

Millennials Take Charge Of Their Health Care

Millennials and Gen Xers take their health seriously, but they don't rely on the same tactics their elders have used over the years. The Forbes magazine website shares how the generation handles health care its own way:

- ✓ **They want digital access to health care services.** With their smartphones and tablets, millennials want to take advantage of patient portals and video chats instead of in-person visits to the doctor. They'd also like a digital app to book appointments, review their health records, and manage preventive care.
- ✓ **They seek information from more than doctors.** They're more likely to seek medical advice online than to rely on doctors for all their health information. One survey found that only 41% trust physicians as the best source of medical advice.
- ✓ **They want to orchestrate their own care.** Only 67% of millennials have a primary care provider, compared with 85% of baby boomers. Instead of waiting days or weeks to see a doctor, about one-third go to retail clinics. They're also more likely to make their own medical decisions rather than depending on their doctor as their sole source of counsel.

Dogs, Cats, And Happiness

Almost six in 10 U.S. households have at least one dog or cat, reports The Washington Post. Do our pets make us happy, though? The General Social Survey asked questions related to that in 2018. The results may be surprising to dog and cat owners.

Dogs and cats don't necessarily make us happier, for one thing. The survey found that among pet owners, slightly more than 30% in both groups identified themselves as "very happy," while the number describing themselves as "Not too happy" was in the mid-teens for both groups.

However, dog owners are about twice as likely to say they're very happy than cat owners, making dog owners slightly happier than people without any pets, while cat owners are substantially less happy than pet-free folks. People owning both dogs and cats tend to fall in between the two camps.

What creates the difference? The General Social Survey notes that dog owners tend to be older and married and to own their own homes, which can contribute to overall happiness and satisfaction with life in general.



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Music May Impair Creativity

Listening to music may help you relax, but apparently it can impair your creativity. That's according to an article on the *Pacific Standard* website, reporting on research conducted by psychologists at the University of Central Lancashire in England.



In three studies, participants were tested on creative puzzle solving. They were given three words, such as "dress," "dial," and "flower," and asked to come up with a fourth word that paired naturally with each—"sun," in this example. In one test involving 30 university students, half did the exercise while listening to a pop song that had been translated into Spanish while the other performed in silence. The group working without music solved significantly more problems. In a similar experiment, subjects listened to instrumental music, or nothing at all. Again, those working without music performed better.

The study appears to contradict the results of an earlier experiment, in which fast-paced, uplifting classical music like Vivaldi's "The Four Seasons" appeared to enhance divergent thinking—the ability to come up with new concepts or hybrid ideas. That study, however, found no musical effect on convergent thinking, or the ability to narrow down ideas until finding one that works—an important part of the creative process.



Consider putting your headphones away to stimulate creative thinking when looking for innovative ideas.

High Cost Of Health Care Spurs Consumer Borrowing

Health care in the United States is expensive—so expensive that Americans borrowed approximately \$88 billion in 2018 to pay their medical bills, The New York Times reports, based on a survey by Gallup and the nonprofit West Health. About one in four Americans have gone without medical treatments because of the cost, the survey also found, and 50% worry about going bankrupt because of a medical emergency.

Cost concerns aren't limited to those of modest means. One-third of respondents in households earning \$180,000 or more a year said they worry about going bankrupt in a medical crisis. Overall, 12% of respondents reported borrowing money for health care, including 11% who already have health insurance and face high deductibles and out-of-pocket costs.

Workplace Fatalities On The Decline

Good news: The workplace has become safer over the past 25 years, according to the Bureau of Labor Statistics. Looking at data on workplace fatalities, injuries, and illness, BLS found that workplace fatalities declined 17% from 1992 and 2016—6,217 deaths compared with 5,190. The fewest deaths in a single year occurred in 2009, with 4,551 workplace fatalities. The most dangerous industries from 2003–2016 were:

- ➔ **Construction**, accounting for 13,782 deaths. The most dangerous areas were construction laborer, front-line supervisor, and carpenter.
- ➔ **Transportation**, with 10,952 deaths. Heavy and tractor-trailer truck driver, taxi driver and chauffeur, and commercial pilot were the most dangerous occupations in this field.
- ➔ **Manufacturing**, with 5,177 deaths. Front-line supervisors, laborers, and freight, stock, and material movers account for most of the total.



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~ Bill & Kathryn

Why Daydreaming Is Good For You

Some people think daydreaming is a waste of time, but it can be a powerful tool for sharpening your creativity. The *Entrepreneur* magazine website spells out why:

- ★ **Motivation.** Daydreaming about something you'd like to do can increase your motivation to go out and do it. It helps you visualize your goals and structure your thoughts.
- ★ **Visualization.** Use your daydreams to go into detail about your goals so you can identify possibilities and options.
- ★ **Problem solving.** You can't always attack a problem with logic and brute force. Spend some time letting your mind roam. Daydreaming relaxes you and reduces stress, so it might help you spot a solution you'd otherwise miss.
- ★ **Productivity.** This may seem counterintuitive, but daydreams can help you focus. By daydreaming about a problem or opportunity, you give your brain a chance to concentrate on your goal without clutter or pressure.



Being Thoughtful....

One of the best parts of thoughtfulness is that when it becomes integrated with your heart and soul, you will feel as good (if not better) than the person you are being thoughtful toward. Thoughtfulness makes a relationship work whether it is your partner a family member, a neighbor, or a co-worker. The real beauty is that it gets stronger every time you use it. It's actually a gift you give yourself.

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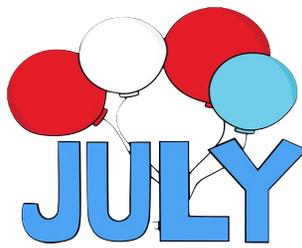
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