



Work & Family Matters

Inside This Issue:

- [Organizing Your Financial Records 1](#)
- [Blame Your Friend? 1](#)
- [Most Important Legal Papers 2](#)
- [Diet Tips 3](#)

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Organizing Your Financial Records

Why is it important to keep your “financial house” and all your records in order? There are a number of obvious answers to that question.

- To prove that you paid for something (either an item or a service)
- To save time and stress when you have to locate something—especially in an emergency or at tax preparation time
- To help you pay your bills on time and keep your finances updated
- To document claims to collect insurance or other benefits such as Social Security
- To dispute errors on billing or bank statements
- To show legal proof of marital status, birth/death, custody, or citizenship
- To show your financial status and determine your net worth
- To provide a basis for sound estate planning
- To make it easier for your survivors to find everything they need

But how do you know what to keep and where to keep it? Unfortunately, in this day and age, and with the worries about identity threat that abound today, it is difficult to know. We have compiled the following tips to give you a guide on what you should keep and the safest place to do so.

Records to carry with you in your wallet or purse:

- Driver’s license or state ID card
- Credit/debit cards
- Health insurance/prescription cards
- Membership cards
- Vehicle insurance card (some people prefer to carry this in their vehicle)
- Vehicle registration (some people prefer to carry this in their vehicle also)

Records to keep in a safety deposit box or at home in a fireproof safe or box:

- Birth, adoption, marriage and death certificates
- Citizenship papers
- Military service records
- Custody agreement, divorce decree
- Deeds and titles to property and vehicles
- Household inventory, including photos and serial numbers
- Estate planning documents
- Checking/savings account numbers along with names of applicable financial institution(s)
- Bank and credit card numbers and telephone numbers of insurers
- Rare coins, stamps, gems, other collectibles
- Certificates of Deposit (CDs)
- Stock and bond certificates
- Contracts and other legal papers
- Insurance company names and policy numbers
- Social Security Numbers
- A copy of your will and trust (the original is usually kept by your lawyer)

Blame Your Friend?



A recent article on the Web site WebMD® quotes the Framingham Heart Study which states that an analysis of their data led to the conclusion that if an individual has an overweight friend, then he or she is more likely to gain weight.

According to their analysis, when one of the people in your close social network gains weight, you have a 57% chance of gaining weight yourself. The article states that it must be a close friend and not just an acquaintance for this to happen and, interestingly, family members do not have the same affect on you as your close friends do!!

(Cont. on next page)

Blame Your Friend? (Cont.)

The researchers believe that once your close friend becomes overweight, you will be more likely to view being overweight as socially acceptable, and will be more likely to be less conscientious about your own weight management. The researchers are quick to point out that overweight friends are not the only reason, of course, but the data suggests that it is a factor.

Critics of the study point out that it is very risky to point the finger of blame at the overweight. If the theory were true, why wouldn't the opposite be true and the overweight person be motivated to lose excess weight by having only thin, healthy-eating friends?

As we all know, there are many factors that go into being overweight and not all of them are so easily overcome as choosing "thin" friends.

But it is documented that being overweight contributes to heart disease and an elevated risk of high cholesterol and even diabetes, so it can only benefit you to try to take control of your eating habits and watch your weight in the New Year!! (See our diet tips on page 3.)

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<<http://webmd.com>>

The Most Important Legal Papers

You may not need an elaborate estate plan, a trust, or even a will, but there are certain legal papers that you should not live without. Most states have basic plans in place to deal with these matters if you die without these papers. But, what if you were to get in a car accident and be left comatose and unable to function on your own? Who would be authorized to pay your bills, or deal with insurance companies on your behalf to cover your medical expenses?

Who would decide whether or not to sue the driver who hit you? Or to turn off the respirator, if it were determined that you no longer had brain function, and no hope to recover? Eventually, the state—after a potentially costly and time consuming court hearing—will make those decisions on your behalf. But since they won't know you, your wishes may not be honored. In fact, these life and death decisions could be made by a complete stranger or, perhaps, by a long lost relative that you may not even know very well, or like very much.



That's why it is important that you have the following three documents:

- **A durable power of attorney for health care.** This paper lets you name who will make medical decisions on your behalf.
- **A durable power of attorney for finances.** This paper will designate who should be making money-related decisions.
- **A living will** which tells doctors exactly what kind of care you do and do not want to receive if you are terminally ill and/or incapacitated. (In certain states, the living will and durable power of attorney for health care are in the same form.)

These papers can be drawn up for you by an attorney relatively inexpensively. And, there are some software programs on the market that allow you to do the work yourself, if you're so inclined. The point is—as we are entering the New Year, this is something you should not put off. It is vital that you have these papers.

We have all read the stories about parents and spouses fighting over removal of feeding tubes and other things of that nature. Certainly, you would not want to put any of your family members in such a position if you could help it. With the proper paperwork in place, you can communicate your wishes to your designated representative who will be able to communicate your wishes for you at the proper time and place. The durable power of attorney for health care can also spell out your wishes as far as organ donation and spare your family another possibly heart wrenching decision.

At the beginning of the article, we stated that with these three papers in hand, you may not need a will or an estate plan. However, it is always wise to speak with an attorney before you make a decision as to what legal papers are actually required in your circumstance. In many cases, an initial consultation with an attorney is free of charge, and a reputable attorney will give you honest advice on the best legal options open to you.

In the case of parents of minor children, it is vitally important that an attorney be consulted to ensure that everything is in order.

9 Health Foods That Aren't Healthy & What to Eat Instead

- **Bran muffin**—instead choose ham, egg, and cheese on an English muffin.
- **Chicken Caesar salad**—instead choose grilled chicken on mixed greens and a low fat dressing.
- **Tuna melt**—instead choose a roast beef or ham sandwich or eat plain tuna out of the can (skip the mayo and melted cheese).
- **Turkey burger**—instead choose a 7 ounce sirloin steak which is one of the leanest cuts of meat available.
- **Fruit smoothie**—instead choose a 100% fruit smoothie made with yogurt instead of ice cream or sherbet.
- **Granola bar**—instead choose 1 ounce of cheddar cheese on a Triscuit cracker.
- **Pasta salad**—instead choose egg salad made with light or low fat mayo.
- **Yogurt with fruit on bottom**—instead choose plain yogurt with fresh fruit mixed in. The yogurt that comes with the fruit already on the bottom contains as much sugar as a can of soft drink.



Diet Tips

1. Before you open that bag of chips, first drink a glass of water. Sometimes we confuse hunger with thirst, so you end up eating a lot of calories when a large glass of ice-cold water is really all you need.
2. Most of the “mindless” eating we do is at night when we are sitting down, relaxing in front of the TV. So, either keep the kitchen closed while TV watching or limit yourself to a low-calorie snack.
3. Be a “slim shopper.” Buy one cookie from the bakery instead of a dozen; or a small portion of candy from the bulk food bins instead of a whole bag. You can still enjoy your favorite foods—but in moderation.
4. Try eating 4–5 small meals a day with two small snacks. More frequent eating should cut down on your hunger pangs and help you keep your weight under control. Do not eat anything after dinner time.
5. Protein is the ultimate “filling” food—more so than carbs or fats—and keeps you feeling full longer. Protein also helps preserve muscle mass and encourages fat burning. Be sure that you incorporate healthy proteins like lean meat, yogurt, cheese, nuts, or beans into your meals and snacks.
6. Add spices to your foods for a flavor boost that can help you to feel satisfied. Food that is loaded with flavor will stimulate your taste buds and be more satisfying, so you will eat less. When you’re craving a sweet snack, try a red-hot fireball candy. It’s sweet and spicy, yet low in calories.
7. Make sure to have easy to prepare meals and snacks on hand. You’ll be less likely to go through the drive-through or order a pizza if you can put together a healthy meal in five or 10 minutes. Some good ingredients to keep on hand are: frozen vegetables, whole-grain pasta, reduced-fat cheese, canned tomatoes, canned beans, pre-cooked grilled chicken breast, whole grain tortillas or pitas, and bags of salad greens.
8. Either order a child-size entrée or eat only half of an adult-size entrée and take the rest home for another meal.
9. When eating at home, use smaller plates to make the portions look larger. Believe it or not, sometimes you can trick the eye into believing that you are “fuller” than you are.
10. Simply by cutting back on pasta and bread and eating more veggies, you could lose a dress or pant size in a year. You can save from 100–200 calories if you reduce the portion of starch on your plate and increase the amount of vegetables, says a spokeswoman for the American Dietetic Association.

Adapted from WebMd, www.webmd.com, accessed January 2008.

Happy New Year!



Adapted from *Men's Health Web site*, www.menshealth.com, accessed January 2008.