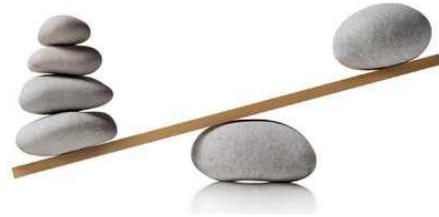


June 2016

## Living a Life in Balance

Do you feel like your life is too complicated? Are you often torn between your work and home responsibilities?

"If so, you're not alone, and you don't have to despair," says Odette Pollar, president of Smart Ways to Work, a personal productivity firm in Oakland, Calif., and author of *Take Back Your Life*. "You can gain peace and relief by making a conscious effort to reduce the complexities in your life and achieve balance."



Given all you have to do, it's easy to lose sight of what's probably your ultimate goal: to enjoy your life as you follow through on your personal and professional responsibilities in satisfying ways.

Here are Ms. Pollar's suggestions for successfully balancing your time and life.

Learn to streamline

Speeding up and trying to force more and more into the same blocks of time isn't the best way to have more time in your life. According to Ms. Pollar, the best way to "get it all done" is to have fewer things to do by consciously streamlining your ongoing responsibilities.

Being selective about your choices and how you spend your time is important. And it's vital to keep your perspective and establish realistic expectations for yourself.

"Regaining balance starts with the awareness that something is out of kilter, that you have too much going on," she says. "From there you can identify what you want less of in your life."

Ask yourself questions

You can achieve balance by setting your priorities and creating a life around them. This is a long-term process and requires thought and insight.

As a way to get started, take some time to list three to five answers to these questions:

- What physical needs are important to you and why?
- What emotional needs are important to you and why?
- What mental needs must be filled to make you content?
- What causes the sense of frustration or depression you may feel?
- What does success—both personal and professional—mean to you?

Your answers will provide information you can use to make changes in your life.

Determine what you want

Before making any big changes, consider the results you want to achieve. This will give you a starting point from which to choose a direction and set goals.

For example, you might want to:

- Enjoy work and have enough energy left at the end of the day to enjoy your home life.
- Cultivate a better relationship with your children, partner, friends and extended family.
- Do more things you'd like to do and feel more content.

By reacquainting yourself with your needs, desires and feelings, you can make a plan with a systematic approach for achieving your goals.

Respect the process

Achieving balance is an ongoing process that requires your regular attention. As you move forward, talk with others about

how they have achieved balance in their lives and share your successes.

As you continue on your road to a more satisfying life, remember the following.

- Keep your job and your life in perspective. Success at the expense of relaxation and enjoyment is not success.
- Take yourself less seriously. Learn to see and appreciate the lighter side of life.
- Learn to say "no." Be firm without apology or guilt.

"It's easier to balance a simpler life," says Ms. Pollar. "For a life worth living, eliminate the unimportant, whether it be relationships, tasks, responsibilities, possessions or beliefs."

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## Taking the Scare Out of Car Repair



The best way to avoid auto repair rip-offs is to be prepared. It's important to know how to select a good technician, the kinds of questions to ask, and your consumer rights.

According to the Federal Trade Commission ("FTC"), the American Automobile Association ("AAA"), and the National Association of Attorneys General ("NAAG"), this kind of information about your automobile may help you keep a lid on mechanical mistakes.

### How to Choose a Repair Shop

- Ask for recommendations from friends, family, and other people you trust.
- Shop around by telephone for the best deal, and compare warranty policies on repairs.
- Ask to see current licenses if state or local law requires repair shops to be licensed or registered.
- Your state Attorney General's office or local consumer protection agency may know whether there's a record of complaints about a particular repair shop.
- Make sure the shop will honor your vehicle's warranty.

### How to Choose a Technician

- Look for shops that display various certifications - like an Automotive Service Excellence seal. Certification indicates that some or all of the technicians meet basic standards of knowledge and competence in specific technical areas.
- Ask if the technician or shop has experience working on the same make or model vehicle as yours.

### Repair Charges: Unlocking the Mystery

Before you arrange to have any work performed, ask how the shop prices its work. Some shops charge a flat rate for labor on auto repairs. This published rate is based on an independent or manufacturer's estimate of the time required to complete repairs. Others charge on the basis of the actual time the technician worked on the repair.

If you need expensive or complicated repairs, or if you have questions about recommended work, consider getting a second opinion.

Find out if there will be a diagnostic charge if you decide to have the work performed elsewhere. Many repair shops charge for diagnostic time.

Shops that do only diagnostic work and do not sell parts or repairs may be able to give you an objective opinion about which repairs are necessary.

Ask for a written estimate, which should:

- Identify the condition to be repaired, the parts needed, and the anticipated labor charge. Make sure you get a signed copy.
- It should state that the shop will contact you for approval before they do any work exceeding a specified amount of time or money. State law may require this.

## **Parts**

Parts are classified as:

- **New** - These parts generally are made to original manufacturer's specifications, either by the vehicle manufacturer or an independent company. Your state may require repair shops to tell you if non-original equipment will be used in the repair. Prices and quality of these parts vary.
- **Remanufactured, rebuilt and reconditioned** - These terms generally mean the same thing: parts have been restored to a sound working condition. Many manufacturers offer a warranty covering replacement parts, but not the labor to install them.
- **Salvage** - These are used parts taken from another vehicle without alteration. Salvage parts may be the only source for certain items, though their reliability is seldom guaranteed.

Get a completed repair order describing the work done. It should list each repair, parts supplied, the cost of each part, labor charges, and the vehicle's odometer reading when you brought the vehicle in, as well as when the repair order was completed. Ask for all replaced parts. State law may require this.

## **Preventive Maintenance**

Follow the manufacturer's maintenance schedule in your owner's manual for your type of driving.

Some repair shops create their own maintenance schedules, which call for more frequent servicing than the manufacturer's recommendations. Compare shop maintenance schedules with those recommended in your owner's manual. Ask the repair shop to explain - and make sure you understand - why it recommends service beyond the recommended schedule.

## **Warranties**

There is no "standard warranty" on repairs. Make sure you understand what is covered under your warranty and get it in writing.

Be aware that warranties may be subject to limitations, including time, mileage, deductibles, businesses authorized to perform warranty work or special procedures required to obtain reimbursement.

## **Disputes regarding billing, quality of repairs or warranties**

- Document all transactions as well as your experiences with dates, times, expenses, and the names of people you dealt with.
- Talk to the shop manager or owner first. If that doesn't work, contact your Attorney General or local consumer protection agency for help. These offices may have information on alternative dispute resolution programs in your community. Another option is to file a claim in small claims court.

## Relief for Neck and Shoulder Stiffness



If you find yourself sitting at a desk the majority of your workday, you may frequently suffer from neck and shoulder tightness. Stress, poor posture while sitting or standing, and prolonged keyboard use can all cause this stiffness. However, there are exercises and stretches that you can use during your workday to release and relieve any tension or stress that has built up in your aching muscles.

Start seated with feet flat on the floor, your low back supported (use a pillow if needed), and lifting through the chest. If the following activities cause any pain or dizziness, or you have a history of neck and/or shoulder problems, check with your doctor before you do the following exercises.

### Start with Breath

First, close your eyes and inhale and exhale deeply. Repeat this four times. Next, take four more breaths; with the inhale move your arms up toward the ceiling, and with the exhale drop your palms by your sides.

### Release Tension in the Neck

1. Drop your head forward, feeling the stretch in the back of the neck. Hold this for up to 30 seconds, breathing through the back of the neck. Then, raise the head so your chin is level with the floor, and repeat a few more times.
2. Move your right ear toward your right shoulder, tilting your head to one side. Keep the head directly over the shoulder and relax through the neck. Hold up to 30 seconds, breathing through the sides of the neck the entire time, and then bring the head back up, and move the left ear toward the left shoulder, repeating the process. Try this a few times on each side.
3. Tuck the chin to the chest as far as it will go, and breathe into the neck for up to 10 seconds. Release, let the chin come level with the floor, and repeat up to 10 times.

### Release Tension in the Shoulders:

1. Interlace your fingers behind your head and press your elbows towards one another. Imagine your shoulder blades touching. Hold for up to 10 seconds, then relax, rest the arms, and repeat up to 10 times.
2. Begin moving the shoulders around in circles and try to make as large as an arc as you can. Breathe into the shoulders and the muscles around the shoulders; make up to 15 circles.
3. Raise your arms so they are parallel with the floor and at the same height as your shoulders. Try not to lock the elbows, and begin rotating the arms 10 times forward and 10 times backward. Lower the arms and take a little break, then repeat the exercise.

### Long-Term Neck and Shoulder Relief

These exercises can help release tension, but try to isolate what's causing the stress in the first place. Posture is a great thing to focus on first: Are you slouching, twisting, straining your head forward to see the monitor, or not taking breaks? Try to address why the body is holding onto stress and tension in the neck or shoulder area.

Adjusting your body to healthier workday habits can lead to long-term relief for your neck and shoulder stiffness.

*Written by Life Advantages - Author Delvina Miremadi © 2016*

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