Disaster can strike at any time without warning. In California, a state vulnerable to disasters of all kinds, it is critical that we all take steps to ensure we are better prepared for when - not if - the next emergency will occur.

Check out the tips and resources listed below for important information you can use to protect yourself, your family, and your property. Preparedness is a responsibility we all share. Let's do our part.

1. **Identify Your Risk** - What are the hazards where you live or work? Find out what natural or human caused disasters pose a risk for you. Do you live near a flood plain, an earthquake fault, or in a high fire danger area? Are you prepared for an unexpected human-made disaster that can strike any time? Does your neighborhood or community have a disaster plan?

2. **Create a Family Disaster Plan** - Your family needs a plan that tells everyone: where to meet if you have to evacuate; who you’ve identified as an out-of-state “family contact”; how to get emergency information in your community; and how to take care of your family pets.

3. **Practice Your Disaster Plan** - After you have sat down with your family and written your plan — practice it. Start by having family members meet at a designated spot outside your home — like you would after a fire or after the shaking stops. Know how to respond in the event of any disaster — whether to stay put indoors, or whether to evacuate your neighborhood by car. If your family needs to evacuate, know the proper evacuation procedures and routes as determined by your local OES office.

4. **Build a Disaster Supply Kit for Your Home** - If you are stranded in your car or have to be self-sufficient at home until help arrives, you need to have a disaster kit with you.

5. **Prepare Your Children** - Talk to your kids about what the risks are and what your family will do if disaster strikes.

6. **Don't Forget Those with Special Needs** - Infants, seniors and those with special needs must not be forgotten. Make sure that supplies for your infant are in your kit and that you have items such as medications, oxygen tank, or other medical supplies that seniors or those with special needs may require. Check out Cal EMA’s tips for preparing the elderly.

**10 Ways YOU Can be Disaster Prepared**

April is Earthquake Preparedness Month

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7. **Learn CPR and First Aid** - Contact your local chapter of the American Red Cross today and get trained on basic first aid and CPR. Your training could save the life of a loved one or neighbor following a disaster.

8. **Eliminate Hazards in Your Home and the Workplace** - You must secure the contents of your home or office to reduce hazards, especially during shaking from an earthquake or from an explosion.

9. **Understand Post-9/11 Risks** - Disaster preparedness must now account for man-made disasters as well as natural ones. Knowing what to do during an emergency is an important part of being prepared and may make all the difference when seconds count.

10. **Get Involved, Volunteer** - Donate blood, join a local Community Emergency Response Team (CERT), educate your neighbor, or volunteer with your local American Red Cross.

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10 **Rules for Living Longer**

April 7th is World Health Day

No pill or potion can guarantee you a long life filled with good health. Modern science has discovered, however, that individuals who follow certain commonsense health practices tend to live longer, healthier lives than those who don’t. The U.S. Department of Health and Human Services (HHS) has outlined a list of diet, exercise, and health objectives for Americans. Get a jump on the rest of your life by committing yourself to making the following changes in your lifestyle today.

1. **Eat a variety of foods.** The key to a healthful diet is variety; for optimum health, the human body needs 40 different nutrients best provided by fresh foods. Fruits and vegetables supply fiber and a wealth of essential vitamins and minerals. Milk and dairy products are packed with calcium, but be sure to select low-fat varieties. Lean meats, fish, poultry, and dried beans provide protein, but don’t overdo -- two 3-ounce servings a day are adequate. Whole-grain breads and cereals supply fiber and complex carbohydrates and should make up the major part of your diet.

2. **Maintain a normal body weight through proper diet and exercise.** Obesity, defined as having a body mass index (BMI) of 30 or greater, puts you at greater risk for a variety of health problems, including heart attack, coronary artery disease, high blood pressure, diabetes, and cancer.

3. **Exercise for 30 minutes most, if not all, days of the week.** Taking a brisk 30-minute walk most days of the week can be enough to keep your heart and major muscle groups in adequate shape. For optimum fitness, add a strength-training regimen to an aerobic workout (walking, running, bicycling, or swimming).

4. **Get plenty of sleep every night.** Both your mind and body need adequate sleep. Studies by the National Sleep Foundation have found that individuals deprived of enough sleep have trouble concentrating, remembering things, accomplishing daily tasks, and handling stress.

5. **Brush your teeth after each meal and floss them once a day.** Tooth decay and gum disease can be painful and disruptive. Fortunately, a
program of good dental hygiene that includes brushing and flossing at least once a day can help prevent most serious problems.

6. Wear a seat belt every time you get in a car. Seat belts save lives. Be sure you and your passengers buckle up, even for short trips in your neighborhood.

7. Drink alcohol only in moderation. In excess, alcohol can damage your liver, pancreas, brain and heart, and increase your cancer risk. If you do drink, stay within the limit. Men should limit their intake to two drinks a day; women and men over the age of 65, to one drink a day. One drink is defined as 12 ounces of beer, 5 ounces of wine or 1-1/2 ounces of liquor. Because of the risk for fetal abnormalities, pregnant women should not drink alcohol at all.

8. Avoid tobacco products. Cigarette smoking, or chronic exposure to second-hand smoke, can lead to a host of diseases, including heart attacks, hardening of the arteries, emphysema, chronic bronchitis, and cancer. Women who smoke incur impaired fertility, complications during pregnancy, and earlier menopause.

9. Keep your immunizations up to date. Don't think shots are strictly for children. Adults should have a diphtheria-tetanus booster every 10 years. Older adults and others at high risk should get an annual flu shot. These two groups should also get a pneumonia vaccination; a health care provider can recommend when this vaccination is required.

10. To relieve stress and enrich your life, make time for activities you enjoy. Besides making for a dull life, all work and no play can lead to health problems.

Reduce Tax Season Stress

Tax season can cause stress, especially when you are unfamiliar with the filing process. If you're worried about filing taxes correctly or feel overwhelmed by the workload, don't be surprised if things get tense. By learning about ways to reduce tax time stress you can reduce the tension you feel. Follow the tips below to make tax season less taxing:

- Find out how to file. Online resources can help guide you through tax time, or your Employee Assistance Program may have additional information on how to file taxes. By learning how to file correctly, you'll reduce the possibility of being audited and feel better and more comfortable about filing your taxes each year.

- Don't wait until the last minute. Try starting your taxes early, or even setting up a deadline for yourself. Think about breaking up the filing process into many small tasks and setting many small goals, completing a little bit of tax work over the course of a week or longer.

- Set a reward for when you finish. Think about scheduling a nice dinner for yourself or a mini-vacation after you complete your taxes. You may be more likely to complete your taxes quickly and successfully when a fun reward lies at the finish line.

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Make taxes more enjoyable. Think about playing some calming music or enjoying a delicious dessert while you file.

Find a CPA. If your tax situation is less than simple, a CPA can help guide you in the right direction. Although a CPA costs additional money upfront, he or she may uncover deductions and other areas to save you money. In addition, you get the peace of mind of working with someone who's an expert on taxes, so you don't have to worry if you missed something. You will still have to prepare some tax information for your CPA, but it can substantially reduce your workload. In short, spending money towards a CPA can pay off in reduced stress levels and saved money.

Online resources, your EAP, or your CPA can better help you understand what tax records to keep track of outside of tax season. This can make filing each upcoming year less stressful.

Stay determined! The more practice you have filing taxes and the more you educate yourself about the process, the more comfortable you will feel.

Success Secrets
Keys to tapping your own potential

Success is the business of trying to improve the things you do. Success is growing and developing. It's accepting bigger and greater challenges. And it begins with having a dream.

"To find your dream, ask yourself what your passion or purpose is and then pursue it," says Jeff Mayer, author of *Success is a Journey: 7 Steps to Achieving Success in the Business of Life*. "After you have a well-defined purpose and know what you want to do, a master plan of action -- a business plan, if you will, for your future -- is essential. Finally, you must have persistence to stick with it and make it happen."

Mr. Mayer spent three years studying the skills, talents, and characteristics of successful people.

"As you look at the list of talents and characteristics that follow, you'll realize you possess many of them yourself, and those that you lack, you can acquire," says Mr. Mayer.

Successful people have ambition. They want to accomplish something. "They have commitment, pride, and self-discipline," he says. "They're willing to work hard and to go the extra mile."

Successful people are strongly motivated toward achievement. "People who excel in life are those who produce results, not excuses," he says. "They take great satisfaction in accomplishing a task."

Successful people are focused. They concentrate on their main goals and objectives, and they don't get sidetracked. "Successful people focus on those things that are most important day in and day out," he says. "As a result, they're not just busy, they're productive."

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• Successful people learn how to get things done. They use their skills, talents, energies, and knowledge to the fullest extent possible. They do the things that need to be done, not just the things they like to do.

• Successful people look for solutions to problems. "They are opportunity-minded," he says. "When they see opportunities, they take advantage of them."

• Successful people make decisions. They think about the issues and relevant facts, give them adequate deliberation and consideration, then make a decision. "Americans tend to be action-oriented, so the idea of spending work time thinking instead of working seems unproductive," says Mr. Mayer. "But thinking before you act or decide is essential."

• Successful people have the courage to admit they've made a mistake. "Don't waste a lot of time, energy, money, and/or other resources trying to defend a mistake or bad decision," he says. "When you make a mistake, admit it, fix it, and move on."

• Successful people are self-reliant. They have the skills, talents, and training needed to be successful.

• Successful people have specific knowledge, training and/or skills and talents. "When they need information or skills they don't possess, they find someone who has them, then find a way to interact, partner, and draw from the person's experience," Mr. Mayer says.

• Successful people work with and cooperate with other people. They have a positive, outgoing personality. They surround themselves with people who offer them help, support, and encouragement.

• Successful people are enthusiastic. They're excited by what they're doing, and their excitement is contagious. People want to work with them, do business with them, and be with them.

Krames Staywell