



Will Power

A MONTHLY NEWSLETTER FROM THE PIONEERS ASSISTANCE FUND

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HELPING INDUSTRY VETERANS FOR NEARLY 80 YEARS.

ASK A PIONEER

Q1 I REALLY WANT TO CREATE NEW OPPORTUNITIES THIS YEAR. ANY SUGGESTIONS?

A1 The beginning of a new year brings with it the excitement of starting over and a world of opportunities. And you have all the tools you need to find the opportunities right for you and make them your own.

Want to learn more about your relationship with money and make the most of every penny in the new year?

To save more effectively, you need to understand your relationship with money and sometimes adjust your way of thinking about it. You need to know things like why it's important to set saving goals, easy ways to know where your money goes, steps for saving, and sound saving principles. You can find many resources to do just that online.

To get started, try this quiz from CNBC. Explore these things and more and start the New Year right:

<https://www.cnbc.com/2019/12/02/new-years-money-resolutions-take-this-quiz-to-start-2020-right.html>

Begin by reflecting on the life you have now. Figure out what's going right and what could go better. Make a list. Break the list into columns of things going well and things that need improvement. Then add a column with steps you can take to improve.

Think baby steps. Most of us couldn't come up with thousands of dollars all at once, but at \$1.65 a bottle, skipping one soda a day adds up to \$600 a year.

Acknowledge your challenges but embrace where you are now. Celebrate your strengths. They brought you this far and can take you to the stars and beyond!

Q2 I WANT TO CREATE MY OWN MEDICAL RECORD. HOW DO I START?

A2 Keeping a personal record of your medical history helps you, your loved ones, and the medical professionals who treat you. But what do you need, and how do you start?

Make a list of your issues. Include diagnoses like high blood pressure and diabetes, but add signs and symptoms like unexpected weight loss, headaches, and sleeplessness, too. Make a note of the frequency, degree (how bad), dates, and duration. Include the treatments and self-treatments for each.

Make a list of your medications and allergies. Don't forget to include over-the-counter things like aspirin and vitamins. This lets the doctor choose the right treatment for you.

Get notes/make notes. Get copies of the records for each doctor's visit, hospital stay, or treatment. If there is a charge to get them, use the patient website, or make your own. Jot notes in a memo on your phone or in a notebook after each visit.

Make them accessible. Give copies to your medical providers and make sure family members or friends know where to find them in a time of need.

Watch the newsletter for a more in-depth look at keeping track of your health and medical care.



INDUSTRY QUOTE:

“THE STAFF IS AMAZING! NOT ONLY DO THEY PROVIDE ASSISTANCE, BUT THE MOST IMPORTANT THING (IN MY OPINION) IS THE ADVICE THAT THEY GIVE ALONG WITH FOLLOW UP CALLS AND EMAILS. THE MATERIALS THAT THEY OFFER IS DEFINITELY A PLUS (BUDGET SHEET, MAGAZINES ETC..) I'M FOREVER THANKFUL AND GRATEFUL!

—PAF MEMBER

HEALTHY TRAILS TO YOU

I read that noise can have an impact on my health. What can I do?

Studies show that noise, even at levels not harmful to hearing, can cause foggy memory, reduce attention span, and make it hard for children to pay attention to normal speech.

Recent research shows that extended periods of silence not only reduce stress but can cause the creation of new brain cells. So how do you counteract the effects of living in a noisy world?

Find a quiet place. Reduce the ambient noise in your bedroom or find a quiet spot at the park. Some companies provide quiet rooms for employees to read or just relax.

Block it out, but not with more noise. Blasting your favorite tunes through your earbuds may relax you, but it doesn't count as silence. Use your audio gear like earplugs instead. You can also find cheap foam earplugs and over-the-ear hearing protectors in most sporting goods departments. Aim for two hours of quiet a day, but if you can't find that much time, slip away to a quiet place for a few minutes. Every little bit helps.

WILL SPIRATIONAL

YOU'VE GOT TO GO OUT ON A LIMB SOMETIMES BECAUSE THAT'S WHERE THE FRUIT IS.

-WILL ROGERS

BUCK UP BUCKAROOS

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YOUR MONTHLY COWPOKE JOKE

So these two penguins are standing on an iceberg.

One penguin says to the other:
You look like you're wearing a tuxedo.

The other penguin replies:
Who says I'm not?

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