



Will Power

A MONTHLY NEWSLETTER FROM THE PIONEERS ASSISTANCE FUND

VOLUME 14, ISSUE 7 • JULY 2019

HELPING INDUSTRY VETERANS FOR NEARLY 80 YEARS.

ASK A PIONEER

Q1 I READ THAT IT IS IMPORTANT TO HAVE A GOOD RAPPORT WITH MY DOCTOR. I HATE TO COMPLAIN, BUT SOMETIMES I THINK SHE IS NOT LISTENING TO ME. DO YOU HAVE ANY TIPS TO HELP ME BUILD A BETTER RELATIONSHIP WITH MY DOCTOR?

A1 We've all felt like our doctors aren't listening. Try these tips on your next doctor visit:

- Be as specific as possible. Don't just ask, "What can we do?" Ask, "What can we do to make the pain stop?"
- Drill down. If you ask if the doctor can make the pain go away, and the doctor answers no, ask more questions. Ask how much relief you can expect and if your relief depends on medication, or if you can do things to improve your condition.
- Ask for clarification. If the doctor starts talking about beta blockers and their effects on the receptors in myocardial cells, tell her you don't understand and ask her to put things in simpler terms for you.
- Keep it friendly. Don't let the doctor blow you off, but remember, people are people. Even doctors. We all have bad days, and none of us appreciates a rude attitude.

The key to making sure your doctor is hearing you, not just listening, is to ask questions and provide information in ways that require specific responses. Be your own advocate!

Q2 I HATE TO THINK OF IT BUT MY FOLKS, AND MYSELF, ARE GETTING OLDER. I HONESTLY DON'T KNOW WHAT THEY WOULD WANT IF SOMETHING SHOULD HAPPEN TO THEIR CAPACITY TO MAKE DECISIONS. WHERE SHOULD I BEGIN?

A2 Find out how your loved ones want their financial and medical situations handled and gather all pertinent paperwork, such as insurance policies and legal documents, in a single place, such as a safe deposit box, for easy access.

Documents to have in place include bank documents, a will or living trust, an advanced healthcare directive, and a power of attorney.

Some loved ones don't want to discuss such matters. Explain that you just want to protect them and all they have worked to achieve. If your loved ones absolutely refuse to have this conversation, encourage them to have a plan in place with some trusted entity, such as a lawyer. Do your best to understand your loved one's wishes and be prepared should the need arise to make decisions for them.



INDUSTRY QUOTE:

“OUR HOMES WERE DAMAGED AND OUR PERSONAL BELONGINGS WERE LOST AFTER SUPER TYPHOON YUTU RAVAGED OUR ISLANDS. THE FOUNDATION PROVIDED US WITH FINANCIAL ASSISTANCE. IT WENT A LONG WAY IN HELPING US GET BACK ON OUR FEET. WE ARE SLOWLY REBUILDING AND GETTING BACK THAT SENSE OF NORMALCY.”

—PAF MEMBER

HEALTHY TRAILS TO YOU

PLANT-BASED PROTEINS FOR A HEALTHIER YOU

Animal proteins taste good, make us feel good, and keep us strong, but we all know the hazards of too many bacon cheeseburgers or fried eggs. But what if you could get the protein you want and need without the high levels of fat and cholesterol that come with a good steak smothered in butter? Using the power of plant-based proteins you can!

Simple and easy ways to get these proteins into your diet include:

- Eating red or green lentils, chickpeas (garbanzo beans), quinoa, and tofu
- Combining beans like pintos and black beans with rice to create complete proteins
- Adding broccoli, kale, or mushrooms to your meals. While alone these veggies don't add a significant amount of protein to your diet, eating them with your meal or adding them to your recipes does increase your protein intake.

Check out cheap and simple recipes online, and, remember, baby steps. Replace animal-based proteins with more and more plant proteins a little at a time, and soon you'll be looking and feeling better, and saving money to boot!

1. Plant-Based Diets: A Physician's Guide - Julieanna Hever
Perm J. 2016 Summer; 20(3): 15-082. Published online 2016 Jul 6.

WILL SPIRATIONAL

HALF OUR LIFE IS
SPENT TRYING TO FIND
SOMETHING TO DO WITH
THE TIME WE HAVE
RUSHED THROUGH LIFE
TRYING TO SAVE

-WILL ROGERS

BUCK UP BUCKAROOS



According to CNBC, paying off debt has become our nation's top priority. It's starting to run ahead of saving for retirement- which could cause problems later down the line! About a third of savers in 2018 say paying off debt is a top priority, way ahead of either retirement fund saving or emergency fund saving. But it's not all doom and gloom. Here are ways to save a few dollars each week and keep the cash flowing into your savings, even if debts have piled up previously.

- Don't borrow unless you must. That new sofa you want will still be in the store next month. High-interest credit is not the way forward.
- Talk to creditors about early repayments- if you can afford them and there are no penalties, it can be a way to reduce debt quickly by avoiding further interest.
- Check your outgoings. Are there any subscriptions you're not using? Get rid and make sure the money is put into savings.
- Learn a few "fakeaway" recipes and enjoy your favorite fast food at home; it's healthier and puts a few dollars extra in your savings each week.

YOUR MONTHLY COWPOKE JOKE

Everybody knows 40 is the new 30, right?

But the police office giving me a speeding ticket couldn't be persuaded.

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