

Good news and information for our friends and families

How To Work Less But Do More

Being busy all the time is not really something to be proud of and it is important to have downtime and set boundaries in order to get a better balance between work and life.

Pride in constant "business" is likely to deplete all your energy levels constantly if you live your whole life in such a manner, and even just a breather of a few minutes per day can help you to feel more balanced and recharged.

Emails are a wonderful invention, but they can also result in work encroaching onto personal time. Never check or answer emails during the evening, and part-time workers should also avoid them during their days off; part-time employees need to manage the work carefully to avoid ending up becoming a proxy full-time workers sans the appropriate level of pay.

Establishing clear boundaries with co-workers and managers is very important and it can also be a good idea to attach a signature to emails stating your working days, allowing external contacts to understand that they should not expect an instant reply.

Maintaining a Healthy Heart

The heart is one of the most important organs in the human body, which means that keeping it healthy is crucial to our overall health.

One of the best tips to maintaining a healthy heart is to follow a lifestyle that is beneficial to the heart, one which includes exercise, regular checkups with a physician, not smoking, eating healthily with a variety of different kinds of food consumed in moderation, and taking necessary medications as and when appropriate.



It is also a good idea for people to be aware of their numbers like cholesterol, weight and blood pressure, and their risk factors.

People who have already had difficulties with their heart need to focus on recovery and rehabilitation, and to comply with all of the advice given by their health care provider.

The simplest advice for keeping a healthy heart is to exercise and keep a low sodium diet that stays away from processed meats, fatty foods and fruit and vegetables in cans, which contain a good deal of salt.

May 2016

Hello! We are pleased to send you this monthly issue of *Wise* and Wonderful. It is our way of saying that you are important to us and we truly value your business. Please feel free to pass this newsletter on to friends and neighbors. Enjoy!

Monthly Joke

Calling In Sick



Salary negotiations between a union and a big organization weren't going well.

The main issue was that management believed workers were abusing the sick leave policy.

During one tense meeting, a manager hurled that morning's newspaper onto the conference table.

"Look at this! This employee called in sick yesterday!"

The union negotiator looked and saw a picture of the employee holding up a trophy for winning second prize in a golf tournament.

"What do you say to that?" the manager demanded.

"Wow," the union official said. "If he hadn't been sick, he might have won!"

Monthly Quote

"If your objective is to make money, you are going to innovate, not invent. "

— Tom Grasty



Travelling With Annoying Family Members

We might always love our family and friends but sometimes they can be very annoying when we have to travel with them. The good news is there are things you can do to deal with the annoyance factor without spoiling either the holiday or your relationship with your friend or relative.

Problems often come up if people go on trips with different expectations so getting these things clear before you set off is a good way to sense and perhaps even avert problems later on.

One good tip is to take the correct approach when it comes to finances, which often cause conflict when on holiday.

It is important to ensure you do not become overly zealous in regards to bookkeeping, albeit at the same time making sure that you are not being taken advantage of.

You are supposed to be on holiday however, and a big difference can be made by taking a more relaxed approach.

Another good tip is that rather than have to compromise between two things that you and your travelling companion want to do, you can simply split up and simply do the thing you both most want to, and then reunite later with a story to tell.

Healthy citizens are the greatest asset any country can have. —Winston Churchill

We must respect the past, and mistrust the present, if we wish to provide for the safety of the future.

-Joseph Joubert

Celebrate Learn To Swim Day

While you may not have celebrated this in the past, the third Saturday in May is actually National Learn to Swim Day. This is a day set aside to recognize the importance of teaching children to swim and to remind parents about the importance of reviewing water safety rules before the busy summer season starts.



With more people having private pools, and most children having access to public pools, lakes, oceans and even streams, rivers and other bodies of water, teaching kids to swim is not just an option, it is a decision that can save a child's life.

Lessons

There are a lot of different organizations that offer lessons for children of all ages. Mom and Dad may want to take lessons with their younger children as it builds confidence and make it a family activity.

The YMCA, as well as many of the Boys & Girls Clubs of America, offer low-cost options in many communities. Some schools and community centers also offer swimming and tend to offer reasonably priced lessons.

Make it Fun

It is important to make swimming a fun activity. Kids may naturally be nervous about water, so encourage your children to splash about in shallow water, play with floats and water toys, and ride along when adults are swimming.

There are fun swimming games that instructors or parents can use to encourage kids to focus less on the possible fears and more on the fun of being in the water. You can place small "treasures" on the floor of the pool, gradually moving them into deeper water. Kids can dive for "treasure" and Mom and Dad can cheer them on. Planning races or even throwing floating balls into the pool and allowing the kids to swim to collect as many as possible are all great options.

Parents, Grandparents, and other family members should interact with the child in the water at the depth the child is comfortable with. Gradually, and supporting the child, move to deeper water and provide encouragement, support, and reassurance until the child is ready to swim on his or her own.

Young People Less Positive Than Older People

Senior citizens have a more positive outlook on life than the young, according to new research that seems to validate the belief that people mellow with age.



The University of Massachusetts Amherst research project used the attitudes of dozens of young adults and older people and found that older adults

are more serene than the young, says the leader of the study Rebecca Ready from the psychological and brain sciences department of the establishment.

The participants in the study were asked to look at cards that featured "emotion items" and reveal whether there positive or negative connotations for the words on them.

While all generations agreed on the strongest terms linked to serenity, senior citizens went through certain words more frequently such as cheerful, joyful and delighted.

Ready says that it is important to determine the ways in which emotions are defined differently from younger adults in order to establish better communication with the elderly and provide greater understanding of their emotional responses and give access to psychological help when necessary.

Chocolate Advice

Chocolate can actually be good for you, if you buy the "right" kind – but how do you know where to find it? The good news is that it is simple to find healthy chocolate provided you actually know what you are searching for.

The right kind of chocolate can not only be not harmful but cut down your levels of stress and reduce the chances of stroke and heart disease, in addition to - of course - being delicious, making it worth the effort to find.



Dark chocolate is better for you than milk or white because it comes with a higher concentration of the antioxidants known as polyphenols and flavanols, which disarm the kind of free radicals that are linked to disease. In fact, dark chocolate has a bigger antioxidant capacity than is the case with blueberries, though the chocolate will need to be at least seventy percent cacao to gain all the health benefits.

Cocoa butter is chocolate's "good fat", a source of stearic acid that is very good for the heart. In the United States any item called chocolate must have cocoa butter, but emulsifiers and cheap oils can replace some of the pure cocoa fat.

Avoid anything called "chocolaty", as it is not real chocolate, and labeled "partially hydrogenated", as they are trans fats that have been linked to heart disease.



The Financial Paperwork You Need To Keep

People acquire lots of financial paperwork over the years, including the likes of tax returns and stock documents, but what documentation do you actually need to keep and which is it okay to throw away?

The good news is that there are lots that you can get rid of if you fancy having a clear-out. Bank deposit slips and ATM receipts can be disposed of the moment you can match them with your monthly bank statement and the same applies to credit card receipts unless you need to have proof of purchase or wish to take an item back.

Credit card statements with no tax-related expenses on them can also be thrown away, as can utility bills after you receive proof of payment on the next bill. Items you need to keep for at least twelve months include pay check stubs, bank statements, brokerage and other investment statements and health care bill receipts.

Documents that need to be kept for at least seven years include supporting tax documents, capital improvement receipts, savings bonds, loan documents, vehicle registrations and warranties.

Documents such as birth certificates, divorce papers, marriage licenses, Social Security cards, estate planning documents and military discharge papers should never be thrown away and kept somewhere safe.



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GOOD NEWS AND INFORMATION FOR OUR FRIENDS AND FAMILIES

MAY 2016

Celebrate May!

Food Allergy Awareness Week, May 8-14. Food allergies affect up to 15 million people in the United States, including one in 13 children. Whether you're newly diagnosed or brushing up on the facts, learning all you can about the condition is the key to staying safe and living well with food allergies.

Mother's Day, May 8. Don't forget to tell your mother (and mothers everywhere) how much she means to you.

World Dracula Day, May 26. Celebrate (and fear) the greatest vampire of them all, Count Dracula, and his creator, Irish author Bram Stoker.

Picture box for photo or company logo	All About Mother's Day! Anna Jarvis of Philadelphia decided that it would be a wonderful way to honor her deceased mother. Two years later, Jarvis and friends began a letter-writing campaign to create a Mother's Day observance. In 1914, the US Congress passed legislation designating the second Sunday in May as Mother's Day. By the 1920s it had become so commercialized already that Anna Jarvis was disappointed. Other countries celebrate Mother's Day during other months. For example, in the United Kingdom (England) it's celebrated in the middle of March. As per the ancient Christians, the Mother's Day used to fall on fourth Sunday of Lent. It was to give respect to the Virgin Mary who was the Mother of Christ. So for the first time, Mother's Day was celebrated and got known as Mothering Sunday.
	In the vast majority of the world's languages, the word for 'mother' begins with the letter M.