

Balanced Living - March 2016

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Estate Planning: Get Organized Now



Estate planning isn't just about legal issues -- there are practical ones as well. After you die, many of the tasks and decisions your loved ones will have to handle usually aren't covered by basic estate planning documents. You can save them some headache by making your wishes known on such issues as:

- Who should be notified of your death?
- Do you want a funeral or a memorial ceremony? If so, what type? Who should attend? Do you want people to send flowers, or would you prefer donations to charity?
- Did you prepare a will or living trust? Where did you keep them?
- Do you own a life insurance policy, pension, annuity, or retirement account? Where are the documents stored?
- Do you have bank accounts? Do you have a safe deposit box? Where are the records?
- Do you own stocks, bonds, or money in mutual funds? Where are the records?

Most of us carry this information around in our heads and never discuss it with our family members in a comprehensive way. Our loved ones must do their best to sort it all out later.

Avoid Unnecessary Losses

Costly or painful losses can result from a failure to organize your affairs. Stocks, bonds, bank accounts, real estate, and insurance policy benefits may go unclaimed and be turned over to the state government. This happens surprisingly often. Each year, millions of dollars go into state treasuries because the rightful property owners couldn't be found.

On a more personal level, relatives or friends may not be promptly informed of a death, and valuable pieces of family history may not be passed down to future generations.

Fortunately, losses like these can be avoided with a little bit of planning, sorting, and organizing.

Organize Your Information

Making things easier for your family is not difficult, but it may be time-consuming. It's best to break the task into manageable sections and take it one step at a time. Start by thinking about some broad categories of information:

- Remove yourself from the situation by walking away, even if it's just around the house
- funeral plans (arrangements and whom to notify)
- insurance policies
- wills, living trusts, deeds, and other important documents
- pensions and retirement accounts
- bank, money market, and mutual fund accounts
- stocks and bonds
- items in safes, safe deposit boxes, and other locked or hidden places, and
- family history, including the location of photographs, heirlooms, and other irreplaceable items.

Then think about organizing this information in a way that will help your family handle your affairs after your death. You can structure the information any way you like -- even some scribbled notes left in an accessible location are better than nothing -- but if you have the time and energy for it, consider a more thorough approach.

To organize your wishes, plans, and important personal information, you can turn to self-help products. However you choose to organize your affairs, what's most important is that you create a clear, easily accessible system that will light the way for your family and friends.

When you've got everything in order, be sure to store your information in a safe place. You might consider keeping everything in a fireproof metal box, file cabinet, or home safe. Also, be sure to discuss your new records with those closest to you. Your careful work won't help them unless they know where to find important papers when the time comes.

Self-Care Strategies for Healing Back Pain

Back pain always seems to come in the middle of your most frantic activity, when you're under the greatest stress and have important deadlines to meet.

De-stressing your back

"Most back pain begins with muscle problems," says Art Brownstein, M.D., clinical professor of medicine at the University of Hawaii at Manoa and author of *Healing Back Pain Naturally*. "When your back muscles are tight, tense, weak or out of balance, the slightest twist or awkward movement can cause injury, spasms or pain."

In addition, he says, back problems are created or worsened by stress. "Your mind and back are intimately connected. Negative thoughts can create stress and tension in your body, which will affect your back adversely," he says. "When you're tense for a period of time, your muscles contract and become more and more tight, stiff and painful."

Dr. Brownstein believes an effective stress-management program that includes deep-relaxation exercises, slow-breathing exercises, visualization exercises and meditation can play an important part in relieving pain.

"You have to be honest with yourself and recognize that stress in your life may be causing your back pain," he says.

Stretching your back

To heal your back and make your spine healthy, it's essential to build up and nurture the back muscles.

This is accomplished by "systematic stretching of not only the muscles in the back, but the other muscles in the body as well, since virtually all muscles in the body affect the back in one way or another," says Dr. Brownstein.

If you suffer from back pain, have recently been injured or had surgery, ask your doctor or physical therapist to tell you what types of stretching exercises you can do. Ones to ask about include gentle yoga, knee-to-chest raises, squatting, side bends and hamstring stretches.

Follow these guidelines when performing a stretching routine:

- Stretch as far as you can without feeling pain. "If you don't stretch enough, the muscles won't become flexible," says Dr. Brownstein. "If you feel pain, however, you've gone too far."
- Listen to your body. If something doesn't feel right for your back, stop.
- Try to stick to a time limit -- 30 to 60 minutes -- you can maintain daily.

"Instead of looking for a quick fix, try to develop a longer view," says Dr. Brownstein. "Healing takes time and is a gradual process, but by doing daily stretching and stress-management exercises, the time it takes to heal your back will be shortened."

Are You a Good Decision Maker?

Decisions, decisions, decisions. It seems like every time we turn around, we have to make more decisions. The question is, "Are you a good decision maker?" If you aren't (or don't think you are), there is no need to worry. Decision-making is a skill that can be learned by anyone. Although some people may find this particular skill easier than others, everyone applies a similar process.

There are two basic kinds of decisions: those that are arrived at using a specific process and those that just happen. Although both kinds of decisions contain opportunities and learning experiences, there are definite advantages to using a specific process to make a decision. The most obvious advantage is the reduced level of stress you will experience.

Wise decisions are made using a definite process. They are based on the values and perceptions of the decision-maker and include carefully-considered alternatives and options along with periodic reassessments of the decision and its effects. Wise decisions may or may not follow societal norms and expectations, but they are right for the decider based on what he/she knows at that point in time about his/her options as well as him/herself.

Ten Steps to Wise Decision-Making

This process can be applied to any situation where you need to make an important decision. If you follow these ten basic steps, you will find yourself making wiser decisions in your professional as well as your personal life.

- Define, as specifically as possible, what the decision is that needs to be made. Is this really your decision or someone else's? Do you really need to make a decision? (If you do not have at least two options, there is no decision to be made.) When does the decision need to be made? Why is this decision important to you? Who will be affected by this decision? What values does this decision involve for you?
- Write down as many alternatives as you can think of. Brainstorm as many different alternatives as you can imagine. Let your imagination run free and try not to censure anything; this is not the time to be judgmental. Just be sure to write everything down.
- Think where you could find more information about possible alternatives. If you only come up with a few alternatives, you may want to get more information. Additional information generally leads to more alternatives. Places where you can look for the information you need include friends, family, clergy, co-workers, state and federal agencies, professional organizations, online services, newspapers, magazines, books, and so on.
- Check out your alternatives. Once you have a list of alternatives, use the same sources of information to find out more about the specifics of each option. You will find that the more information you gather, the more ideas will pop into your head. Be sure to write these down and check them out too.
- Sort through all of your alternatives. Now that you have your list of alternatives, it is time to begin evaluating them to see which one works for you. First, write down the values that would

come into play for each alternative. Second, look for the alternatives which would allow you to use the greatest number of your values. Third, cross the alternatives off the list which do not fit into your personal value framework.

- Visualize the outcomes of each alternative. For each remaining alternative on your list, picture what the outcome of that alternative will look like. Here, too, it helps if you write out your impressions.
- Do a reality check. Which of your remaining alternatives are most likely to happen? Cross off those alternatives that most likely will not happen to you.
- Which alternative fits you? Review your remaining alternatives and decide which ones feel most comfortable to you. These are your wise decisions. If you are very happy about a decision, but are not as comfortable with its possible outcome, this is a clue that this is not a wise decision for you. On the other hand, you may dislike an alternative, but be very excited about the possible outcome. This decision would probably not be wise for you either. If you feel you can live with both the alternative as well as the possible outcome, this is the wise decision you should follow.
- Get started! Once you have made your decision, get moving on it. Worrying or second-guessing yourself will only cause grief. You have done your very best for the present; you always have the option of changing your mind in the future. Remember, no decision is set in stone.
- How is it going? Be sure to review your decision at specified points along the road. Are the outcomes what you expected? Are you happy with the outcomes? Do you want to let the decision stand or would you like to make some adjustments? If the decision did not come out the way you planned, go through the complete decision-making process again. In the process, answer the following questions: Did I not have enough information? What values actually came into play? Were they my values or someone else's? Remember, you can always change your mind!

Common Decision-Making Mistakes

As much as we would like to believe that we do not have any prejudices or biases, the fact is that everyone does. The more aware you are of yours, the better off you will be. The main reason everyone has their own way of viewing the world is because our brains simply cannot take in everything, at least not on a conscious level.

Have you ever tried to learn ten new things all at once? If you have, you know that it is very easy to become overwhelmed and end up learning very little at all. That is because of the way the brain works. Our brains screen and categorize information so that we can understand the world around us without being overwhelmed by it. We get into trouble when we fail to realize that many of the perceptions we hold are based on what society (i.e., parents, teachers, the church, all institutions, etc.) teach us, not what we actually know to be true.

Below is a list of the most common decision-making mistakes. By learning about these pitfalls now, you will be able to avoid them in the future.

- Relying too much on expert information. Oftentimes, people have a tendency to place too much emphasis on what experts say. Remember, experts are only human and have their own set of biases and prejudices just like the rest of us. By seeking information from a lot of different sources, you will get much better information than if you focused all of your energy on only one source.

- Overestimating the value of information received from others. People have a tendency to overestimate the value of certain individuals in our society and underestimate the value of others. For instance, experts, authority figures, parents, high status groups, people who seem to have it all together, and people we respect have a way of swaying our opinion based simply on the fact that we believe they know more than we do. When you find yourself doing this, ask yourself: Do they know as much about this problem as I do? Are their values the same as mine? Have they had any personal experiences with a problem like mine? In other words, keep their opinions in perspective.
- Underestimating the value of information received from others. Whether we realize it or not, we also have a tendency to discount information we receive from individuals such as children, low status groups, women (yes, believe it!), the elderly, homemakers, blue-collar workers, artists, etc. This is unfortunate since many times these groups can paint a good picture of the other side of your problem. In other words, these groups may use entirely different values and perceptions in their answers to your questions. The result is a larger perspective of what the issues really are. Just make a note that if you find yourself discounting the information you receive from anyone, make sure you ask yourself why.
- Only hearing what you want to hear or seeing what you want to see. Try this exercise. Ask a friend to look around them and make note of everything that is green. Now, have them close their eyes. Once their eyes are closed, ask them to tell you what around them is red. Almost everyone you ask will not be able to tell you what was red because they were focusing on what was green. Our perceptions work the same way. If we have expectations or biases that we are not aware of, we tend to see what we want to see. Likewise, if someone tries to tell us something we do not want to hear, we simply do not hear them. This is a common mistake that many people make. The key is to be aware of your own prejudices and expectations while at the same time staying open to everything that comes your way.
- Not listening to your feelings or gut reactions. Have you ever made a decision only to have it be followed by a major stomachache or headache? This is your body talking to you. Our brains are constantly taking in more information than we can consciously process. All of this extra information gets buried in our subconscious. Although we may not be able to retrieve this information, our body stores it for us until it is needed. In moments when we need to make a decision, our bodies provide clues to the answer through feelings or gut reactions. Unfortunately, our society teaches us to ignore these feelings, but by tuning into your intuition, you will find that you will make much better decisions in the long run.

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