

## National Observances

### July

National Parks & Recreation Month

Social Wellness Month

Family Reunion Month

### Week of July 18-25

Restless Leg Syndrome (RLS) Awareness Week

### Independence Day: July 4th

## What is the EAP?

The Employee Assistance Program (EAP) is a **FREE** and **CONFIDENTIAL** service that can assist you and your eligible family members with **ANY** personal concern, large or small.

Employees and family members can call Cascade 24 hours a day, seven days a week. We can help! Call Cascade to schedule an in-person appointment or get the resources you need. For more information, please call us at:

800.433.2320

[www.cascadecenters.com](http://www.cascadecenters.com)



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## Easy Ways to Get More Done Each Day

If you've ever worked for most of a morning or afternoon and not gotten much accomplished, you may have wondered where the time went.

"But an effective manager knows exactly where his or her time goes," says Marc Corsini, president of the Corsini Consulting Group in Birmingham, AL. "And anyone can become more effective at managing time. It's a matter of pinpointing how you spend your day, overcoming time-wasting hurdles and concentrating on making the most of the time you have."

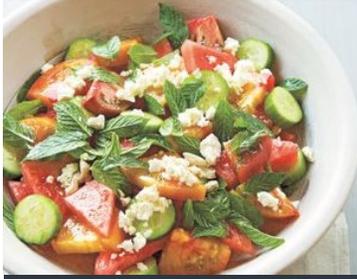
Mr. Corsini offers the following suggestions about how to get more done each day.

### Time matters

- Try to accomplish as much as you can in the shortest amount of time. "Work expands to fill the time available for its completion," says Mr. Corsini. "So instead of setting aside a day to write a report, give yourself a morning or afternoon. Chances are you'll knock it out in the time you allow."
- Prioritize. You only have enough time in your day to do the important things. "A day consists of three kinds of activities: Have to do, need to do and nice to do," says Mr. Corsini. "Forget the nice to dos. Start with the have to dos and work your way down. Spend your first hour at work on your most important activity for the day, then pick the next most important and so on."
- Focus on outcomes, not activities. "Nobody cares how hard you're working," says Mr. Corsini. "They only care about what you're accomplishing."
- Be a planner. Set aside the last 15 minutes of each business day to evaluate what you have done that day and plan to do the next. Establish and prioritize your objectives, to dos and appointments for the coming day. "Avoid the 'planning paradox' of failing to plan because it takes time," says Mr. Corsini. "And be sure to focus on short- and long-term planning."
- Plan a weekly vacation. "Most people are the most productive right before they go on a vacation. They have a sense of urgency. They delegate. They focus. They work on the most important projects and forget the other stuff," says Mr. Corsini. "Pick one day a week and act like you're about to go on vacation for a month. You'll be surprised how much you'll accomplish."
- Minimize phone tag. To do so, focus on making calls when you're most likely to reach people. Develop additional contacts within an organization. Get to know your contacts' assistants. Leave careful, creative messages defining exactly what you need and your time frame. Establish regular "in-office" hours so people know when they can reach you.
- Make appointments with yourself. When you have an important project you need to finish, schedule time on your calendar to complete it.
- Leave an hour early. "Having less time to get things done forces you to work only on the

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## Heirloom Tomato and Watermelon Salad with Feta and Mint

### Ingredients:

Remove the rind from the watermelon and cut into 3-inch wedges, then thinly slice the wedges.

- 1 mini seedless watermelon, about 4 lb.
- 1 3/4 lb. heirloom tomatoes, sliced
- 2 Persian cucumbers, sliced
- 2 Tbs. extra-virgin olive oil
- 2 Tbs. white balsamic vinegar
- 3 oz. feta cheese, crumbled
- 1/2 cup fresh mint leaves

### Preparation:

Remove the rind from the watermelon and cut into 3-inch wedges, then thinly slice the wedges.

In a large shallow serving bowl, gently toss together the watermelon, tomato and cucumber slices. Drizzle the olive oil and vinegar over the mixture, sprinkle with the cheese and mint and serve immediately.

Serves 6.

*(Get More Done ....Continued from page 1)*

really important tasks," says Mr. Corsini. "By reducing the amount of time you have, you force yourself to focus on results."

- Look out for time robbers. People can -- and do -- rob you of your time. "Robbers include co-workers, friends, vendors and some customers," says Mr. Corsini. "Avoid, neglect and manage those who rob you of your time when you're at work."
- Give yourself some slack. Schedule slack time in your day so you can handle unexpected activities and issues.
- Develop a sense of priority. "The best cure for procrastination is to develop a strong sense of urgency," says Mr. Corsini.

*Krames Staywell*

## Budgeting Rules of Thumb

When trying to set a budget and economize, one is limited by one's future earnings. If expenses continually exceed earnings, one has to borrow money to pay expenses. Eventually, one reaches a point when it becomes impossible to eliminate debt, which may lead to bankruptcy. A few rules of thumb can be used as guidelines in cash-flow management to help formulate your goals and priorities.

### Taxes

Taxes should be avoided. However, evading taxes is illegal. Doing so can ruin your budget and really mess up your goals when you are caught. So let's plan to pay taxes, yet strive to pay the least amount allowable by law. This means taking advantage of all the legal opportunities available to reduce taxes, such as participation in employer-sponsored retirement and benefits plans, as well as funding your own individual retirement accounts (IRAs). Federal and state income taxes, Social Security, and Medicare taxes generally will reduce your gross earnings from work by 25–35%. Since these taxes are deducted before you get a paycheck, plan your budget on the net amount. That is, if you earn \$100,000 per year, don't plan to spend more than \$65,000.

### Guideline Expenses

Demographic studies show that persons of similar ages, family size, and earnings tend to spend similar amounts on annual living expenses, but different amounts compared to different age/income/family size groups. While these percentages of income per category are somewhat different for each group, here are broad guidelines based upon gross family income before taxes:

### Expenses and Gross Family Income

In setting your own goals and priorities, if any of your planned (or actual) expenses exceed these guidelines, then perhaps that is an area you need to reconsider.

### Inflation

The prices of goods and services tend to increase over time. This is called inflation. While it is quite impossible to predict future inflation rates, historically they have ranged between 0% and 10% per year in the United States. Under current US fiscal policy, the Federal Reserve is trying to manage inflation between 2% and 4% per year. To predict the future costs of goods and services due to inflation, the Rule of 72 might be helpful.

### Rule of 72

The Rule of 72 can tell us how long it will take for the price of something to double, if we know the rate of inflation. Dividing 72 by the inflation rate equals the number of years it will take for the cost to double. You must use a whole number as the rate, rather than a decimal or percentage. That means that if inflation is 3%, use 3, not 0.03. For example, if you want to know how long it will take for the price of bread to double at 3% inflation, you will proceed as follows:  $72/3 = 24$  years. Those of you who passed algebra also see that this formula is useful in determining what rate of return is required, in order for an investment to double in a fixed number of years. For example, in order for an investment to double in 12 years, the investment return must be 6% ( $72/12 \text{ years} = 6\% \text{ return}$ ). And the rest of you thought algebra was a waste of time! You can see that using the Rule of 72 allows you to extrapolate future costs, income, and savings without using a fancy financial calculator or computer.

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