

6 Ways to Break Free from Worry

from United Healthcare



We all worry from time to time. And sometimes it can serve a purpose. It can inspire us to take action or solve a problem.

But here's what's not healthy: Your mind in a constant tangle of troubling what-ifs and worst-case scenarios. If you tend to do this, you can make yourself miserable — raising your anxiety, draining your energy and disrupting your life.

Learning to let go

Now consider this: Worrying all the time is a habit. That means it can be changed. You can train your brain to stay calm and look at things more positively.

Give these tips to try — to find what helps you let go of worry:

Break Free from Worry (cont'd)

1. Practice mindfulness. When worries arise, bring your attention back to the present moment. It's not an easy skill. But it does get easier with practice.

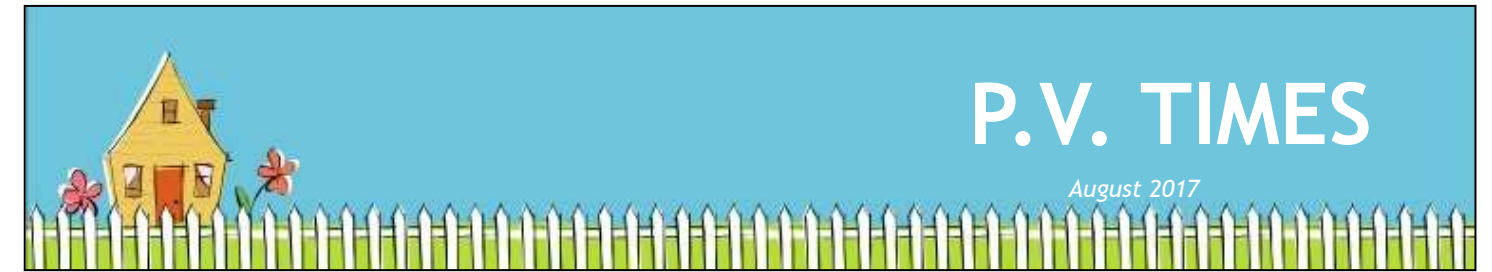
2. Create a "worry zone." Set a daily time and place — well before bedtime — where you can think about your concerns. When you find yourself fretting during the day, try to save those thoughts for your "worry zone." Like mindfulness, setting worries aside takes practice. And it can help you stay in the present moment.

3. Ask yourself: Does this problem have a solution? Write down what you're worried about. Then make a list of possible answers. Focus on the things you can change. What's a first step you might take? When you make a plan, it can help you feel less stressed.

4. Accept what you don't know. It's easy to think about what *may* go wrong. And sometimes this might help you prepare for problems. But spinning through endless bad scenarios will not make life easier.

5. Test your thoughts. They're often just ideas — not facts. So before you react to a negative thought, try testing it. Is it a fact? As you test your worries, you'll build a more calm and collected outlook.

6. Be aware of how others affect you. Are there people in your life who feed your worries, doubts or fears? Limit your time with them, if possible. Or try to direct conversations away from those topics that make you anxious.



Credit Cards-from the FDIC

A credit card is an open-ended loan that allows you to borrow money up to a certain limit and carry over an unpaid balance from month to month. There is no fixed time to re-pay the loan as long as you make the minimum payment due each month.



A credit card company sets limits on how much you can charge on your card when it issues a card to you; this is called a credit limit. You can then use your credit card to make purchases up to your credit limit.

Credit cards are convenient to use to make purchases when you don't have access to cash, and they can help you build a positive credit history. The downside to credit cards is that when you use it, you're borrowing money, so you will be charged interest whenever you don't pay your account balance in full. Credit card interest rates depend on your credit history and can be high. The interest rate is charged to the account each month you carry a balance, and these interest charges can add up. You may also be charged extra fees if you pay your bill late.

How Much Does it Cost to Use a Credit Card?

Let's say you go to the mall and buy clothes, food at the food court, and an accessory for your phone, spending a total of \$200, which you put on your credit card. Your credit card has an average interest rate of 18%, and your minimum monthly payment is \$15. If you make just the minimum payment each month, it will take you 15 months to be rid of your debt and you will pay \$24.80 in interest...so long as you stop adding purchases to your card. If you continue to use your card to buy things, your balance will increase, which will increase the time it will take you to pay off the balance and the amount of interest you pay.

FAIR HOUSING IS YOUR RIGHT!

If you believe that you have been a victim of housing discrimination, please call

1-800-440-8091.

Rent Payment Hours

Monday: 8:00 - 5:30
 Tuesday: 8:00 - 5:30
 Wednesday: 8:00 - 2:00
 Thursday: 8:00 - 5:30

Office Hours

Monday: 7:30 - 6:00
 Tuesday: 7:30 - 6:00
 Wednesday: 7:30 - 2:00
 Thursday: 7:30 - 6:00

Dajeniel Ramos was the winner of the middle school free lap-top!



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9 tasty ways to grill veggies and fruits

From United Healthcare

The next time you want to cook out, how about hitting the produce aisle first?

Grilling vegetables and fruits is a fast and delectable way to mix things up — and get more nutrients into your diet. Plus, swapping some of your grilled meat for fresh produce may even help lower your risk for certain cancers. And here's another interesting tidbit: Meats can produce cancer-causing substances when grilled — but fruits and veggies don't.

Try these tasty ideas!

MOUTH-WATERING MAINS

Veggie kebabs
Thread whole button mushrooms and pieces of bell peppers, squash and eggplant on skewers.

Portobello burgers
Brush mushroom caps with olive oil. Grill until softened. The meaty texture is delicious on a whole-wheat bun with your favorite fixings.

Warm grain salad
Marinate and grill your favorite veggies. Then toss with cooked quinoa, beans, baby spinach and a light lemon juice and olive oil dressing.

SCRUMPTIOUS SIDES

Carrot strips
Cut carrots into large sticks. Brush with olive oil before grilling.

Grilled corn
Grilling makes fresh corn even sweeter. Just brush shucked ears with olive oil — and they're ready to go on the barbecue.

Veggie spears
Blanch asparagus spears or broccoli florets for 1 minute in boiling water. Blot dry. Then thread on skewers. Drizzle with olive oil — and quickly grill to finish.

SWEET TREATS

Watermelon wedges
For a super-fast dessert, grill fresh watermelon slices for 30 seconds on each side.

Summer "fruitcake"
Grill fresh pineapple slices over low heat until lightly browned. Serve over a thin slice of angel food cake. Top with fresh berries and mint.

Peaches and cream
Brush halved peaches with olive oil. Grill on low heat until slightly golden. Top with low-fat frozen yogurt.

No added sugar needed! Grilling fruits caramelizes their natural sweetness.

HEAT and COOL Your Home for Less



More than half of the energy use in a typical home goes toward heating and cooling it, according to the U.S. Department of Energy (DOE).

Small savings add up. Energy-saving ideas include:

- **Lowering your thermostat** in winter and bumping it up in summer before you go to bed or head out for the day, or getting a programmable thermostat to do it automatically.
- **Checking filters** for forced-air furnaces, heat pumps, or air conditioners as recommended seeing if they need to be cleaned or replaced.
- **Considering a budget-billing program**, if your utility or oil company offers it. While you won't actually pay less, a budget-billing plan spreads your costs over the whole year, protecting your budget from seasonal spikes. If you're on a fixed income or have trouble paying your utility bills, contact your utility company. There may be energy assistance plans.

Check it out!

Check out the bulletin board in the Pine Village office as often as you can. There are usually additions and deletions several times each week. You'll find:

- local hiring events/current job openings
- free community events
- services available (health, ESOL classes, STD/HIV bus notices, etc.)

Numbers to Remember:

MCHA : (941) 756-3974
Lynn Reinhard/Maintenance x 129
Susan Cayer/Property Manager x 123
Blanca Ramirez/Public Housing Specialist x 132
Helen Garner/FSS x 136
Lori Hostetter/ROSS x 227

Reminder

HUD Requirement:
Pine Village/Lake Terrace will be going **"SMOKE FREE"**



Effective January 1st, 2018!

August

| Sunday | Monday | Tuesday | Wednesday | Thursday | Friday | Saturday |
|--------|--------|----------------------|-----------|------------------|----------------|----------|
| | | 1 rent due | 2 | 3 | 4 MCHA closed | 5 |
| 6 | 7 | 8 rent late \$10 fee | 9 | 10 school starts | 11 MCHA closed | 12 |
| 13 | 14 | 15 | 16 | 17 RA meeting | 18 MCHA closed | 19 |
| 20 | 21 | 22 | 23 | 24 | 25 MCHA closed | 26 |
| 27 | 28 | 29 | 30 | 31 | | |