Surviving Summer:
5 Ways to Keep Your Summer Safer

Whether it’s an outing to the beach, a picnic in the park, or a backyard barbecue, summer is the time for outdoor fun. Here are some tips to help ensure your summer days are safe and fun.

1. Use sunscreen – Sunburn can sneak up on you … and, yes, it’s possible to get a sunburn on a cloudy day. When outdoors in the summer sun, the American Academy of Dermatology recommends that everyone – children and adults alike – apply a water-repellent sunscreen with a sun protection factor (SPF) of 15 or higher. Apply it 15 minutes before going outside and reapply it frequently, especially if swimming or working up a sweat.

2. Keep hydrated – It’s easy to work up a thirst on a warm summer day. Remember to drink liquids frequently throughout the day, pausing for a drink about every 20 minutes during active sports. If you or a family member start exhibiting signs of dehydration – dizziness, dry mouth, cessation of sweating, irritability, lethargy, fatigue – take a break, sit in the shade and have a drink. Water or sports drinks containing electrolytes are your best options. Avoid sodas, juices and other fruit drinks.

3. Eat safely – At a picnic or summer cookout, make sure that foods containing mayonnaise, milk, eggs, meat, poultry, and seafood are kept cool. These foods should not be allowed to sit out for more than an hour or so (especially if the temperature is 90° or above), so keep them in the refrigerator or a cooler until ready to eat.

4. Use insect repellant – When outdoors, make sure to spray yourself and your children with insect repellant. While DEET is a popular repellant, it can be toxic. If you want to avoid DEET, the Centers for Disease Control and Prevention (CDC) recommends repellants containing picaridin, oil of lemon, or eucalyptus. Tip: If wearing both sunscreen and insect repellant, apply the sunscreen first, then the repellant.

5. Watch out for ticks – You don’t have to be hiking in the back woods to get a tick bite; it can happen in your own yard. To minimize the risk of tick-bites, experts recommend wearing light colored clothing and tucking your pant legs inside your socks; using an insect repellent with DEET or permethrin (following directions on the package); and checking for ticks every evening (the CDC recommends checking the scalp, under the arms, between the legs and around the waist, and inside the navel). Look for a “bull’s eye” rash, which can develop after a bite by a tick infected with the bacteria, borrelia burgdorferi, that causes Lyme disease. If you or a family member develops this type of rash, see your doctor.

Summer Fun Making You Thirsty? Rethink Your Drink
When you get thirsty in the summertime, what’s your go-to drink? Soda? Fruit juice? Sports drink? While they may taste refreshing, these drinks are loaded with sugar:

- Can of soda (11 tsp)
- Fruit nectar (9 tsp)
- Sports drink (9 tsp)
- Orange juice (7 tsp)
- Juice pouch (7 tsp)
- Water (0 tsp)

Sugary drinks are the #1 source of added sugar in the average American’s diet. That’s why the Illinois Alliance to Prevent Obesity encourages you to rethink your drink when you get thirsty this summer. Choose water. It’ll keep you hydrated without adding sugar to your diet. And that’s a good thing!

Water: It’s What to Drink!
For good health, it’s important to drink enough water every day. It can help regulate your temperature whether you’re being physically active or running a fever, lubricate and cushion joints, protect your spinal cord and other sensitive tissues, and help your body eliminate wastes. To help ensure you drink enough water every day, follow these tips:

- • Carry a water bottle for easy access when at work or running errands.
- • Keep a freezer-safe water bottle in the freezer. Take it with you for ice-cold water all day long.
- • Choose water instead of sugar-sweetened beverages. This can help with weight management. Substituting water for one 20-ounce sugar-sweetened soda will save you about 240 calories.
- • Ask for water when eating out. You will save money and reduce calories.
- • Add a wedge of lime or lemon to your water. This can improve the taste and help you drink more water.

Source: Centers for Disease Control (CDC)
YourLife Wellness Calendar

JULY
Nutrition Group Resource Meetings
- Chicago Campus – Tuesdays, July 11th, 18th, 25th @ 12-1pm
- Evanston Campus – Thursdays, July 6th, 13th, 20th, 27th @ 12-1pm
FOR MEETING LOCATION, SEE BELOW
Northwestern Recreation Sailing Center (Evanston Campus)
Seasonal membership available through October 8, 2017.
- Camp and class registration now open online at nurecreation.com/sailing or by phone at 847-491-4142.
TO LEARN MORE, CLICK HERE

What’s Up @ Osher Center: Helping You Achieve Optimal Health
The Osher Center for Integrative Medicine-Northwestern Medicine – one of the leading centers of integrative medicine (IM) in the nation – combines conventional Western medicine with alternative or complementary treatments (such as herbal medicines, acupuncture, massage, meditation, yoga, and stress reduction techniques) to help patients achieve optimal health.

What we offer includes:
- Integrative Medicine Consult – Receive a customized health and wellness plan, and support in reaching your goals.
- Internal and Family Medicine (Primary Care) – Experience up-to-date approaches to diagnosing and treating diseases through a preventive and holistic approach.
- Integrative Pediatric Consult – Receive a personalized plan incorporating a blend of conventional and complementary therapies that suit the goals of the child and family.

how to make your body work better.

Restorative

Mindful

Pilates

Zumba

AUGUST
Nutrition Group Resource Meetings
- Chicago Campus – Tuesdays, August 1st, 8th, 15th, 22nd, 29th @ 12-1pm
- Evanston Campus – Thursdays, August 3rd, 10th, 17th, 24th, 31st @ 12-1pm
FOR MEETING LOCATION, SEE BELOW
National Immunization Awareness Month
TO LEARN MORE, CLICK HERE

SEPTEMBER
Nutrition Group Resource Meetings
- Chicago Campus – Tuesdays, September 5th, 12th, 19th, 26th @ 12-1pm
- Evanston Campus – Thursdays, September 7th, 14th, 21st, 28th @ 12-1pm
FOR MEETING LOCATION, SEE BELOW

Welcome Back! Massage Therapy Specials
- Purchase a 30-, 60- or 90-minute massage, receive one (1) session of equal value at half-price
- Purchase a package of four sessions, get 5th session FREE
- Must be purchased in person or by phone September 1-October 15, 2017.
TO LEARN MORE, CLICK HERE

Work/Life & Family Resource Workshops
- Understanding Your Adolescent/Teen Development: Understanding Your Adolescent/Teen
  - Evanston: Tuesday, August 15th, 12-12:30pm
  - Evanston: Thursday, August 17th, 12-12:30pm
- Robert H. Lurie Medical Research Center, Searle Seminar Room

Nutrition Group Resource Meetings
- College Admissions and Northwestern Tuition Benefits
  - Chicago: Thursday, August 24th, 5:30-7:00pm
  - Evanston: Thursday, August 24th, 5:30-7:00pm
TO LEARN MORE, CLICK HERE


The Nutrition Resource Group Has a New Look!
If you’re looking for information about the Nutrition Resource Group – a YourLife program that provides valuable information and support for those seeking nutritional guidance, or who are trying to maintain or lose weight – keep an eye out for this new logo:

Come Join Us! YourLife Wellness Schedule
YourLife wellness classes are co-sponsored by YourLife and Northwestern Recreation. Classes accommodate all levels of fitness. Class size is limited; advance registration is encouraged. Registration for each class opens at 8am Monday of that week. (Drop-ins are welcome if space permits.) To register for a class, click on the appropriate link in the following schedule.

<table>
<thead>
<tr>
<th>Date</th>
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<td>Pilates</td>
<td>Norris, Northwestern Room</td>
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**Chicagoland Fitness Raffle**
- Chicago classes – Facetrial at the Streeterville Massage Spa
- Evanston classes – Massage at Henry Crown Sports Pavilion

Questions? Email evelyn.cordero@northwestern.edu or call 847-467-6246.

YourLife Wellness Calendar

YourLife Wellness

To schedule an appointment with the Osher Center for Integrative Medicine call 312-926-DOCS (3627) or visit: http://oicm.northwestern.edu/make-an-appointment.html
Sleep: Are You Getting Enough?

According to the American Academy of Sleep Medicine, more than 70 million Americans have a sleep disorder, and most are completely unaware they could be getting better sleep. Inadequate sleep can cause a variety of physical and emotional issues, including high blood pressure, heart attack and heart failure, stroke, decreased immune response, fetal and childhood delayed growth, increased perception of pain, obesity, impaired memory and thought processes, attention deficit disorder, depression, and other mood disorders.

Sleep also may affect weight, as your body responds to a lack of sleep by craving more fuel, particularly foods high in fat and carbohydrates. According to one study, people who slept less than six hours per night were almost 30% more likely to become obese than those who slept more. While the necessary amount of sleep varies from person to person, most adults need seven to eight hours a night. Some people may need as few as five hours or as many as 10, and pregnant women in their first trimester often need several more hours of sleep each night than they did before getting pregnant. Here’s a good rule of thumb: If you feel drowsy during the day, you probably haven’t had enough sleep.

Sleeping Well: It Gets Tougther with Age

For most people, sleep patterns change as they age. For some, this may make it tougher to get a good night’s rest. Disruption in our sleep patterns can have serious health consequences, as noted in Sleep: Are You Getting Enough? According to Dr. Phyllis Zee, Professor of Neurology at Northwestern’s Feinberg School of Medicine, there’s good news: relativly minor lifestyle adjustments can have a positive impact on the quality of sleep for older adults and others alike.

These adjustments include:
- Fitting physical and social activity into one’s daily routine
- Ensuring the bedroom temperature is comfortable
- Getting enough daylight in the morning and afternoon – to help keep the body’s circadian rhythms (the sleep-wake cycle) on track, and
- Limiting artificial light exposure – especially the blue glow of computer and TV screens – just before bedtime.

Improving Deep Sleep and Memory: The Benefits of “Pink Noise”

In a recently published report in “Frontiers in Human Neuroscience,” Dr. Phyllis Zee and scientists at Northwestern’s Feinberg School of Medicine reveal the positive benefits – promoting deeper sleep and better memory among older adults – of listening to “pink noise” while sleeping. “Pink noise” – a mix of high and low frequencies – is a more balanced and natural sound than its better-known cousin, “white noise.” Study participants spent two nights in a sleep lab. Each night, they took a memory test, went to sleep wearing headphones and an electrode cap, and repeated the memory test in the morning.

On one of the nights, participants were played short bursts of pink noise during deep sleep cycles – just loud enough that the brain realized it was there, but not so loud as to disturb sleep. Dr. Zee and her team found that people who heard pink noise during their deep sleep cycles performed three times better on the next morning’s memory test, than when they heard no pink noise. Larger and longer studies are needed to confirm the results, but so far the findings are encouraging!

New Discounts on Family Resources

The Office of Work/Life & Family Resources has announced two new discounts available to Northwestern families. These discounts apply to tuition costs at specified North Shore Montessori schools and to the annual membership fee for Chicago’s Neighborhood Parents Network.

Montessori School Tuition Discounts

Northwestern faculty, staff, and students will receive a 10% discount on tuition for full-time Pre-K and Kindergarten programs (both half-day and full-day) at:
- Midwest Montessori Demonstration School 926 Noyes, Evanston, IL 60201 847-328-6630 www.midwestmontessori.com
- North Shore Montessori Schools
  - Deerfield Montessori School, 760 North Avenue, Deerfield, IL 60015
  - Glenview Montessori School, 305 Waukegan Road, Northfield, IL 60093
- Riverwoods Montessori School, 3140 Riverwoods Road, Riverwoods, IL 60015 847-945-8861 www.montessori-schools.com

Neighborhood Parents Network Membership Discount

Northwestern faculty, staff, post-docs and graduate students will receive a 10% discount off the $55 annual membership fee for the Neighborhood Parents Network, a program that connects a diverse community of families with resources – childcare classifieds, parent workshops, school searches, parent perks, and a quarterly Parent-to-Parent newsletter – that can help them navigate parenting in Chicago.
- Neighborhood Parents Network 312-478-9351 www.npnparents.org

Questions about YourLife?

Q: What’s the best way to keep up to date on YourLife wellness activities, events, and programs?
A: Sign up for the YourLife mailing list. It’s easy to do – just visit www.northwestern.edu/yourlife/events/mailing-list-signup.html and enter your name and email, then click “submit.” You’ll receive up-to-date YourLife information and alerts.
Give Your Future a “Raise” – Save More for Retirement

If you are currently saving:
• Less than 5% of eligible earnings through the Retirement Plan – you can increase your employee match contributions (up to a maximum of 5% of eligible earnings) and receive the full benefit of Northwestern’s matching contributions.

• 5% of eligible earnings through the Retirement Plan – you can save more by increasing your contributions to the Voluntary (Supplemental) Savings Plan. Using your annual pay increase to save more for retirement is a smart money move:
  • It can reduce your current income taxes because your contributions are deducted from your pay before taxes are calculated.
  • It can increase the money in your retirement savings account that is working for you through possible investment gains and tax-deferred compound interest growth.
To adjust your savings contributions through the Northwestern retirement plans, complete forms by logging into myHR.

Achieving Financial Wellbeing: Mind Over Money

Since 2007, money worries have topped the list of the things that cause stress for many Americans. In fact, more than a third of full-time employees say they think about or deal with money issues on a daily basis. Worrying about money – whether it has to do with paying bills, affording college for your children, or making sure you’ve set aside enough for retirement – has an impact on both your financial and emotional wellbeing. If you’re concerned about money you can’t afford at your best, whether at work or at home. That’s why the Northwestern Employee Assistance Plan (EAP) offers a number of resources and tools that can help you better manage your money worries.

The Northwestern EAP offers:
• Tips and strategies that can help you alleviate money worries and improve your well-being, some of which are highlighted in this video.
• One-hour seminars on a wide variety of topics, including financial management, finance basics, retirement planning, and teaching children about managing money; a fee may apply to these seminars.

For more information:
• Log on to https://www.humana.com/eap (enter Username: northwestern; Password: eap), or
• Call 855-547-1851.

Two Ways to Reduce Your Child(ren)’s Tuition Costs

Northwestern offers two educational assistance benefits for eligible employees that can assist with the cost of college tuition for dependent children under age 26.

Dependent Reduced Tuition Plan
This plan can provide a substantial discount in undergraduate tuition for each child you have enrolled at Northwestern. Limited to 12 quarters or 12 semesters for each child. The amount of the discount will be based on your length of benefits-eligible service and hire date.

Dependent Portable Tuition Plan
This plan can reimburse a substantial portion of undergraduate tuition and eligible fees for each eligible dependent child you have enrolled at accredited, FAFSA-approved schools other than Northwestern. Limited to 8 semesters or 12 quarters maximum for each child. The amount of the reimbursement will be based on your length of benefits-eligible service and hire date.

For more information about Educational Assistance benefits click here.

Minimizing money worries: A checklist
• Spend less than you make. This may seem like a no-brainer – and can be hard to do – but it can be done!
• Track your spending. Keep track of everything you spend for at least 30 days. This will help determine where things may be getting off track. Spending $1 a day on coffee or soda at work adds up to $780 a year. That money could be diverted toward a financial goal.
• Make a household budget. Create a budget and base it on your regular monthly household income. (Don’t factor in variations attributable to extra income – for example, overtime – that may not be constant from month-to-month.)
• Save where you can. Find ways to save by changing behavior or by choosing less expensive options. For example, cut down on dining out, or buy your morning coffee from a fast-food restaurant instead of Starbucks. Remember: Cutting back is not the same as doing without. Think of it as moderation. Being thrifty is trendy.
• Pay off debt. If you have credit card or installment debts, make it a priority to pay these off as soon as possible. The best financial answer may be to work on the bill with the highest interest rate first. Make a plan and stick to it!
• Establish an emergency fund. Build savings into your budget. Try to have at least six months of your wage in some type of liquid account (at least three months if you’re part of a two-income household). This is money you’ll be able to use in the event of an emergency.

Understanding “Compound Interest”
Compound interest is interest you earn on your initial principal as well as on the interest you accumulate over time.
In simple terms, you can think of compound interest as “interest on interest…” and it can make the value of your investments grow faster over time.
Understanding the “time value of money” – the idea that a dollar is worth more today than the same amount in the future because of its potential earning capacity, which is at the heart of compounding – is essential for investors seeking to optimize their income and wealth accumulation.

Understanding “Dollar Cost Averaging”
Dollar cost averaging means saving and investing on a regular schedule, regardless of changes in the current market. By buying shares in mutual funds or stocks whether prices are low or high, you can average out your share purchase price over time and increase your opportunity to profit.

Important! Dollar cost averaging does not guarantee you won’t lose money on investments. It simply promotes investment over time instead of in a lump sum. This strategy involves periodic investments, so you should consider your financial ability and willingness to continue purchases through volatile market periods.

Northwestern Wellness YourLife

YourLife Mission Statement
As the Northwestern wellness program, YourLife will create and sustain a culture that educates, motivates and empowers faculty, staff, and retirees, and their eligible family members, to adopt and maintain healthy lifestyles. Taking responsibility for one’s health and well-being is vital to getting the most out of your life and making valuable contributions to the mission of the University.