

Balanced LIVING

LESS is MORE

HOW TO SIMPLIFY YOUR LIFE

Life today is complicated. Most Americans are pulled in multiple directions every day by commitments to their families, workplaces and communities.

Many people have responded to the pressures of modern life by seeking ways to consciously simplify their routines and attitudes at home and work.

“The goal of living a more simple life isn’t to arrive at a static point in your life but to become skilled at balancing your personal relationships, workplace issues, finances and other demands,” says Heather G. Mitchener, coauthor of *The 50 Best Ways to Simplify Your Life*.

BEING IN THE MOMENT

One way to simplify your life is to practice mindfulness — to slow down and recognize and appreciate the simple things in life. To be mindful instead of mindless, stay in the moment and be conscious of what you’re doing. Don’t think ahead or look back.

“When we look ahead constantly, we not only rush through the less pleasant tasks, we also tend to hurry through the things we love to do, because we’re always thinking or worrying about what we have to do next,” says Ms. Mitchener.

A good way to practice being in the moment is to follow your breath, a technique that doesn’t require any special training or self-consciousness. To breathe mindfully, take notice of your breaths and try to make them as calm and even as possible.

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Simplify YOUR LIFE

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Your breaths should be long and slow and should come from your diaphragm rather than your upper chest. Pay attention to each breath, letting thoughts fall away.

"You can do this exercise any time you think of it," says Ms. Mitchener. "Make it a goal to be mindful, in general, but also set aside short periods to practice. This will improve your ability to make mindfulness a habit. As you learn to live this way, you'll feel more centered."

SLOW DOWN

If you feel like you have too much information in your life, stop subscriptions to magazines, newspapers or email newsletters you rarely have time to read. Leave the radio and TV off unless you're really listening to something that matters to you. Turn off your cell phone unless you're making a call or waiting for one that's important.

To reduce the amount of "stuff" in your home, ask yourself these questions before you buy something:

- **Do I really need it?**
- **How often will I wear or use it?**
- **Where will I store it?**
- **Is there a reason why I must buy it?**

GET ORGANIZED

Begin by sizing up the problem areas in your home or workplace and making a plan of attack. If you're easily discouraged, start with a small, confined area, such as a single drawer. Otherwise, target an area that gives you the most grief. Your goal should be to clear out clutter that causes you to waste time — a hall closet that has become a catchall for everything from clothes to sports equipment.

Learn to focus at work. Multitasking can be an asset, but often the lack of focus it requires means you actually get less done in a day, or less done well. To increase your focus and break free from distractions:

Begin each day by setting priorities on what you want to accomplish.

Check email at set times, rather than letting each new message interrupt you.

Set a time to retrieve voicemail and return calls.

Keep a calendar of your deadlines and obligations.

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With Alzheimer's PLANNING IS KEY

Alzheimer's disease isn't anyone's fault. We don't know what causes it, and we don't know how to prevent it.

That's important to remember, says Sam Fazio, director of education and training for the national Alzheimer's Association. "We expect people to act in certain ways. When their behavior is difficult, we expect them to change in response to care or attention. But people with Alzheimer's can't change. They can't go back to being the way they were."

That means that if you or someone you love has Alzheimer's, your life will change. It does not mean that your life is over, or that you have no control over its quality. Learning and planning as much as you can now may have a major effect on your quality of life.

The challenge. Alzheimer's is a risk that comes with age. It affects millions of Americans, and as the population ages that number will rise.

The search for a cure continues. "Some investigators think we are close," says Muriel R. Gillick, M.D., director of Harvard Medical School's Geriatrics Fellowship Program and author of "Tangled Minds: Understanding Alzheimer's Disease and Other Dementias." "But we still have a long way to go."

Alzheimer's destroys brain cells, causing a decline in mental functions that affects memory, thinking, language and behavior. The first symptoms may be increasing episodes of forgetfulness and confusion.

Over time, the confusion worsens, and people lose “executive function” — the ability to solve problems.

“When you or I face a problem,” Dr. Gillick says, “we may come up with a dumb solution, but at least we know how to approach it. Even simple problems like forgetting the key are overwhelming for someone with an advanced stage of Alzheimer’s. That person can have no idea what to do next.”

The steady decline can lead to inappropriate behavior. It can cause detachment from reality, anxiety, agitation and fear. It can lead to dangerous situations, such as wandering off. Eventually, the disease can affect the body and lead to serious health problems.

An early diagnosis gives patients and families “time to adjust and learn what they need to learn,” Mr. Fazio says.

Start by calling the Alzheimer’s Association. “The association has materials about the disease that can help you learn what to expect,” Mr. Fazio says. The national office can help you contact one of 200-plus local chapters for everything from support groups to caregiving services. Continuum EAP professionals are also available to provide supportive counseling and assistance in identifying community resources.

Is it Alzheimer’s? Forgetfulness is common. So is confusion. But if forgetfulness or confusion becomes frequent or shows up in odd ways, such as repeatedly asking the same question, then it’s time to talk with your physician.

The Alzheimer’s Association offers this list of signs that should prompt a doctor’s visit:

- ☐ **Recent memory loss that affects job skills.**
- ☐ **Difficulty performing familiar tasks.**
- ☐ **Problems with language.**
- ☐ **Disorientation of time and place.**
- ☐ **Poor or decreased judgment.**

- ☐ **Problems with abstract thinking.**
- ☐ **Misplacing things.**
- ☐ **Changes in mood or behavior.**
- ☐ **Changes in personality.**
- ☐ **Loss of initiative.**

The only way your doctor can tell whether you may have Alzheimer’s is by examining you and ruling out other possible causes — many of which can be treated.

After a diagnosis. Before you begin planning, the Alzheimer’s patient must understand there is a problem.

“People with Alzheimer’s don’t have a lot of insight into their problem,” says Dr. Gillick, “and the condition gets in the way of making judgments.”

Helping the person understand can be difficult. Patience and persistence are important, Dr. Gillick says. “Sometimes we say it will make family members feel better to make plans now.” Enlist the help of your health care team.

Feelings remain. People with advanced Alzheimer’s seem to have little connection with the world around them, so it’s hard to know what’s going on in their minds. It seems clear, however, that they do have an emotional life.

“What we know about their mental state is what we can infer from facial expressions and from their reactions,” says Dr. Gillick. “For example, babies and animals will evoke a smile. And we can see them respond to music and watch them tap their feet while listening to it.”

Even if people have lost the capacity to understand words, Dr. Gillick adds, they respond to people’s tones and attitudes.

The fact that a person with Alzheimer’s does not seem like the same person, she concludes, does not mean the person’s life is terrible — only that it’s different.

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HOW LENDERS RATE CREDITWORTHINESS



Lenders must evaluate the risks of lending money to others. In commercial lending, creditors generally follow the same principles to evaluate a borrower's creditworthiness.

A creditor usually looks at three factors known as the "three Cs":

CAPACITY – The present and future ability to meet your financial obligations. Some of the areas examined would be your work history and the amount of debt that you already owe.

CAPITAL – Savings and other assets that could be used as collateral for loans. Even if you are not required to post collateral, many creditors express a preference that you have assets other than income that could be used to repay a loan.

CHARACTER – This boils down to trustworthiness, promptness in paying your existing bills and other debts, and your credit history.

In days of old, the "three Cs" may have been all that were needed to get the nod on a loan, but in today's information age, much more is required, such as a credit report and credit score.

The credit report represents a long list of a person's payment history, credit accounts, and other information. Most importantly, it contains his or her credit score — called a FICO score — which is named after the company that developed it: Fair Isaac and Company.

The score is a three-digit number that falls between 300 and 850. The higher the number, the more confidence lenders have that a person will be able to repay their debt on time.

Although other companies provide credit scores, the FICO is the dominant score used in the industry.

About 60% of people have scores of 700 or more. At 720, a person is considered a safe risk and typically receives a loan without a problem and at a low interest rate.

The FICO score is weighted as follows:

35% = payment history. Having a long history of making payments on time and no missed payments on all credit accounts is one of the top things that creditors look for.

30% = amount owed. This area measures the amount someone owes relative to all of the credit they have available to them. If a person is very close to the limit on all lines of credit, they can be deemed a potential risk in the ability to repay their debts on time.

15% = length of credit history. In general, a credit report containing a list of accounts opened for a long time will help a person's credit score. The score considers one's oldest account and the average age of all accounts.

10% = new credit. Opening several new credit accounts in a short period of time can result in a lowered credit score. Multiple credit report inquiries can represent a greater risk, but this does not include any requests made by the individual, an employer, or a lender who does so when sending the individual an unsolicited, "pre-approved" credit offer. In addition, to compensate for rate shopping, the score counts multiple inquiries in any 14-day period as just one inquiry.

10% = types of credit in use. A person's mix of credit cards, retail accounts, finance company loans and mortgage loans is evaluated.

Need to get your bottom line in better shape? Continuum EAP has certified financial social work counselors who can help train you on the basics of personal finance and create strategies that reflect your goals and values.