If you feel like you’re constantly being pulled in too many directions, it may be time to simplify.

Living a more simple life may make it easier to balance your relationships, work schedule, and financial obligations and still find time for you. Here are some ideas on how to simplify:

• **Establish priorities.** Consider your values and the goals you want to achieve. Put your efforts into what will advance these goals. Setting priorities will help to keep your energy focused on what’s important to you.

• **Say “no.”** Sometimes life gets unmanageable because we overcommit. Learn to say no when an obligation will stretch you too thin or ask for a compromise (such as meeting at a halfway location instead of driving all the way to a friend’s house).

• **Use a calendar.** Tracking deadlines and obligations will help you manage your time. It may also help you determine how to streamline your schedule.

• **Focus.** Multitasking is a useful skill to have, but it's not always productive. Set aside dedicated time for completing specific projects without interruption.

• **Get organized.** Start with something small, like a desk drawer. Get rid of what you don’t need and rearrange what you do in a way that works for you. Try to go through one area per week or set aside one day a month for organization.

• **Cut clutter.** Go through your house and figure out which of your possessions are actually necessary. Consider giving away or disposing of items that you no longer need.

• **Turn down the noise.** Discontinue subscriptions to magazines, newspapers, or e-zines that you don’t have time to read. Leave the radio or TV off unless you are actually paying attention to what’s playing.

• **Practice mindfulness.** Slow down long enough to recognize and appreciate the simple things in life. Work on being in the moment and focusing your energy on what you are doing, not on past events or future plans.

Finding ways to simplify may make it easier to handle life’s complications. For more ideas on how to make simplicity a priority, contact LifeMatters.

Source: Krames Staywell

**LifeMatters® by Empathia is available 24 hours a day, every day of the year.**

To speak with a professional counselor, call 1-800-367-7474.

Visit LifeMatters on the Internet at mylifematters.com.

Language assistance services in your preferred spoken and written languages are available at no cost by calling 1-800-367-7474.
Before you run to the beach or head for the pool, keep these safety tips in mind.

**Sunscreen.** Sunscreen is important at any age. When applying sunscreen, remember the following:

- Wear sunscreen of at least SPF 30 that protects against both UVA and UVB (if you are going to be in water, make sure it’s waterproof). Reapply sunscreen as recommended on the label.
- Wear UV-proof sunglasses. If you have questions about what types of sunglasses are right for you, consult with your eye doctor.
- When spending time outdoors, choose light-colored clothing. If you will be outside for a long period of time, stay in the shade or use a sun hat or umbrella.
- Remember that light reflecting off water increases sun exposure.

**Hydration.** Dehydration is easier to prevent than it is to treat. Ways to manage hydration include:

- Drink fluids throughout the day. Eight 8-ounce glasses per day is the general rule, but you may need more if you are active.
- The very young, the elderly, and people who are ill have a lower tolerance for high temperatures. Children should drink at least five ounces of water every 20 minutes when active in warm or humid conditions.
- Drink at least one quart of water or other electrolyte-replenishing fluid every hour when you are sweating or during exercise.
- Take a CPR class so that you are prepared for emergencies.

**Water safety.** Swimming is great exercise and can be fun for the whole family, but safety is also important. To minimize the risk of swimming accidents:

- Enroll children in swimming lessons (most children can sign up as early as four). If you’ve never taken lessons, now is the time to learn.
- If you have a pool, consider putting it behind a fence (in some areas, this may be required by law).
- Discourage horseplay around a pool or in a swimming area.
- If you are responsible for watching young children in the pool, stay focused on what’s going on around you. Do not allow yourself to be distracted by your phone, the grill, or other people.
- Wear earplugs.
- Clean the outer area of the ear (not the inside). Never put anything in the ear, including cotton swabs.
- Ask your doctor about drops or home remedies that may help keep the ear clear of infection.
- Call your doctor if ear itching, fluid discharge, pain or tenderness, or hearing loss occurs.

*The above information is for educational purposes only and is not intended to take the place of medical advice.*

Source: Krames Staywell
Save Money with an Energy-Efficient Home

If the temperatures don’t do it this summer, seeing your utility bills after a few warm weeks may make your blood boil. Here are some pointers for making sure your energy budget doesn’t overheat:

• **Get an energy audit.** Many local utility companies provide free or low-cost energy inspections for your home that could pinpoint potential problems. Pay special attention to the auditor’s assessment of your insulation, since improper thickness or distribution could result in a lot of lost energy — and money.

• **Check your air conditioning system before you need it.** At minimum, turn on your air conditioner to make sure it is going to work when the mercury rises. A better option is to have a qualified professional inspect and clean your system to determine if you are losing money because of leaks or dirty filters. It’s important to change your air filters on the recommended schedule (typically 30-60 days of use).

• **Your air conditioner needs to stay cool too.** Like you, your AC unit works more efficiently when it doesn’t have to battle soaring temperatures. Either move your unit into an area that gets a lot of natural shade or provide some shade with a sunscreen or trees.

• **Get a programmable thermostat (if you don’t have one).** Programming your thermostat to match your schedule will greatly increase your energy efficiency — and could save you hundreds of dollars a year. Set the temperature to 82-84 degrees Fahrenheit when you will be away. When you are at home, set it as high as you can without feeling uncomfortable (78 degrees is a good starting point).

• **Be conscious of heat-producing activities.** Stoves, clothes dryers, computers, and light bulbs all generate heat. Only use these items when necessary on hot days or schedule their use for when it’s cooler outside. Keep in mind that many areas have elevated rates for electricity at peak usage times.

• **Make windows and doors money savers — not money wasters.** Inspect the caulking and weather stripping around windows and doors for signs of deterioration that could lead to
Prepping for a Home Sale

Improving your house’s energy efficiency will not only save you money, but make your house more marketable. Here are some other tips to get your house ready for a potential sale:

1. Clean your house, inside and out. Keep the house ready to be shown at all times.

2. If a room needs repainting, get it done. Use white or another neutral paint color.

3. Get rid of old furniture or carpeting, especially if it has picked up cooking or pet scents.

4. Make sure your home is well lit to create a feeling of warmth and spaciousness. If a showing is during the day, leave blinds open to flood the rooms with natural light.

5. Highlight available storage space by clearing out closets and utility areas.

6. Pack up photos and personal knickknacks and get all those magnets off the refrigerator. Getting rid of clutter will make it easier for buyers to envision themselves in your home.

7. Consider leaving behind a non-essential personal possession (such as a cabinet or bookcase) if a buyer expresses interest in it.

8. Keep patio furniture and other personal property that will illustrate how fun a space could be in place until it has to be moved.

9. Listen to your realtor. Implement as many of his or her suggestions as possible.

“Once you really accept that spending money doesn’t equal happiness, you have half the battle won.”

~ Ernest Callenbach