MARCH 2020

LIVING



STRIKING THE WORK-LIFE BALANCE.

Regardless of what we do for a job, most of us wish we could strike a better balance between work and life. But that can be a big task, especially when technology makes work a 24/7 thing.

Still, that elusive "work-life balance" is possible. It just takes some, well, work. Here are some tips that can help.

Know what you want. To make things better, you have to know what will make you feel like you have more balance. More time to workout? Read? Play with the kids?

Track your time. You can't solve a problem you don't see. For a few days, track every minute and see how you spend your time. Then think about what you could change to make life better.

Set boundaries. Make it clear to colleagues and peers that you have times that are untouchable. For example, let them know you won't return emails on a date night with your spouse, or you won't be available while on your weekend bike ride.

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Unplug. Unless you're a doctor, crime fighter, or someone in a similar occupation, you likely don't have to be available 24/7. Disconnect from the computer, phone, or tablet every once in a while.

Take care of yourself. Exercise, meditate, pray, read ... there are lots of ways to focus on selfcare. Set aside time to do so, and don't let anything intrude on that time.

By knowing what work-life balance looks like to you and then setting some parameters for making it a reality, you can give yourself back some of the life you feel you've lost. And the bonus? Studies show you'll also be better at your job.

Sources: https://www.industryweek.com/leadership/article/21982458/12-key-strategies-to-achieving-aworklife-balance. Accessed 7 February 2020. https://www.forbes.com/sites/deborahlee/2014/10/20/6-tips-for-better-work-life-balance/#391f630229ff. Accessed 7 February 2020.

66%

of America's full-time workers say they do not have work-life balance.

Smart Facts

40%

of employees say it's okay to answer an urgent work email during a family dinner.



of workers wish their employers offered flexible schedules.



MAKE TIME FOR FAMILY

You've likely heard some form of the Barbara Bush quote suggesting that, at the end of life, we won't regret not having passed one more test or closed one more deal, but we will regret the time we didn't spend with family. And you probably agreed with that sentiment ... and then continued with your life hoping that someday you will find time to embrace it. The following are some thoughts on how you can make "someday" happen today:

Schedule time. "Family time" might sound a little hokey, but intentionally setting aside time for family activities works. Put the time on a calendar and don't let anything bump it off.

Set boundaries. The hardest part about making time for family often is preventing it from being interrupted by work calls or emails. Let people at work know that you are going to be spending time with family and will be unreachable during that time. Most calls and emails aren't as urgent as others might think.

Plan activities. Don't just say, "Family time!" and expect everyone to huddle together and have a blast. Plan something, whether it's going to dinner, watching a movie, playing a game, tackling a home project, working out ... no matter what it is, plan it and do it. Together.

Put the kids in charge. Want the kids to get excited about time together? Let them plan the activities ... and be willing to do some things you might not otherwise choose.

Be the fun place. Make your home the place your kids want to hang out with their friends. They might not be focused on time specifically with you, but they'll be around, and you'll be there to keep an eye on things.

Honor the meal hour. The dinner table can be the scene of a lot of family togetherness. Make mealtime a priority for everyone, and then sit down and actually eat together.

Double the dinner impact. Get even more out of mealtime by making dinner preparation a family activity.

Create phone-free times. Have a time each week when everyone sets the phone aside to focus on each other.

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These might seem like small steps, but sometimes the small things make a big difference. Studies suggest that having frequent family meals can lead to higher grades for teens and a lower risk of smoking, drinking, drugs use, depression, and suicidal thoughts. If dinner can do all of that, just imagine what a broader emphasis on family time could do.

Sources: https://www.lifehack.org/734440/how-to-maximize-family-time. Accessed 7 February 2020. https://www.verywellfamily.com/finding-quality-family-time-616982. Accessed 7 February 2020.

COBRA: A TEMPORARY FIX THAT CAN BE A LIFE SAVER.

Losing a job has always been a major life event because of the obvious loss of income. But in recent years, as healthcare costs have skyrocketed, the stress that comes with a loss of income is compounded by the potentially crippling loss of employer-sponsored health insurance. Fortunately, employees are protected against the loss of health coverage. That protection comes in the form of COBRA (which stands for Consolidated Omnibus Budget Reconciliation Act, the 1985 legislation that put the coverage into place), and while it can be a lifesaver, it also, like the reptile that shares its name, can carry a pretty vicious bite.

The good news

COBRA's purpose is straightforward: It allows you to continue health benefits you have with an employer even if you leave your job ... regardless of whether you're leaving on your own terms or were dismissed or laid off (unless you are fired for committing a crime). Under COBRA, you can continue your employer's coverage for up to 18 months after leaving a job (family members can continue it for 36 months in some cases), with access to the exact same coverage you had when employed.

The bad news

COBRA is expensive. We often forget that the cost of our health benefits is subsidized by our employer. The amount you see set aside on every pay stub is only a portion of the cost for your coverage. So, when you leave an employer and continue your coverage under COBRA, the full cost – including the roughly 70% to 80% covered by your employers – becomes your sole responsibility.

What to do

If you leave a job, you have up to 60 days to sign up for COBRA. So, if you miss that window or fail to make your first payment on time, you lose the option. So, if you're leaving a position, talk to your HR team and get all the information you need in case you do decide to sign up for COBRA.

Also, consider other options. Could you qualify for coverage under the Affordable Care Act? Could you get your own coverage through an insurer? To get answers to these questions, talk to an independent insurance agent. They can help you shop around and compare costs, or understand your ACA options or determine if, perhaps, COBRA is the best option for you.

The most important thing? Don't go without coverage. While taking on the full cost of insurance can seem like a huge financial step, it's a lot more affordable than the massive medical expenses you could rack up if you need care and don't have any coverage at all.

Sources: https://www.daveramsey.com/blog/what-is-cobra-insurance. Accessed 7 February 2020. https://www.insure.com/health-insurance/cobra-tips.html. Accessed 7 February 2020.



National Poison Prevention Month

Nine out of 10 poison emergencies occur in the home, with kids being the most likely victims. Keep your home safe by being aware of the dangerous items in your home. And if a poisoning occurs, call 911 or the Poison Control Center at 1-800-222-1222. Learn more at *https://nationaltoday.com/poison-prevention-awareness-month/*.

HARVEST OF THE MONTH: PINEAPPLE

Fresh pineapples can be intimidating. They're not exactly pleasant to the touch, that prickly exterior doesn't offer many clues to the fruit's ripeness, and it can make you wonder: even if I choose the right one, how on earth do I get to the good stuff?

The good news is that digging into a fresh pineapple isn't as hard as it might seem, and the payoff is an incredibly juicy fruit that delivers a lot of nutrition, including more than 100% of the recommended daily dose of vitamin C.

It's a payoff that people in South America and the Caribbean seem to have been enjoying forever, and one that began to travel to other parts of the world in the 15th century. In America's early days, farmers planted the pineapple in southern states with little success, but when the fruit was introduced to Hawaii in the 18th century, it proved to be a perfect location. Today, Hawaii is the only U.S. state to commercially produce the fruit.

To choose a fresh pineapple, look for one that seems heavy for its size and has a fragrant, sweet smell at the stem end. Also, make sure it has no bruises, soft spots or darkened "eyes." (While some people suggest pulling a leaf to check freshness, that approach is not accepted by many experts.)

To slice it, start by using a sharp knife to remove the crown and base. Then stand the pineapple on one end and slice away that prickly exterior. Stay fairly shallow, knowing you can carve away any remaining "eyes" with your knife or peeler. Then you slice downward



to remove the fruit from the hard core one section at a time, or, to get pineapple rings, slice the whole fruit into rings and use a paring knife to carve the core out of each slice.

Unsliced pineapple can be kept for a couple of days at room temperature. If you need to keep it longer, put it in a plastic bag in the refrigerator, where you can keep it for three to five days. Place sliced pineapple in an airtight container in the refrigerator, preferably with some of its juice in the container to help keep it fresh.

http://www.whfoods.com/genpage.php?tname=foodspice&dbid=34. Accessed 7 February 2020. https://www.cookincanuck.com/how-to-choose-cut-a-pineapple/. Accessed 7 February 2020.



Recipe: Slow-cooker Pineapple Chicken

Ingredients:

4 pounds bone-in chicken breast halves with skin

8 ounces pineapples chunks with juice (can substitute one 8-ounce can of pineapple)

3 tablespoons honey

1 tablespoon soy sauce

1/2 cup dark brown sugar

2 teaspoons ground ginger

Directions:

Place the chicken breasts into the bottom of a slow cooker. Pour pineapple chunks (with juice) over chicken, then drizzle with honey and soy sauce and sprinkle brown sugar and ginger over the mixture. Set your cooker on "High" and cook for one hour, then reduce setting to "Low" and cook until chicken is cooked-through (180 degrees), about six more hours. (NOTE: Recipe can also be cooked in the oven, baking in a 9"x13" foil-lined pan at 350 degrees for 1½ hours or until internal temperature reaches 180 degrees.)

Nutrition Information:

CALORIES: 377; SUGARS: 19G; FAT: 11.9G; CARBOHYDRATES: 20.2G; PROTEIN: 45.6G; CHOLESTEROL: 128MG; SODIUM: 224MG; POTASSIUM: 433MG;

Source: https://www.allrecipes.com/recipe/232409/take-the-night-off-slow-cooker-pineapple-chicken/?internalSource=recipe%20hub&referringId=1122&referringContentType=Reci pe%20Hub&clickId=cardslot%2058. Accessed 7 February 2020.