

## JULY ONLINE SEMINAR

Maximizing Your Summer Break
Learn some straightforward and effective ways to make the most of your summer holiday and maximize the moments and memories for you and your family.

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## Preparing for Summer Break: Tips to Recharge Your Mind

Seasonal affective disorder (SAD) is the result of those months of less sunlight where people may experience feelings of depression, stress, and anxiety. Given that many individuals in countries around the world have spent the majority of their time indoors due to the COVID-19 lockdowns, most individuals may have experienced feelings associated with SAD. Now, with summer just around the corner and some COVID-19 restrictions starting to lift for some countries, there are many strategies and techniques that can be used to recharge the mind and body to perform optimally and enjoy the very best of the warm weather. Here are five practical tips to help you enjoy the summer months by recharging your mind, lifting your spirits, and bringing more balance and vitality into your life.

## Block off time to enjoy summer activities.

Scheduling time on a regular basis for leisure activities can often be difficult due to personal and professional obligations. Constantly being attached to phones and laptops, checking emails after work hours, and scrolling through social media can drain your energy and bring down your overall mood. The onset of summer means more time for recreational activities, but only if you make it your goal to unplug from your computer and schedule time to enjoy fun activities. Start by setting some boundaries around when to answer emails or check work messages. This will not only allow you to enjoy the summer break, but also make you feel immersed in the present moment. Ensure that you schedule time away from your computer and focus your attention and energy into yourself and loved ones.

## Make a list of your favorite hobbies.

If work has kept you away from enjoying some of your favorite hobbies, make a conscious effort to go back to doing what you love in your spare time. Perhaps there are activities you've always wanted to try, but never had the time or availability to start them. Try thinking about a hobby or activity that excites you and one you can enjoy either alone or with your loved ones. The warm weather is a great time to enjoy fishing, hiking your favorite trails, spending some time at the beach, or trying something new altogether. Support small businesses by ordering food from a new restaurant, or check out your local botanical garden with your family to learn about the many types of plants that grow in your area. A planned or spontaneous adventure into the outdoors visiting unfamiliar territory can be a rejuvenating experience and just what is needed to displace those feelings of boredom and dissatisfaction.

## Reconnect with loved ones.

Humans are social beings by nature and need to spend time socializing with friends and family. Making plans to reconnect with loved ones is necessary for balance and to feel like you belong to a community. Create a schedule of upcoming summer holidays, birthdays, and events, and plan a get-together for your close circle of friends and relatives. There is nothing like connecting with others over good food and drinks. Get your grill and firepit ready for the summer, and host a classic backyard barbecue to check in on your loved ones. Socializing is great for mental health and combatting feelings of depression related to prolonged periods of isolation. When getting together with friends, always remember to be mindful of COVID-19 lockdowns and social distancing measures in your local area.

## Stick to a consistent exercise regime.

Exercise has been proven to increase energy levels and has a positive effect on mental health. Due to the pandemic lockdowns, sticking to a consistent workout routine has been challenging. However, the great outdoors and the warm weather makes it easier to incorporate regular exercise in your daily routine. Regular exercise can not only improve your mood, physical performance, and wellbeing, but the hot summer days can be a great opportunity to kickstart your metabolism and get back into shape. Going for a walk around your neighborhood or local park is a simple exercise and immensely effective in energizing your mind and body. To avoid dehydration during hot weather, it's important to get an adequate amount of water into your body daily; this helps replenish lost electrolytes from sweating and keeps your body's temperature regulated. Start thinking about your workout plan in advance, and try your best to stay motivated and disciplined to complete your workout on a regular basis.

## Spend more time in nature.

Lao Tzu, an ancient philosopher and writer once said, "Nature does not hurry, yet everything is accomplished." Summer is a wonderful time to spend outside in the backyard or nearby park; you can take sight of all that nature has to offer while getting fresh air and some sun. Perhaps you may want to replant your garden and create your own nature sanctuary in your backyard. Being surrounded by nature and natural sunlight can improve mental health, relieve stress, and help with any SAD symptoms you may be experiencing.

## Final Thoughts

Recharging the mind is important to not only perform optimally at your job, but also to be in the present moment with friends and family. Finding that balance between work and life is a fine line, but it can be achieved by first taking care of your own mental health. The summer months are a perfect time to regain that balance and prioritize what is important to you while making a conscious effort to enjoy what brings you joy. Find a channel to document or self-reflect on your days, and add in your goals and plans to stay inspired and motivated. Strive to enjoy the summer months and take charge of your own health and wellbeing.

Source: Kheder, D. (2021, May). Preparing for summer break: Tips to recharge your mind (B. Schuette, Ed.). Raleigh, NC: Workplace Options.

## Hot-Weather Tips

Stay cool. Stay hydrated. Stay informed. Know how to stay safe this summer and beat the heat!

## Stay cool!

- Wear appropriate clothing. Choose lightweight, light-colored, loose-fitting clothing.
- Stay cool indoors. Stay in an air-conditioned place as much as possible. If your home does not have air conditioning, go to the shopping mall or public library-even a few hours spent in air conditioning can help your body stay cooler when you go back into the heat. Call your local health department to see if there are any heat-relief shelters in your area. Keep the following in mind:
- Electric fans may provide comfort, but when the temperature is in the high 90s, they will not prevent heatrelated illness. Taking a cool shower or bath or moving to an air-conditioned place is a much better way to cool off.
- Use your stove and oven less to maintain a cooler temperature in your home.
- Schedule outdoor activities carefully. Try to limit your outdoor activity to when it's coolest, like morning and evening hours. Rest often in shady areas so that your body has a chance to recover.
- Pace yourself. Cut down on exercise during the heat. If you're not accustomed to working or exercising in a hot environment, start slowly and pick up the pace gradually. If exertion in the heat makes your heart pound and leaves you gasping for breath, stop all activity. Get into a cool area or the shade, and rest, especially if you become lightheaded, confused, weak, or faint.
- Wear sunscreen. Sunburn affects your body's ability to cool down and can make you dehydrated. If you must go outdoors, protect yourself from the sun by wearing a wide-brimmed hat and sunglasses and putting on sunscreen of SPF 15 or higher 30 minutes prior to going out. Continue to reapply it according to the package's directions. Tip: Look for sunscreens that say broad spectrum or UVA/UVB protection on their labels-these products work best.
- Do not leave children in cars. Cars can quickly heat up to dangerous temperatures, even with a window cracked open. While anyone left in a parked car is at risk, children are especially at risk of getting a heat stroke or dying. When traveling with children, remember to do the following:
- Never leave infants, children, or pets in a parked car, even if the windows are cracked open.
- To remind yourself that a child is in the car, keep a stuffed animal in the car seat. When the child is buckled in, place the stuffed animal in the front with the driver.
- When leaving your car, check to be sure everyone is out of the car. Do not overlook any children who have fallen asleep in the car.
- Avoid hot and heavy meals. They add heat to your body!


## Stay hydrated!

- Drink plenty of fluids. Drink more fluids, regardless of how active you are. Don't wait until you're thirsty to drink:
- Warning: If your doctor limits the amount you drink or has you on water pills, ask how much you should drink while the weather is hot.
- Stay away from very sugary or alcoholic drinks-these cause you to lose more body fluid. Also avoid very cold drinks, because they can cause stomach cramps.
- Replace salt and minerals. Heavy sweating removes salt and minerals from the body that need to be replaced. A sports drink can replace the salt and minerals you lose in sweat. If you are on a low-salt diet or have diabetes, high blood pressure, or other chronic conditions, talk with your doctor before drinking a sports beverage or taking salt tablets.
- Keep your pets hydrated. Provide plenty of fresh water for your pets, and leave the water in a shady area.


## Stay informed!

- Check for updates. Check your local news for extreme-heat alerts and safety tips and to learn about any cooling shelters in your area.
- Know the signs. Learn the signs and symptoms of heat-related illnesses and how to treat them.
- Use a buddy system. When working in the heat, monitor the condition of your coworkers and have someone do the same for you. Heat-induced illness can cause a person to become confused or lose consciousness. If you are 65 years of age or older, have a friend or relative call to check on you twice a day during a heat wave. If you know someone in this age group, check on them at least twice a day.
- Monitor those at high risk. Visit adults at risk at least twice a day, and closely watch them for signs of heat exhaustion or heat stroke. Infants and young children, of course, need to be watched much more frequently. Although anyone at any time can suffer from heat-related illness, some people are at a greater risk than others:
- Infants and young children
- People 65 years of age or older
- People who are overweight
- People who overexert themselves during work or exercise
- People who are physically ill, especially with heart disease or high blood pressure, or who take certain medications for health conditions, such as depression, insomnia, or poor circulation


## Keep your pets safe!

- Never leave your pet in a parked car-they can suffer from heat-related illness too! Even in cool temperatures, cars can heat up to dangerous temperatures very quickly.
- Leaving a window open is not enough-temperatures inside the car can rise almost 20 degrees Fahrenheit within the first 10 minutes, even with a window cracked open.
- Provide plenty of fresh water for your pets-leave the water in a shady area.

Source: U.S. Centers for Disease Control and Prevention (CDC), National Center for Environmental Health (NCEH), Agency for Toxic Substances and Disease Registry (ATSDR). (Reviewed 2017, June 19). Hot weather tips \& Pets. Retrieved January 9, 2020, from https://www.cdc.gov

## Summer Camp Selection: Part 1— Asking the Right Questions

As you search for a summer camp that's a good fit for your child, you will want to get detailed information before you make your final decision. A good opportunity to learn about specific camps is by attending a camp's open house or scheduled visiting day. During these visits or on the phone later, take the time to interview the camp's director or another representative, and don't hesitate to ask hard questions. Your conversations should give you a good sense of how the camp is run and whether it's the right place for your child. Here are some issues to consider, and questions to ask.

## The Camp's Approach

- What is the camp's overall philosophy? Is it something that works with your own parenting style and your child's personality?
- Does the camp generally match your and your child's expectations of what a camp should be?
- Will the camp be able to provide what you and your child want to gain from the camp experience?
- Can accommodations be made if your child has special needs such as learning, physical, or medical disabilities?
- Is healthy competition stressed in the camp's program activities? If so, is this something that your child will respond positively to?
- What happens if a child is not ready to participate in an activity? Is there any pressure to join? Are there other activity choices?
- How are behavioral problems handled? What is the camp's disciplinary approach and does it complement your own?
- How does the camp handle adjustment problems and homesickness? Are you comfortable with the camp's parent/ child contact guidelines?
- What is the parent visitation policy? Are there any restrictions on packages from home, including food?


## The Staff

- What is the camp director's education and background? How long has the director been in charge of this particular camp?
- What is the background of the counselors and program staff? What is the vetting process for staff? Ask about training in safety regulations, emergency procedures such as CPR, and behavior management techniques.
- How old are the counselors? It is recommended that the vast majority of the staff be over 18.
- Do counselor to child ratios support special attention for younger or less extroverted children?
- How many of the counselors return each year? A camp should generally have 40-60 percent returning staff.
- If you can, meet your child's counselor during your visit.


## The Programs

- What is the difference in activities and schedules for various age groups?
- Are there activities geared to special interests?
- Is instruction given in each activity?
- Are goals for activities developmentally-based?
- Campers are usually split into groups. How will the groups be split? By age? By gender? By ability?
- What is the structure and schedule of the various programs? Do children choose activities? Which activities have required participation?
- What kind of staff consistency is maintained from day to day, and during each day?
- What happens when it rains? What happens if it rains three days in a row?
- Are there special camp trips or outings planned? Are they overnight or day trips? What are the staffing arrangements for any outings? If you are unfamiliar with the destination, is it possible for parents to visit ahead of time? What kinds of head count and safety procedures are used on trips?
- For day camps, what does the extended day curriculum entail? Extra swim time? Quiet activities? Any choices? Is there an extra snack provided?


## Teen Tax Tips: Starting a Summer Job

Once school's out, many students will start summer jobs-from working at a summer camp to being an office intern. The IRS reminds students that not all the money they earn may make it to their pocket. That's because employers must withhold taxes from the employee's paycheck. Here are a few things these workers need to know when starting a summer job:

- New employees-Students and teenage employees normally have taxes withheld from their paychecks by the employer. When a taxpayer gets a new job, they need to fill out a Form W-4. Employers use this form to calculate how much federal income tax to withhold from the employee's pay. The Withholding Calculator on IRS.gov can help a taxpayer fill out this form: https://www.irs.gov/individuals/irs-withholding-calculator.
- Self-employment-Students who do odd jobs over the summer to make extra cash, like babysitting or lawn care, are considered self-employed. They should remember that money earned from self-employment is taxable. Workers who are self-employed may be responsible for paying taxes directly to the IRS. One way to do that is by making estimated tax payments during the year. Taxpayers who do this should keep good records of all money they receive.
- Tip income-Someone working as a waiter or a camp counselor who receives tips as part of their summer income should know that tip income is taxable income and subject to federal income tax. They should keep a daily log to accurately report it, as they will report tips of $\$ 20$ or more received in cash in any single month.
- Payroll taxes-These taxes pay for benefits under the Social Security system. While taxpayers may earn too little from their summer jobs to owe income tax, employers usually must still withhold Social Security and Medicare taxes from their pay. If a taxpayer is self-employed, then Social Security and Medicare taxes may still be due and are generally paid by the taxpayer.
- Reserve Officers' Training Corps (ROTC) pay-If a taxpayer is in an ROTC program, active duty pay, such as pay for summer advanced camp, is taxable. Other allowances the taxpayer may receive-like food and lodging allowances paid to ROTC students participating in advanced training-may not be taxable. The Armed Forces' Tax Guide on IRS. gov has more details: https://www.irs.gov/forms-pubs/about-publication-3.

Source: Internal Revenue Service (IRS). (2018, May 29). Tips for teenage taxpayers starting a summer job (IRS Tax Tip 2018-82). Retrieved January 23, 2019, from https://www.irs.gov/

