

LEARNING TO RELAX

Most people can gauge how much stress they're under by the amount of physical and emotional tension they feel. Too much tension can be unhealthy as well as uncomfortable, which is why relaxation is so important. Relaxation provides a way for you to reduce some of the tension developed as a result of stress—which in turn helps you to function more efficiently.

One of the ways the body copes with the effects of stress is by "powering down" every night when you sleep. During sleep, your body become very relaxed, and your heart rate, pulse, respiration, blood pressure, and body temperature decrease. This gives your body and mind a chance to renew themselves and allows you to face the next day's stress with a fresh supply of physical and mental vigor. And while relaxation isn't sleep, of course, it does produce many of the same benefits of a good night's sleep:

- Decreased muscle tension
- Lowered blood pressure
- Increased energy
- Improved immune-system functioning
- Reduced edginess or irritability
- Improved concentration

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KEEP YOUR COOL IN HOT WEATHER

Learn about heat-related illness and how to stay cool and safe in hot weather. Now is the time to prepare for the high temperatures that kill hundreds of people every year. Extreme heat caused 7,415 deaths in the United States from 1999 to 2010. Heat-related deaths and illness are preventable, yet annually, many people succumb to extreme heat.

Take measures to stay cool, remain hydrated, and keep informed. Getting too hot can make you sick. You can become ill from the heat if your body can't compensate for it and properly cool you off. The main things affecting your body's ability to cool itself during extremely hot weather are:

- High humidity—When the humidity is high, sweat won't evaporate as quickly, which keeps your body from releasing heat as fast as it may need to.
- Personal factors—Age, obesity, fever, dehydration, heart disease, mental illness, poor circulation, sunburn, and prescription drug and alcohol use can play a role in whether a person can cool off enough in very hot weather.

People age 65 and older are at high risk for heat-related illnesses.

Drink plenty of fluids to prevent heat-related illnesses. Those who are at highest risk include people 65 and older, children younger than 2, and people with chronic diseases or mental illness. Closely monitor people who depend on you for their care:

- Are they drinking enough water?
- Do they have access to air conditioning?
- Do they need help keeping cool?

People at greatest risk for heat-related illness can take the following protective actions to prevent illness or death:

Stay in air-conditioned buildings as much as possible. Contact your local health department, or locate an air-conditioned shelter in your area. Air-conditioning is the number 1 protective factor against heat-related illness and death. If a home is not air-conditioned, people can reduce their risk for heat-related illness by spending time in public facilities that are air-conditioned and using air conditioning in vehicles.

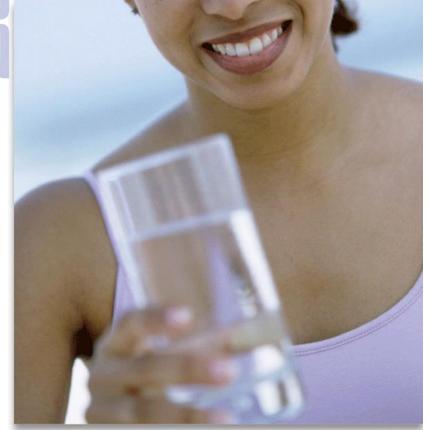
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Contact

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• Educate yourself about how to protect young athletes from heat-related illness by completing an online course offered by the Centers for Disease Control (CDC) at http://www.cdc.gov/nceh/hsb/extreme/Heat Illness/index.html.

Everyone should take these steps to prevent heat-related illnesses, injuries, and deaths during hot weather:

- Stay in an air-conditioned indoor location as much as possible.
- Drink plenty of fluids, even if you don't feel thirsty.
- Schedule outdoor activities carefully.
- Wear loose, lightweight, light-colored clothing and sunscreen.
- Pace yourself.
- Take cool showers or baths to cool down.
- Check on a friend or neighbor, and have someone do the same for you.
- Never leave children or pets in cars.
- Check the local news for health and safety updates.

U.S. Centers for Disease Control and Prevention. (Updated 2015, June 29). *Keep your cool in hot weather*. Retrieved December 22, 2015, from http://www.cdc.gov

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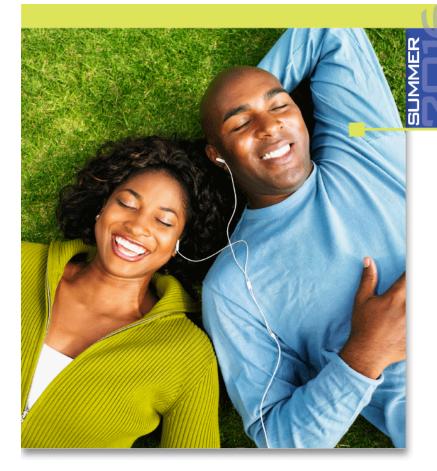
- Do not rely on a fan as your primary cooling device during an extreme heat event.
- Drink more water than usual, and don't wait until you're thirsty to drink.
- Check on a friend or neighbor, and have someone do the same for you.
- Don't use the stove or oven to cook; it will make you and your house hotter

Even young and healthy people can get sick from the heat if they participate in strenuous physical activities during hot weather.

- Limit outdoor activity, especially at midday when the sun is hottest.
- Wear and reapply sunscreen as indicated on the package.
- Pace activity. Start activities slowly and pick up the pace gradually.
- Drink more water than usual, and don't wait until you're thirsty to drink more. Muscle cramping may be an early sign of heat-related illness.
- Wear loose, lightweight, light-colored clothing.

If you participate on a sports team that practices during hot weather, protect yourself and look out for your teammates.

- Schedule workouts and practices earlier or later in the day, when the temperature is cooler.
- Monitor a teammate's condition, and have someone do the same for you.
- Seek medical care immediately if you or a teammate has symptoms of heat-related illness.



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In effect, relaxation does the opposite of what stress does, giving the body a break and helping to counteract many of the long- and short-term physical problems that stress can produce. Relaxation can also be a powerful tool in managing pain. It can help to reduce the muscle tension that often accompanies injury or illness, and can provide a distraction from pain and worry. Finally, even a brief relaxation exercise can provide a quick energy boost or give you a time-out from concentrating on a difficult problem or project. Often, when you return to a challenging problem after a short relaxation break, you're able to focus better and generate new solutions.

Relaxation Tips

Practice.

Learning to relax is like learning to play golf: It takes practice to relax, especially if you're used to being under a great deal of stress.

Understand relaxation is part of a healthy life.

Relaxation may sound like another term for goofing off, but it can be beneficial to your health. Research shows relaxation training can help alleviate the symptoms associated with many medical and psychological disorders, including:

- High blood pressure
- Chronic and acute pain
- Nausea and vomiting
- Asthma and allergies
- Addiction
- Diabetes
- Insomnia
- Muscle spasms
- Headaches
- Anxiety and phobias
- Premenstrual syndrome (PMS)
- Irritable bowel syndrome (IBS)

Relax and enjoy life.

Once mastered, many of the benefits of relaxation can be enjoyed with only 15 to 20 minutes of practice per day. And if meditation is a part of your relaxation skills, some believe you may enjoy increased longevity and quality of life.

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Ways to Relax

There are many effective ways to practice relaxation, so you might want to try several to see what works best for you. The following are among the more common methods of relaxation:

Deep Breathing

One of the simplest relaxation exercises, deep breathing can be used in almost any situation, and no one will know but you. It involves taking slow, deep breaths, breathing from the diaphragm, and exhaling slowly to let the whole body relax a little more with each breath. Most of the relaxation methods below include deep breathing.

Progressive (Deep) Muscle Relaxation

This type of relaxation exercise involves alternately tensing, and then releasing, groups of muscles throughout the body. It's especially useful for those who say they feel tense everywhere, or for those who have trouble telling the difference between what's tense and what's relaxed.

Passive Muscle Relaxation

This is like progressive muscle relaxation, except that the muscles aren't tensed first. You move through each part of your body in turn, focusing on feelings of comfort and relaxation in all the muscles of that area. As you move from head to toe (or vice versa), you allow those feelings of relaxation to deepen and spread.

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Meditation

This is a form of relaxation that has been practiced in many cultures for centuries. It involves resting in a comfortable position in a relatively distraction-free environment and focusing your attention on only one thing. This can be a mantra (a word or phrase that you repeat to yourself), a sound (wind, running water), or something visual (a candle flame, a spot on the wall, a pleasing photograph). The goal is to learn to refocus your attention each time you become distracted.

Imagery or Visualization

This involves relaxing while using your imagination to create a visual image of a relaxing, soothing, or healing place or thing. Every element in this image—sight, sound, taste, action, and texture—is imagined to make it as real as possible.

Autogenic

This technique uses verbal commands to lead your body to a more relaxed state. Repeated words or phrases focus on the specific physical responses associated with relaxation. Phrases may refer to feelings of heaviness, warmth, regular heart rhythm, or muscle relaxation. Likewise, the phrases may focus on positive psychological concepts or images.

Self-hypnosis

Hypnosis is a deep state of relaxation in which thoughts, suggestions, and images can be experienced as real. During self-hypnosis, the body is deeply relaxed and the mind is narrowly focused. It's possible to use hypnosis to alter physiological processes such as pain perception, blood flow, brain wave activity, and organ functioning, as well as thoughts, emotions, and behaviors.



Biofeedback

This uses instruments to monitor and give feedback on physiological responses during relaxation. This is especially helpful in demonstrating the effects of thoughts and actions on physical processes such as heart rate, muscle tension, brain wave activity, blood pressure, respiration, or perspiration. Biofeedback does not make you relax; it simply helps provide information about what your body is doing. With this feedback, you can learn to modify your responses through a variety of relaxation strategies.

FAQs

How can I tell which relaxation method is best for me? The choice of which relaxation technique to use depends mostly on your own personality and needs. Buy a book or a tape, or take a class. Experiment with a few to see which techniques work best for you.

When should I relax?

Any time you're thinking about relaxation, your body is probably sending you a signal that stress is starting to take a toll. You may want to take a relaxation break whenever you become aware of any of the following stress-related symptoms:

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Rain BARRELS

Some say that when it rains, it pours, but regardless of your thoughts on precipitation, it can't be denied that rain is not only useful, but necessary for survival. Even if the rain forces your activities indoors, you can take advantage of it to save money on water costs and protect the environment at the same time.

Rain barrels, which have been popping up under gutter spouts across the country, are an environ-mentally friendly, cheap, and efficient way of collecting water that would otherwise be wasted as runoff to nearby streams, rivers, or storm drains. When used, the barrels provide a supply of free soft water (water that contains no chlorine, lime, or calcium) ideal for watering gardens, washing cars, or topping off pools, among other uses. They store and collect the water that gathers in your gutters, saving it for when you need to use it.

During peak summer months, times of heat and possible drought, the Environmental Protection Agency (EPA) estimates that rain barrels could save the average homeowner about 1,300 gallons of water!

Not only are rain barrels cost effective, they are also extremely environmentally friendly.

They help to filter runoff rainwater, which often carries pollutants to bodies of water; save energy by decreasing the demand for treated tap water; and help to protect the environment. They allow people to take advantage of a natural resource in a safe, green way.

Not sure where to find a rain barrel? Check your local hardware or garden supply stores, as many carry a premade product available for purchase. If you don't find one there, you can build your own with a 55-gallon drum, a vinyl hose, PVC couplings, and a screen on top of the barrel to keep out debris or insects. Once you have your rain barrel, just place it directly under a rain gutter, and collect away!

USA.gov Blog. (Reviewed 2013, August 30). *Use a rain barrel to save money and protect the environment*. Retrieved September 12, 2014, from http://blog.usa.gov

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- Fatigue
- Decreased concentration
- Stiff or aching muscles
- · Increased irritability or impatience
- Headache

What do I do if my boss catches me doing a relaxation exercise?

Most supervisors realize employees need occasional breaks, so you can explain that you use yours to do relaxation exercises rather than hang around the water cooler. You also can mention that the exercises improve your mental agility and attitude.

How can I relax when I have so much on my mind that it's hard to concentrate?

It's natural at first to have difficulty refocusing your thoughts toward relaxation—especially when you have a lot on your mind. For most of us, relaxation is a skill that takes some practice. When you're learning, try practicing at a time when you're relatively calm and free of major distractions. When distractions do creep in, tell yourself to put them gently aside until your relaxation time is over. You will be better able to handle them afterward.

I tried relaxation once or twice, and it made me feel anxious. What's up?

That can happen sometimes. Try using a very structured approach like progressive muscle relaxation. If it's still a problem, you may want to consult a relaxation therapist for advice or training.

Needham, S. (Reviewed 2015). *Learning to relax*. Raleigh, NC: Workplace Options.



TEACHING CHILDREN the Financial Facts of Life

Parents try to teach their kids to be street-smart and use good manners, but teaching them the financial facts of life can be difficult. To help parents, guardians, and even grandparents raise responsible money managers, this article offers the following suggestions.

Play "show and tell" while you manage your own money.

If you expect your kids to become responsible with money, you should show them how by practicing what you preach. Serve as a good example of what it means to save, spend wisely, and share with others. You'll make more of an impression on your children if they can see and hear what you're doing to manage your money.

So, take your child along on shopping trips and discuss what makes some items too expensive and others good buys.

Also take your child to the bank. Note the variety of services provided by visiting different departments of the bank. Explain basic principles, such as how money deposited in insured accounts is protected by the government against loss.

Around the house, let your child help with simple tasks associated with preparing deposits or investments or balancing the checkbook. As you pay your bills, especially the ones for your credit cards, explain how debts must be repaid on time or you can face additional fees and have trouble getting a good loan in the future.

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Discuss your charitable contributions and why you are making them. Ask your child for input on which charities to support. He or she also can help you prepare contributions, even if just by stuffing checks into envelopes.

Help your child start a savings or investment account.

Young kids will enjoy saving money in piggy banks, but when they are around age 8, think about helping them open a small savings account. That way they also begin learning what banking is all about. Many parents reward their children for sticking to a savings plan by matching or adding to what the child contributes.

As children get older, discuss the pros and cons of owning investments, such as stocks, bonds, and mutual funds. Investments can produce higher returns than bank deposits over the long term, but remember that investments can lose money, and they are not insured by the Federal Deposit Insurance Corporation (FDIC).

Encourage older children to get work experience.

Summer or part-time jobs can teach young people good business skills and how to be responsible. They also may enjoy earning and saving money.

Give an allowance.

If used as a teaching tool and not a giveaway, an allowance can be one of the best ways to teach kids, even as young as 5 or 6, about money management. It also allows children to experiment with money management and learn from their mistakes without losing too much in the process.

Consider gifts that encourage saving. Examples include U.S. savings bonds and books that reinforce financial responsibility.

Encourage them to decide in advance how much should go into savings (which reinforces the concept of "pay yourself first"), how much should go into the spending pile (for use as "pocket money"), and how much should be set aside to share with others (for charity or birthday or holiday gifts). Giving an allowance in small

bills or coins also allows them to easily set aside the portions for the different purposes.

Federal Deposit Insurance Corporation (FDIC). (Updated 2008, May 13). For parents: Teaching children the financial facts of life. *FDIC Consumer News*. Retrieved August 6, 2015, from http://www.fdic.gov