



TWELVE HEALTH AND SAFETY TIPS FOR THE HOLIDAYS

1. Wash your hands often to keep yourself from spreading germs and getting sick. Wash your hands with soap and clean running water for at least 20 seconds.
2. Bundle up to stay dry and warm. Wear appropriate outdoor clothing: layers of light, warm clothing; mittens; hats; scarves; and waterproof boots.
3. Manage stress. Don't overcommit yourself in order to prevent holiday anxiety and pressure. Get enough sleep.
4. Don't drink and drive or let others drink and drive. Whenever anyone drives drunk, that person puts everyone on the road in danger.
5. Be smoke free. Avoid smoking and secondhand smoke. There is NO safe amount of tobacco or secondhand smoke. Breathing even a little secondhand smoke can be dangerous.
6. Fasten seat belts while driving or riding in a motor vehicle. Always buckle your child in the car using a child safety seat, booster seat, or seat belt according to his or her height, weight, and age. Use a seat belt on every trip, no matter how short the trip.

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IMPROVING YOUR MEMORY: An Overview

Basics

So many ways to forget! You forget names and faces; appointments and anniversaries; where you left the car keys; what you read; what you said; what you were doing before you were interrupted. Not to mention all the numbers you have to memorize nowadays: telephone and cell numbers, new area codes, PINs, password and user IDs, Social Security numbers, which five of those 500 cable channels you actually use.

How does your memory handle it all? And how can you get it to be more reliable?

Your memory is like a computer. Material has to be inputted properly, saved in storage, and retrieved efficiently. How effectively your brain performs each of these steps depends on three things:

- How recently the remembered event took place
- How vivid, spectacular, or striking an impression it made
- How frequently the event recurs

In addition to these factors, attention, concentration, imagery, organization and mood all play key roles in what could be called the chain of memory: Need or interest motivates the brain to remember; motivation generates attention; attention demands concentration; concentration permits organization; and organization allows for the efficient processing of information.

There are ways you can strengthen the process. One is rote memorization, which involves going over a list of items over and over again until you can remember the whole thing.

Another, more efficient way, is to use mnemonic devices. These techniques strengthen the connections between various pieces of information by using the most under-exercised portion of the brain—the imagination. Using a mnemonic device is as simple as exaggerating the features of what you want to remember until it's as silly as a cartoon. The ridiculous image you construct, and your participation in its creation, combine to make mnemonics surprisingly effective.

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HELP WIPE OUT THE FLU

If you are a parent of young children, you'll likely do lots of wiping this winter. You'll wipe crayon off the wall. You'll wipe runny noses. You'll wipe away tears. And you'll wipe your share of dirty bottoms. Why not try to wipe out the threat of flu against your children too?

You may not know it, but flu takes a big toll on children. According to the Centers for Disease Control and Prevention (CDC), each year about 20,000 children younger than 5 end up in the hospital because of flu. Also, during a bad flu season, as many as 1 in 5 kids may have to see the doctor or visit the emergency room (ER) or other urgent care center for treatment from the flu. Sadly, about 100 children die from flu complications each year.

The good news is that a few simple steps can go a long way towards keeping flu out of your child's life:

1. Your first step should be to get yourself and your loved ones vaccinated. "A flu vaccine is the best way

to protect against the flu and this year, there is an all-time high supply of vaccine," says Dr. Nancy Cox, director of the Influenza Division at the Centers for Disease Control and Prevention (N. Cox, personal communication, January 2008). The flu vaccine protects against three flu viruses and can cross-protect against other flu viruses also.

2. Second, make sure to take and teach your child everyday actions that can help stop the spread of germs. This includes covering coughs and sneezes with a tissue and frequent and thorough hand washing. (Just wiping won't do when it comes to hand washing!) Also, remember that germs can spread by touching the eyes, nose, or mouth.
3. Third, if you and your child do get flu symptoms, there are antiviral drugs that can treat the flu. These prescription drugs should be started within 48 hours of getting sick. So be on the lookout for symptoms, including a fever (usually high), a headache, extreme tiredness, dry cough, a sore throat, a runny or stuffy nose, and muscle aches. Of course, as always, if you or your child is sick, stay home to keep from getting others sick too.

"Antiviral drugs are an important second line of defense against the flu. Your health care provider will decide whether you should take flu antiviral drugs," explains Dr. Cox (N. Cox, personal communication, January 2008).

SO TAKE THESE STEPS AND HELP WIPE OUT THE FLU!

Coordinating Center for Infectious Diseases, National Center for Immunization and Respiratory Diseases, Centers for Disease Control and Prevention. (2008, January 28). Help wipe out flu. Retrieved February 23, 2012, from <http://www.cdc.gov>



TWELVE HEALTH AND SAFETY TIPS FOR THE HOLIDAYS

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7. Get medical exams and screenings. Ask what exams you need and when to get them. Update your personal and family history.
8. Get your vaccinations, which help prevent diseases and save lives.
9. Monitor the children. Keep potentially dangerous toys, food, drinks, household items, and other objects out of kids' reach. Dress children warmly for outdoor activities. Develop and reinforce rules about acceptable and safe behaviors, including electronic media.
10. Practice fire safety. Most residential fires occur during the winter months, so be careful to never leave fireplaces, space heaters, stoves, or candles unattended. Have an emergency plan in place, and practice it regularly.
11. Prepare food safely. Remember these simple steps: Wash hands and surfaces often, avoid cross-contamination, cook foods to proper temperatures, and refrigerate promptly.
12. Eat healthily, and get moving. Eat fruits and vegetables. Limit your portion sizes and foods high in fat, salt, and sugar. Be active for at least 2½ hours a week, and help kids and teens be active for at least 1 hour a day.

U.S. Centers for Disease Control and Prevention. (Updated 2012, December 3). Twelve health and safety tips for the holidays. Retrieved December 10, 2012, from <http://www.cdc.gov>

SHOULD I RENT OR BUY A HOME?

In today's real estate market, it's a toss-up whether it's better to buy or to rent. While many locations across the U.S. advertise low home prices, property values in other areas have shot through the roof, making purchasing out of the question. Renting an apartment, house, or condominium can be the most reasonable option for many individuals or families, often for financial reasons.

There are many factors to consider when deciding if now's the right time to rent or to buy a home.

Why Should I Rent?

You don't have a lot of up-front cash. Obviously, renting doesn't require a large down payment, so there is less of an initial investment. Most apartments require an initial deposit—usually 1 or 2 months' rent and a security deposit—before you move in, but the total is generally much less than the cost for most home down payments (which could be a fair percentage of the property value).

You're looking for flexibility to change living arrangements.

Renting an apartment, home, or condo allows you to move whenever you need to, generally with a month's notice. Although many rental properties have long-term leases, being a renter means you don't have to wait to move until your house sells. Provided you have fulfilled the terms of your initial agreement, you can easily pack up and go in case of a new job, or family situation, or because you need a change in scenery.

You're not a handy person. Generally, there is far less work maintaining an apartment than your own home. The rental company or owner will take care of most of the indoor and outdoor work such as landscaping, snow removal, asphalt repaving, rewiring, and plumbing. Home owners are responsible for all indoor and outdoor repairs and/or improvements.

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IMPROVING YOUR MEMORY: An Overview

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Key Tips

Key Tip 1

Mnemonic devices are systems that use images and associations to aid your memory. Your mind grasps the new image and association easily and then remembers the information that it represents. You probably learned a few mnemonic devices in grade school—the rhyme of I before E except after C.

Key Tip 2

The key to every mnemonic system is association. You create an image that connects you to the information you want to remember. The more vivid, involved and outlandish the image, the better. If you wanted to remember to pay your credit card bill first thing tomorrow morning, you might imagine yourself opening your eyes at dawn to find a duck-billed workman standing in the middle of your bedroom, cutting up your credit cards. The patch on his work suit would read “Bill” (of course).

Key Tip 3

The essential first step in improving your memory is analyzing how you learn. There are three types of learners:

- **Visual learners** do best by mentally picturing what they want to remember. A visual learner would picture Bill, the duck-billed workman in specific detail, down to the buttons on his clothes.
- **Auditory learners** are most comfortable hearing information. He might imagine the sound of scissors slicing through credit cards while Bill sings a song about paying bills.
- **Kinesthetic learners** remember by doing. The kinesthetic learner might imagine himself or herself getting out of bed in the morning and following Bill as he dances him or her over to his or her checkbook.

Key Tip 4

When you forget, it’s usually not your brain’s fault. It’s more likely due to outside factors that prevent you from recalling the information as quickly or with as much detail as you’d like. These distractions usually come from three sources:

- Your environment (distractions or being rushed)
- Your body (fatigue or anxiety)
- Medications or other conditions that interfere with your normal functions

Other Memory Boosters

Sometimes you can improve your memory just by paying more attention and concentrating on what you’re doing, so switch off the automatic pilot:

- When you park your car at the mall, look around. What level are you on? How can you remember that? Are there landmarks that will tell you you’re in the right place? (Be sure to choose a landmark that won’t drive away before you get back.) To be on the safe side, write down your location on a piece of paper, and put it in your wallet, or wherever you put your car keys.
- Keep all your important papers, lists, and calendars in one central location, like a kitchen drawer.
- If you have something to do, do it now. If you can’t do it right away, leave notes for yourself in places where you know you’ll see them.
- Solve one problem at a time. Multitasking is inherently distracting, which makes it easier to forget things.

Schinhofen, L., Trier, N., & Searleman, A. (Reviewed 2013). Improving your memory: An overview. Raleigh, NC: Workplace Options.

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You want financial freedom. The ongoing financial burden for a rental property is usually less than for owning a home. If not in terms of monthly rent versus mortgage, you'll pay less each year because homeowners are responsible for property taxes and maintenance expenses. Condominiums generally have association fees. If you choose not to put significant amounts of money into your home, you can make other investments, or perhaps use the money to pay off large loans (e.g. college tuition or automobile loans).

You'd like some time to get money matters settled. The smart time to buy a house is when your credit is in good shape and you have a steady income. If you've accumulated a lot of credit card debt, or have missed payments on loans (which negatively affects your credit rating), give yourself some time to clean up your record. If you're starting a new job, wait until you feel secure about your position and know how much money is coming in each month.

Why Should I Buy?

You're not afraid of solid, long-term investment. When you purchase a home or condominium, the value of your property will increase over time. Sometimes homeowners will have to wait quite a while, because property appreciation depends upon a number of factors. However, all money invested into the principal of your mortgage increases your equity. Hanging onto your home is similar to a "forced savings plan."



You have many pets, or unusual pets. As a homeowner, you can make your own rules. Any pets, that may be restricted from rental houses or apartments will be welcome.

You're an expert decorator or "do-it-yourselfer." With a home that you own, you will have unlimited freedom when it comes to remodeling and redecorating. As long as your budget and abilities can handle it, you can redo to your heart's desire, over and over again.

You can use tax advantages. Owning a home or condo will pretty much guarantee that your itemized deductions will exceed the standard deduction, and this can be a major plus at tax time. As a homeowner, among your regular deductions you'll have the yearly mortgage interest on your primary and vacation home as well as the yearly property tax for your home. After you purchase your home—or if you choose to refinance to consolidate your debts—many loan costs, including the continued interest on a home equity loan, can be deducted as well. Tax laws vary from state to state, so consult with a legal tax accountant for more information on the laws that apply to you.

You want consistent payments. Unless you refinance your mortgage, with a fixed-rate loan you are assured of the same payment every month as long as you own your home. This will ensure that your basic monthly housing costs will stay exactly the same, which acts as protection against inflation. Renters will inevitably see their monthly rates increase over time.

Workplace Options. (Reviewed 2013). Should I rent or buy a home? Raleigh, NC.