In This Issue:
Less Is More: How to Simplify Your Life .................................................. 1
Money Saving Tips That Work When You Travel ................................. 2
Signs of Alcohol Addiction (Alcoholism) ............................................. 4

Less Is More: How to Simplify Your Life

Life today is complicated. Most Americans are pulled in multiple directions every day by commitments to their families, workplaces and communities. Many people have responded to the pressures of modern life by seeking ways to consciously simplify their routines and attitudes at home and work. “The goal of living a more simple life isn’t to arrive at a static point in your life but to become skilled at balancing your personal relationships, workplace issues, finances and other demands,” says Heather G. Mitchener, coauthor of The 50 Best Ways to Simplify Your Life.

Being in the moment

One way to simplify your life is to practice mindfulness – to slow down and recognize and appreciate the simple things in life. To be mindful instead of mindless, stay in the moment and be conscious of what you’re doing. Don't think ahead or look back.

"When we look ahead constantly, we not only rush through the less pleasant tasks, we also tend to hurry through the things we love to do, because we’re always thinking or worrying about what we have to do next," says Ms. Mitchener. A good way to practice being in the moment is to follow your breath, a technique that doesn’t require any special training or self-consciousness. To breathe mindfully, take notice of your breaths and try to make them as calm and even as possible. Your breaths should be long and slow and should come from your diaphragm rather than your upper chest. Pay attention to each breath, letting thoughts fall away.
"You can do this exercise any time you think of it," says Ms. Mitchener. "Make it a goal to be mindful, in general, but also set aside short periods to practice. This will improve your ability to make mindfulness a habit. As you learn to live this way, you'll feel more centered."

**Slow down**
If you feel like you have too much information in your life, stop subscriptions to magazines, newspapers or e-mail newsletters you rarely have time to read. Leave the radio and TV off unless you're really listening to something that matters to you. Turn off your cell phone unless you're making a call or waiting for one that's important.

To reduce the amount of "stuff" in your home, ask yourself these questions before you buy something: Do I really need it? How often will I wear or use it? Where will I store it? Is there a reason why I must buy it?

**Get organized**
Begin by sizing up the problem areas in your home or workplace and making a plan of attack. If you're easily discouraged, start with a small, confined area, such as a single drawer. Otherwise, target an area that gives you the most grief. Your goal should be to clear out clutter that causes you to waste time -- a hall closet that has become a catchall for everything from clothes to sports equipment.

Learn to focus at work. Multitasking can be an asset, but often the lack of focus it requires means you actually get less done in a day, or less done well. To increase your focus and break free from distractions:

- Begin each day by setting priorities on what you want to accomplish.
- Check e-mail at set times, rather than letting each new message interrupt you.
- Set aside a time to retrieve voice mail and return calls.
- Keep a calendar of your deadlines and obligations.

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**Money Saving Tips That Work When You Travel**

Want to know how to find great deals on accommodations and travel by air, boat, car, etc.? Want tips for living large on a small budget? Want the secrets to staying a step ahead of the tourist hordes and to avoid paying tourist prices? Ready to make your next trip not just truly memorable, but truly money-saving? Here, just in time for the summer travel season, are some tips from Marta Shen, CFP®.
BEFORE YOU GO:

- **Research and plan well in advance.** Plan trips at least several months in advance to allow plenty of time for research. This helps if you are going to use [frequent flyer] miles or [credit card] points for the trip. For ideas and guidance read travel books extensively (like Frommer’s, Rick Steves’ and DK Eyewitness Travel guides) as well as online reviews on websites.

- **Draw up a travel budget.** Once you have a good idea of your itinerary, figure out how much you want to spend and establish a line-item budget of expenses that includes transport, accommodation, meals, sightseeing, etc. “Travel expenses are one thing people tend to underestimate,” said Shen. “This way you have it all in front of you, so you can plan accordingly.”

- **Have an open mind — and an open calendar.** Traveling during off-peak times of the year (out of summer for beach destinations), the week (air travel mid-week) and the day (red-eye flights) often brings the best deals. Look into a potentially much less expensive “open-jaw ticket,” which allows you to fly into one city and out of another.

- **Pick a points or miles plan wisely — and use it.** Choose a plan that’s less restrictive with how and when you use miles or points (such as one that doesn’t revoke points), that aligns best with your spending/usage habits (those with which you’re likeliest to accrue points/miles and that have relationships with your preferred travel providers), and that’s flexible.

- **Use consolidators for finding deals on travel and accommodations** Consolidators that handle multiple providers tend to offer the best deals, but don’t forget to consider airlines and other providers that aren’t available through consolidators. Sometimes the best deals come by going directly to the source.

- **Be your own tour guide.** Putting together your own itineraries will give you more freedom, efficiency and cost savings compared to joining organized tours.

ONCE YOU’RE THERE:

- **Use public transport.** The local bus/metro system isn’t just the least expensive way to get around a city, it provides visitors with the best taste of the local community. Look for multi-day passes for maximum savings.

- **Travel on foot.** It’s a great way to get to know a place, its neighborhoods and its people, while saving money and getting some exercise.

- **Your new motto: If it’s free, it’s me.** Taking advantage of free hotel shuttles, free WiFi access, free hotel breakfasts, free museum days and the like can provide substantial savings.

- **Leave the tourist track behind.** Meals, goods and services tend to cost less in places that don’t cater to tourists.

- **Ask locals for advice.** They’re not only good for directions if you’re lost, they often know where to find the best deals, the best meals, the best services and the best stuff.

- **Eat creatively.** Try places off the beaten tourist path, try street food vendors and if your accommodations have kitchen capabilities, eat in every so often.
AND DON’T FORGET:

- **Dig for discounts.** Either in advance or once you arrive at your destination, learn about local discounts at places you intend to visit and services you intend to use, from discounted public transit passes to cut-rate museum admission packages to discounts for families, children and seniors. Check city/municipal, country/regional rail offices and tourist information websites during initial research and follow up once you arrive.

- **Party of four or more?** Consider renting a vehicle. Car rental can be cheaper than taking the train if your group has four or more. Compare the costs before booking your accommodations.

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**Signs of Alcohol Addiction (Alcoholism)**

Do you want to have more fun, to fit in, to cope better with your problems? It’s as easy as taking a drink—if you believe what you see on television. But if you think that alcohol will improve your life, you’re fooling yourself. The more you regularly rely on alcohol to relax you or get you “up,” the closer you move toward addiction. If you decide you are on the path to addiction, you can take action to keep it under control or find caring people to help you.

**Check Your Addiction Level**

You may drink alcohol to feel charming. But instead, it can lead to impaired speech and to inappropriate or dangerous behavior, such as driving while drunk. Alcohol can also lead to liver and heart disease. Read the following statements and check “yes” or “no.” Answering “yes” to three or more questions may be a signal that alcohol is taking over your life.
• Do you think a party or social gathering isn’t fun unless alcohol is served?
• Have family members, friends, or coworkers ever commented on your drinking?
• Do you have friends you drink with?
• Do you look forward to your next drink?
• If you only drink after work or on weekends, do you think you couldn’t have a problem?
• Are family members or friends beginning to avoid you?
• Have you unsuccessfully tried to cut down or quit using alcohol?
• Do you hide your use from other people?
• Are you beginning to distrust and avoid some people?
• Do you get up the day after drinking and not remember what happened the night before?
• Do you have health problems as a result of your drinking?

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