



BASIC TIME MANAGEMENT TIPS

Mid-summer brings the longest days of the year, but it still can still seem like there aren't enough hours in the day. On the other hand, maybe it's not the number of hours that's the problem, but how we manage them.

So how can we manage our time better? With context, preparation and planning. Here are four steps that can help.

Take a big look. Instead of just launching into the pieces of your day, take a moment to look at the entire day, identifying key tasks and planning how long they will take. Schedule individual activities as much as is feasible.

Prioritize. Don't just tackle things as you think of them; prioritize your activities, identifying three things that

must be done and knowing you'll work in other tasks around them.

Write it down. Writing things down takes a few minutes, but it's time well spent if it saves you from stopping after every task to ask, "What's next?" and if you use a high-tech tool to record your plan for the day (see Page Two), it might take even less time.

Set [artificial] deadlines. "By when?" is an essential question. Set time parameters with a little extra time at the beginning and end of tasks, and push up project deadlines slightly to force early completions. That way you'll have wiggle room ... and space to breathe.

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Smart Facts

33%

of people rely on to-do lists to organize their time.

80%

of people say chatty coworkers are the biggest time waster at work.

76%

of students who turn in work early get As and Bs (only 60% of procrastinators get those high marks).




TECH-ASSISTED TIME MANAGEMENT: TAP INTO TECH TO CONTROL YOUR TIME

One of the great promises of technology is that it can save us time. But it also can be good at helping us manage our time.

Some of the ways technology helps us manage time are obvious: online calendars and mobile to-do lists, for example. But a number of high-tech tools go beyond those basics to take a more strategic approach to making your days more productive and efficient. Following are some popular options.

Time audits. Managing time is kind of like taking a trip. You can't really plan your route unless you know where you are. Or, as Forbes contributor John Rampton put it, "When it comes to time management, the first step you need to take is finding out where your time actually goes." A number of apps – such as [RescueTime](#), [Toggl](#) or [Calendar](#) – will help you track your daily activities so you can, at the end of the day, see how you really spent your time. This can give you a great starting point for improving your time management.


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To-do lists. No matter how sophisticated a person might get, in one or another, the to-do list remains the foundation of daily productivity. The key is recognizing that your to-do list needs to be more than a checklist, and a number of apps can help you create to-do lists that boost time management rather than simply track work. Consider apps like [Todoist](#), [Any.do](#), [Google Keep](#), [MyLifeOrganized](#) and [Remember the Milk](#).

Catch-all apps. Some apps simply offer to pull everything into one place. [Google](#) offers a number of tools that can organize your life, as does [Evernote](#).

DO-all apps. Do you spend time working among different devices or applications because they won't speak to each other? [IFTTT](#) acts as a bridge among tech tools to allow you to, in a way, say something once and have it heard by all of your tools.

Focus tools. Sometimes it's not that we have limited time, it's that we waste time, usually because brief distractions turn into long distractions. A number of apps will help you avoid those long lapses by protecting you against short lapses. For example, with [Freedom](#), you can set time windows in which you can't access distracting sites or social media, and it will also supply you with white noise to block out distracting sounds, and [RescueTime](#) (mentioned above) is a time tracker that includes a distraction-blocking feature in its premium version.

HOW YOU PAY FOR HEALTHCARE

Paying for healthcare can be confusing. It's one of the few things we purchase without knowing what we're going to pay until days, weeks or even months after we receive it. However, you can take some of the mystery out of the process by knowing the provisions of your healthcare benefits.

Here are some key points to consider:

Basic plan provisions. It helps to have a general understanding of your plan. Is it a high-deductible plan? Or do you pay higher monthly premiums to get a lower deductible? Are your preferred providers in-network? Knowing such basics will help you anticipate costs.

Price checks. This can be a particularly tricky point. While providers seldom offer concrete price quotes before a visit, they are expected to be able to give you an estimate if you ask. And hospitals are – in theory – expected to list their prices in places where you can find them. Even if providers fulfill those expectations, though, getting to the bottom line can still be difficult. Nonetheless, you should be able to get some idea of what you'll be spending if you ask enough questions.

Co-pay. A co-pay is a set fee you pay every time you receive care, products or services, regardless of overall cost. Not all plans include a co-pay.

Negotiated rate. This is the discounted price of your service or product based on rates agreed upon by your healthcare provider and benefits provider.

Health care deductible. This is the amount you pay out of your pocket before your insurance provider pays anything.

Co-insurance. This is what you pay after you've met your deductible. It's usually a percentage of the final cost.

Out-of-pocket maximum. This is the maximum you will be required to pay in a plan year. This will include co-pays (if you pay them), deductibles and co-insurance. Once you hit your out-of-pocket maximum, all healthcare services will be covered in full.

Your "EOB" (Explanation of Benefits). Your Explanation of Benefits is a key to the cost puzzle. It's the document you receive from your insurer after a covered healthcare service. It shows the original cost of the service, the negotiated rate, the cost you are charged under your insurance plan, deductibles and co-payments, the total benefit you will receive, and other pertinent information.

Your medical bill. While a bill for your healthcare services might come before your EOB arrives, you shouldn't pay it until you receive your EOB and know that your coverage has been applied appropriately. It also pays to look closely at your bill – some research suggests that as many as 8 out of 10 medical bills contain errors.



Juvenile Arthritis Awareness Month

We tend to think of arthritis as an "old person's disease," but about 300,000 children in the United States live with it every day. Fortunately, arthritis in children is treatable, the disease can go into remission, and most children with arthritis can lead normal lives. As with all diseases, the greatest weapon in the fight against juvenile arthritis is information. Learn more about it [here](#).

HARVEST OF THE MONTH: BLACKBERRIES

The height of summer is also the height of blackberry season. Unlike other fruits, though, eating out-of-season blackberries won't just be unsatisfying, it could have "devilish" consequences.

Blackberry season has a hard stop in the fall. The exact date of that deadline depends on individual countries and cultures (it's usually in late September or early October), but one theme is common: Legends suggest that the specific date is when Satan does some evil thing to the blackberry.

The facts behind the deadline are much more earthly: In the fall, blackberries become susceptible to deterioration and mold and can literally make you sick.

Eaten in summer, of course, blackberries are not only good, but good for you. Actually clusters of tiny, individual fruits packed with Vitamin C, fiber and antioxidants, blackberries are best if picked or chosen when plump, firm and fully black. After bringing the berries home,



refrigerate them, but avoid packing them tightly into containers. Instead, wash them and then spread them loosely on a paper towel in a larger container, where they'll be good for a few more days.

Of course, blackberries can be frozen for later use – a step that seems certain to ward off any devilish effects of eating them after a "cursed" date.



Recipe: Blackberry Crumb Bars

Ingredients (15 bars):

1½ cups flour
¼ cup sugar
¼ cup brown sugar, packed
½ teaspoon baking powder
⅛ teaspoon salt
½ cup unsalted butter
1 large egg yolk
2 cups fresh blackberries
1 tablespoon lemon juice
¼ cup sugar
1 tablespoon cornstarch

Directions:

Preheat oven to 375°. Spray 8×8 pan with baking spray. Put flour, sugar, brown sugar, baking powder, salt, butter and egg into a food processor and pulse until a crumbly dough starts coming together. Add half the dough to baking pan, pressing down gently to create an even layer. In a large bowl, mix blackberries, lemon juice, ¼-cup sugar and cornstarch. Pour mixture over crust, then crumble remaining flour mixture over the top of the blackberries. Bake for 40 to 45 minutes, until golden brown.

Nutrition Information:

CALORIES: 154; PROTEIN: 2G; CARBOHYDRATES: 22G; FAT: 7G; FIBER: 1G; SUGARS: 11G; SODIUM: 22MG; CHOLESTEROL 29MG; POTASSIUM: 63MG

Sources: Accessed May 25, 2022

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