoid family squabbles.



In the absence of a will, the state law of intestacy determines how the decedent's (the deceased person's) property is to be distributed. In many situations, the law dictates exactly what the decedent would have wanted anyway if he or she had taken time to write a will. But many times the law does just the opposite.

Too often, one mistakenly thinks that one's heirs know what they are "supposed" to do, know what they're to get, or will act appropriately. Family squabbles regularly occur because siblings cannot agree on how to distribute mom's candlesticks, ashtrays, or microwave oven. When big-ticket items are involved, things can get bitter and ugly. A will, therefore, should be used to either name a particular person to receive each item of property or to set out a procedure for making the distribution—e.g., alternating selections by the two children, beginning with a coin flip.

Although some states include a form for a simple will in their statute books, there is no particular format required. The design of the document is usually straightforward, even if the language used by lawyers is a bit stilted. The text generally runs 2–5 pages. Keeping in mind that such a "simple" will may not be what you need at all, look over this description of a typical simple will structure just for reference purposes:

- A paragraph stating that the will-maker is of sound mind and intends this document to be his or her "last will and testament."
- A paragraph naming the executor—there should be an alternate, too.
- Nomination of guardians for any minor children in the event both parents die prematurely. A guardian should be named for the person and for the property of each child. (These roles can be filled by the same person.)

Note that whoever is nominated still must be approved and appointed by the court.

- A provision that the executor first pay all the decedent's debts and taxes.
- Specific bequests—if any—to named individuals, e.g., "Daughter Sally gets my wedding ring; daughter Jane gets my gold necklace."
- Disposition of the remainder (residue) of property, which consists of everything that remains after taxes, bills, and bequests.



Married people with children often write wills that are "mirror images" of each other: "If I die first, everything goes to my spouse. If my spouse has already died, I give everything to my children, in equal shares, per stirpes." Wills of this type are sometimes referred to as "I love you" wills.

The will can set out an alternating selection process, to be supervised by the executor. If no procedure is specified, it is the executor's job to conduct the property distribution as he or she sees fit—as long as it is completely fair to all beneficiaries. Too often, the executor is an adult child who is also a beneficiary and who abuses the position by giving himself or herself preference in some way. This is strictly prohibited by law, but it is the basis of many probate horror stories.

The "pay all my debts and taxes" clause seems straightforward, but it frequently leads to an unsuspected problem: since many transfers of property at death take place completely outside the probate system (e.g., joint property, retirement accounts, life insurance, etc.), this clause sometimes results in one beneficiary being singled out for these expenses. The decedent's "debts and taxes" all must come out of the "hide" of the beneficiary (e.g., a child) who inherits probate property, while other property, which may pass outside of probate to another child, is free and clear. This is one of many scenarios that make it wise at least to consult an attorney about your will.

People find that preparing a will provides great peace of mind, but they often fear that preparing one is complex. A simple will, however, is often merely a structured list of straightforward tasks designed to wrap up their affairs.

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MAKING THE MOST OF FAMILY MOMENTS

The time you spend with your children each day doesn't have to be scripted or scheduled. In fact, if you set aside only specific times as "family time," it puts a lot of pressure on both you and your kids.

Instead, family time can take place spontaneously in many different ways during ordinary interactions between parents and children, whether it's rocking a baby to sleep or driving a teenager to the mall.

You can take steps to make the most of these moments. One place to start is at the dinner table. "Even if it's for only 10 or 15 minutes, it's the sacrosanct time that everyone agrees is important," says Eve Orlow, Ed.D., a clinical psychologist in the Philadelphia area.

"Turn off the TV and radio and don't read the newspaper. Ask questions that create the foundation for relationships — not only 'Did you have a good day at school?' but also 'What was good about school today?'" Dr. Orlow says. "It's also a good time for children to learn that they should ask, 'And how was your day?'"

Here are some other ways you can become involved with your children:

- Listen up. Listen not just for what happened, but for what they are telling you about their day through their actions and tone.
- Read together. This teaches kids that books are not only a source of education but also of pleasure.
- Play board games together. You'll interact with your children while having fun.
- Limit and monitor TV viewing. The American Academy of Pediatrics (AAP) recommends no more than one to two hours of quality television or videos for children older than 2. Children younger than 2 should not watch TV or videos, the AAP says.
- Focus on their unique interests. For some kids, it might be going to a ball game; for others shopping at the mall or baking cookies.
- Relax more. "With so many things to be done, there's something magical about spending two hours — or all day — on a Monopoly game," Dr. Orlow says. "It says: 'We value hard work, we also value relaxation time and we value being together.'"

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August 2019

Role of Vaccinations to Prevent Serious Illnesses



The diseases vaccines prevent can be dangerous, or even deadly. Vaccinations protect children from serious illness and complications of many preventable diseases. They are an essential tool in our fight against infectious disease. According to the World Health Organization (WHO), vaccination has greatly reduced the burden of infectious disease globally. They not only protect the vaccinated individual by direct immunization but,

can also protect unvaccinated individuals through community protection if enough people are vaccinated. There are well-documented reports that show how some vaccines also decrease antibiotic use, thus lowering the likelihood of antibiotic resistance. This suggests that vaccines can play a role in decreasing antibiotic resistant infections as well.

According to the WHO, immunizations save an estimated 2.5 million lives each year from tuberculosis, diphtheria, tetanus, pertussis (whooping cough), polio, measles, hepatitis B, and Hib (Haemophilus influenzae b) infections. In 2010, an estimated 109 million children under the age of 1 were vaccinated with three doses of diphtheria-tetanus-pertussis (DTP3) vaccine worldwide. These children are protected against these infectious diseases that can have serious consequences like illness, disability, or death.

Recently there has been a notable outbreak of Measles in the United States. Some people may suffer from severe complications, such as pneumonia (infection of the lungs) and encephalitis (swelling of the brain). They may need to be hospitalized and could die.

- As many as one out of every 20 children with measles gets pneumonia, the most common cause of death from measles in young children.
- About one child out of every 1,000 who get measles will develop encephalitis (swelling of the brain) that can lead to convulsions and can leave the child deaf or with intellectual disability.
- For every 1,000 children who get measles, one or two will die from it.

Measles was eliminated from the US in 2000 thanks to the development of the vaccination in the 60's. However, due to many now opting out of vaccinations, this is no longer the case. According to the CDC, since January, over 800 individual cases of measles have been confirmed in 23 states in the United States.

In the decade before 1963 when a vaccine became available, nearly all children got measles by the time they were 15 years of age. It is estimated 3 to 4 million people in the United States were infected each year. Also, each year, among reported cases, an estimated 400 to 500 people died, 48,000 were hospitalized, and 1,000 suffered encephalitis (swelling of the brain) from measles.

All in all, vaccinations play a very important role in the prevention of serious illness. However, they are only helpful if they are used. If you are unsure about whether to vaccinate or be vaccinated, have an open discussion about your concerns with your physician.

Recommended Vaccines:

Don't Wait - Vaccinate

What you need to know about protecting your health and the health of your family.

Our immune systems can weaken with age so your need for immunizations doesn't end when you become an adult. Immunity from childhood vaccinations can wear off and you may be at risk for new and different diseases. Also, vaccines and their recommendations may change over the years and certain vaccines may not have been available when you were a child.



It is also very important to make sure your adult immunizations are up-to-date if you are pregnant or planning to become pregnant.

Throughout your adult life, you need immunizations for protection against:

- **Seasonal influenza** (flu) for all adults- Flu vaccines cause antibodies to develop in the body about two weeks after vaccination. These antibodies provide protection against infection with the viruses that are in the vaccine. The seasonal flu vaccine protects against the flu virus that research indicates will be most common during the upcoming season. It is better to be vaccinated in early fall before the flu season is in full swing.
- **Tetanus, diphtheria, and pertussis** (whooping cough) for all adults who have not previously received a Tdap vaccine. CDC recommends whooping cough vaccination for all babies and children, preteens and teens, and pregnant women. Adults should get one dose of the tetanus and diphtheria (Td) vaccine every 10 years.
- **Shingles** for adults 50 years and older- Shingles vaccination is the only way to protect against shingles and postherpetic neuralgia (PHN), the most common complication from shingles. CDC recommends that healthy adults 50 years and older get two doses of the shingles vaccine called Shingrix (recombinant zoster vaccine), separated by 2 to 6 months, to prevent shingles and the complications from the disease. You should get the vaccine even if you had the shingles, are not sure if you had chickenpox or received the Zostavax.
- **Pneumococcal** vaccines, which protect against pneumococcal disease, including infections in the lungs and bloodstream (recommended for all adults over 65 years old, and for adults younger than 65 years who have certain chronic health conditions)
- **MMR (measles, mumps and rubella)**-Generally, adults born before 1957 are considered immune to measles and mumps. The CDC advises most adults born in 1957 or afterward who can't show that they've had all 3 diseases get an MMR vaccine, whether they had one as a child or not.

Other vaccinations you may need include those that protect against **HPV** (human papillomavirus, which can cause certain cancers), **hepatitis A**, **hepatitis B**, **meningococcal disease** and **chickenpox** (varicella). It is important to note that the CDC reports that vaccine side effects are usually mild and go away on their own. Severe side effects are very rare.

Adults can get vaccines at doctors' offices, pharmacies, workplaces, community health clinics, health departments, and other locations. Most health insurance plans will cover the cost of recommended vaccines. Check with your insurance provider for details and for a list of vaccine providers. Be proactive with your health. Talk with your healthcare provider about which vaccines may be right for you!

Chicken Caesar Wraps

Ingredients

- Grilled chicken strips
- Tomato to slice
- Avocado sliced
- Croutons
- Freshly grated Parmesan cheese
- Caesar dressing
- Whole grain tortilla or Romaine Lettuce Leaf



Directions

1. Use 12 ounces of either raw boneless, skinless chicken breast cut into strips or use already cooked and cut chicken strips
2. In a pan put 1 Tbs olive oil and heat over medium
3. Add the cut chicken to the pan
4. Add herbs and spices (1tsp. oregano, 1 tsp. garlic powder, salt and pepper to taste)
5. Cook chicken until fully cooked
6. Take a tortilla or romaine leaf and add chicken, avocado, tomato, and croutons
7. Drizzle with dressing and wrap up

Makes about 4 wraps depending on the size of the tortilla or lettuce leaves.

Health Tip: *Don't Assume You're Immune*

Adults need vaccines for several reasons.

- Immunity from childhood vaccines can weaken and require a booster
- Some vaccines are adult specific like shingles
- Certain viruses, like the flu virus, can change over time
- Age, health conditions, travel plans, or your job may put you at an increased risk

Action: *Check with your healthcare provider* to see which vaccines are right for you.

Healthy Packed Lunch Ideas



Looking to trim your budget and eat healthy at the same time? Taking a lunch to work is one of the easiest and simplest ways to trim your budget and eat healthy. Spending \$7-\$10 for lunch at a restaurant or fast food establishment may not seem like much but can add up over the course of a month, or a year. Beyond the cost savings component, packing meals at home are typically healthier and more portioned controlled, as opposed to portions and unhealthy options you might be accustomed to at restaurants.

When packing your lunch, it is important to include a (lean) protein and fiber from whole grains, nuts, beans and veggies and/or fruit as they can aide in provide fuel for the afternoon and keep you feeling full until dinner.

If you are packing sandwiches, use a variety of whole-grain pitas, breads and wraps. Choose lean fillings like tuna fish, lean meats or sliced eggs and flavorful foods such as basil, assorted greens/salads and cucumber, tomatoes, and or onions.

Leftovers are also a great food option to pack for lunch. You can control the portions and calories and ensure it is filling, nutritious and delicious.

Unless you are willing to eat the same lunch on a daily basis, it can be easy to return to your old habits of eating out. Check out 10 healthy packed lunches below, using a list was compiled by complied by an American Dietetic Association- RD. The list is for a weeks' worth of lunches, totaling less than \$5 per day.

- | | |
|--|--|
| <ul style="list-style-type: none">• Whole wheat pita bread• Romaine lettuce• 2 tomatoes• 1 bag baby carrots• 1 bag of apples & oranges | <ul style="list-style-type: none">• 1 can of light tuna in water• 1 can of salmon (split for two meals)• 1 prepared grilled chicken• 3 cans of low-sodium, broth-based soup |
|--|--|

With this list of foods, you can prepare:

- 1 pita with lettuce and grilled chicken with light Caesar dressing; baby carrots; and an apple.
- Salmon lettuce wraps with light sesame Asian dressing; 1 can of broth-based soup; and an orange.
- Tomato & cucumber salad with olive oil and vinegar; tuna salad on pita; baby carrots; and an apple.
- 1 can of soup; and grilled chicken on a bed of romaine with sliced apple and light vinaigrette.
- Garden salad with salmon, tomato, cucumber, and baby carrots; an orange; and 1 can of soup.
- Whole-wheat tortilla wrap of hummus, lettuce, sliced tomatoes, feta cheese and black olives; plus a carton of fat-free vanilla yogurt, and berries.
- Whole wheat pita stuffed with vegetarian refried beans, salsa, lettuce and shredded cheddar cheese; and apple slices with peanut butter.
- A green salad loaded with canned chunk light tuna, carrot strips, pepper slices, tomato wedges, red beans, and dried cranberries topped with balsamic vinaigrette; with a cup of low fat chocolate milk.
- A peanut butter and banana sandwich on whole wheat bread; a piece of fresh fruit; and low fat yogurt.
- Whole-wheat tortilla roll with sliced turkey, sliced low-fat mozzarella cheese, red pepper strips, and lettuce leaf (chill and slice into bite size pieces); with fruit salad and a glass of skim milk.

We know it is not always easy to juggle everything & realize simple tips can help provide a different approach. Your EAP is here to help with family, work, health, well-being & legal issues.

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Here for you as life happens ...

Can You Detach on Vacation?



Do you sufficiently detach from work while on vacation? Many employees don't maximize the health benefits of a vacation because of a gripping

need to stay plugged in despite no need for it. Using self-awareness and self-monitoring, resist the desire to stay on the laptop while others head for the luau. Consider that your employer will benefit more from your refreshed spirit and renewed energy upon your return to work. For some, detachment can be a serious challenge and feel awkward. However, in your quest for achievements, consider "work-life balance" one of the most important. The rewards are more quality time with loved ones, reduced risk of burnout, and experiencing the surge of creativity that follows a deserved rest.

Pitfalls of Passive Parenting



If your parenting style is too passive, you probably know it and worry about it. Fear of a child's reaction and catering to demands can fuel defiant

behavior. Help is available. Get an assessment from your EAP, and grab this new book, "Discipline with Love and Limits: Practical Solutions to Over 100 Common Childhood Behavior Problems." (July 2019) You can start now to help your child practice self-control, cope with sadness, postpone gratification, and gain critical life skills they need—but don't wait.

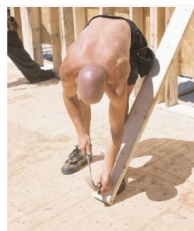
Don't Discourage Mental Health Counseling



How would you react to your loved one desiring mental health counseling? Would you think for a moment his or her getting help

reflects negatively on you? Your opinion may weigh heavily, and lack of support could postpone getting help for years. When a loved one asks for help, play a supportive role, be empathetic, and seek guidance from your EAP. Remember that the stigma of seeking mental health counseling is a strong force to overcome, so you can assume your loved one's need is greater than you may perceive.

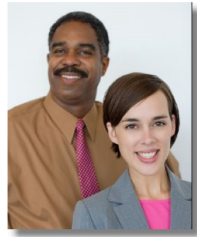
Heat Stress on the Job



The Occupational Safety and Health Administration has no regulations governing labor in the hot sun, but there are guidelines. Heat exposure can lead to fatigue that

increases accidents, so be sure to hydrate. OSHA recommends "eight ounces of water every 15 to 20 minutes if you are engaging in moderate work activities for less than two hours. ... Drink sports beverages containing electrolytes if you're sweating for several hours." Reduce job strain by using the right tools and getting help carrying heavy items. Look out for each other as coworkers, and know the warning signs of heat-related illness—heavy sweating, dizziness, feeling faint when attempting to stand—and how to treat it. Learn more at www.osha.gov [search "heat"].

Therapist or Life Coach?



A psychotherapist and a life coach are different professionals. Which one could best help you with the changes you'd like to make in your life? A psychotherapist helps you gain insight by examining your current and past patterns of

behavior and look closely at times when you've struggled, been hurt, or been in some sort of pain. You will usually process emotions to help you overcome blocks that prevent moving forward and resolving problems you face in the present. The idea is to help you see today's problems more realistically and practice new behaviors so you are released from your former way of doing things in order to become a happier person. A life coach helps you examine where you are now, the results you have produced in your life so far, and how you can get to a new place in your life that is fulfilling and exciting. The emphasis is on change, getting clarity about what you want, finding action steps, developing timelines, and identifying goals. A life coach helps you find the life you truly want to live. Still unsure? Talk to your EAP to learn more about these two helping roles. The EAP will help you discover, choose, and head in the direction of change you want.

Many Benefits of Teaching Kids to Cook



Have fun, promote healthy eating, bond as a family, and boost kids' self-esteem by exploring what "Kids Cook Monday" is all about. This is a family and social engagement idea that helps children learn important life skills, safety skills,

patience, and the satisfaction of serving others by preparing and cooking a family meal. With regular family cooking get-togethers, children learn about recipes, counting, mixing, math, science, measuring, and even how to make adjustments and substitutions and cope with disappointment if things don't work out quite as planned. Studies show that children who learn to cook are more likely as adults to eat healthier and be less obese while having less stress, better grades, and numerous other payoffs. Learn more about Kids Cook Monday by enjoying the YouTube video below. Then, get ready to add a new dimension to family bonding and fun to your week. Source: YouTube.com [Search "kids cook Monday"]

Reducing Mental Health Problems in College



One in four college students will experience a mental health disorder at some point when faced with the stress of academic and social challenges. The key challenges for college students are health problems, financial stress, relationship issues, and

academic pressures. More than 50% of students will struggle with three or more of these stressors at the same time. Talk with your student about mental health and how it is not uncommon to experience emotional stress at school. Communicate regularly—keep an open channel. You will spot issues and problems sooner and be a more effective helper. Show you can listen to your student's concerns without being judgmental. Be aware of college counseling resources so you can recommend them. If you are a college student with a history of mental health struggles, avoid drug use and have a personal support plan if the going gets tough. Source: www.brighamandwomens.org [Search "college student mental health"]

Buffering Effects of Cyberbullying



Cyberbullying has been blamed for depression, anxiety, suicidal thinking, and tragically, suicide itself among youth. The social platform most commonly associated with cyberbullying is Instagram. Research shows that the more socially connected young teens are to their parents

and the more they engage in school/community events, the more resilient and resistant to the effects of cyberbullying they are. Social connectedness was shown to provide a "buffering" effect among 200 youth considered at risk for bullying. Young teens least likely to be resistant to the emotional anguish of bullying were those teens whose primary strong connections are only with peers or friends. The recommendations: Place high value on developing close relationships with young teens. Reduce screen time, and keep them engaged in school-based/community activities. See the study at www.usc.edu.au [Search: "cyberbullying connectedness"]

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