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SMART TIP:

Struggling to focus while working from home? Try taking breaks every hour (or more often) as needed. Even five minutes of pause may give you a little relief as you go about your workday.

WHO SAID IT?

"Have the courage to follow your heart and intuition. They somehow already know what you truly want to become."

[\[GET THE ANSWER\]](#)

TEST YOUR KNOWLEDGE:

Q: What was the national average price of a gallon of gas at the start of June 2019?

- A) \$2.44
- B) \$2.81
- C) \$2.88
- D) \$2.94

[\[GET THE ANSWER\]](#)

June 2020

The Virtue of Agreeing

If you want to defuse a conflict or a dispute at work or at home, start with an agreement.

[\[CLICK TO READ\]](#)

Phone Precautions for Credit Card Use

Sometimes, you have to give someone your credit card number over the phone. What can you do to make that moment a little less risky?

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The Telemedicine Trend

Right now, some doctors and dentists are visiting their patients virtually, and this may continue even after their practices return to normal business hours.

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Recipe of the Month

Delicious Black Bean Burritos

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When an argument brews at work or home, cooling things down might come down to simply agreeing on a small point, while recognizing that work needs to be done to find a solution.

As Fast Company notes, searching for a bit of common ground early in a disagreement can help to mitigate rising tension and conflict. This is not a matter of retreat or defeat; instead, it is an acknowledgment that you see something legitimate and true on the other side of the debate, and that you both want to work toward a good outcome. You can agree with a specific detail that the other party mentions, the overall premise they set forth, or simply their zeal to accomplish what they feel needs to be done. In doing this, you display your emotional intelligence: your awareness of their feelings and your ability to manage interpersonal relationships well. You also have the chance to shift the focus of a disagreement away from an intractable sticking point to one that you can both agree on as valid and significant. Besides being a step in a direction toward collaboration, this may even lead you and the other party to a greater understanding and respect for one another.¹



Phone Precautions for Credit Card Use

Sharing a credit card number over the phone is not ideal, but sometimes, it has to be done. A few precautions make the moment a little less risky. First, find the most private space you can; if you can't find one, consider postponing the transaction. Second, never give a credit card number over the phone if you haven't initiated the call. Third, have the customer service rep confirm the dollar amount of the purchase. Fourth, look over your next account statement and scrutinize that particular transaction; if it appears to be inaccurate, get in touch with the credit card issuer as soon as possible.

Furthermore, have you ever wondered why businesses tack on a convenience fee to an over-the-phone credit card purchase? They may be attempting to offset a potential long-run expense – namely, the cost of fraud. The voice on the other end of the line can't see your face, so it becomes a bit more difficult to verify your identity and discern if a card number might be stolen.²

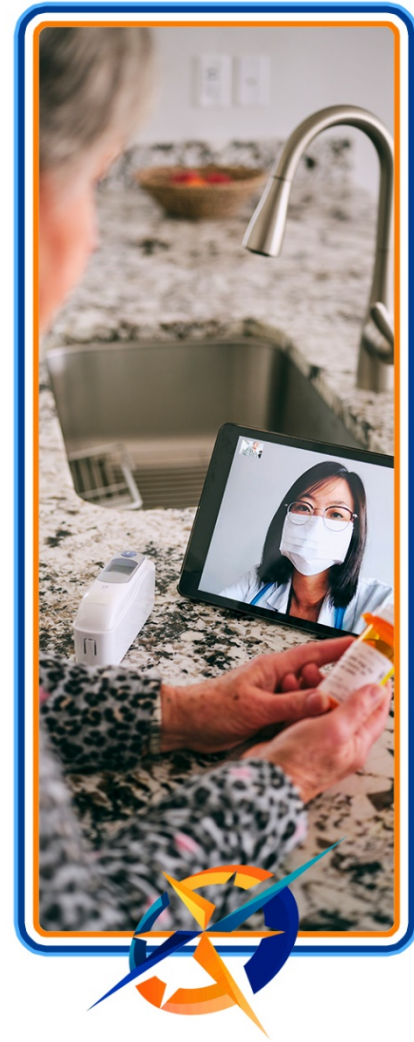


The Telemedicine Trend

During this pandemic, checking in with a doctor or dentist over the Internet has been a convenient alternative for Americans concerned about going out in public. CNN notes that one major provider of telemedicine programs for health plans, clinics, and physicians recorded a 50% surge in virtual doctors' visits during March.

While telehealth services cannot replicate the relationship between a health care professional and patient, it can help to present a clinician, doctor, or dentist with a summary of patient symptoms – and it can also help that clinician,

doctor, or dentist deduce if the patient needs to come into the office. Even as the software creates a portrait of the patient's condition and symptoms, a clinician makes the final diagnosis rather than an algorithm. This year, many consumers have found that telemedicine is less expedient than they assumed; in some cases, the wait times for a COVID-19 diagnosis have unexpectedly taken an hour or more, reflecting an enormous jump in users. Even so, strides are being made in upgrading these programs, and it appears that a new chapter is being written in the 25-year history of telemedicine. By the end of this decade, we may visit a doctor to confirm our wellness or sickness based on information that we share with health care professionals online.³



Recipe of the Month

Delicious Black Bean Burritos

Serves: 2

Ingredients:

- 2 (10 inch) flour tortillas
- 2 Tbsp. vegetable oil
- 1 small onion, chopped
- ½ red bell pepper, chopped
- 1 tsp. garlic, minced

1 (15 oz.) can black beans, rinsed and drained
1 tsp. jalapeño peppers, minced
3 oz. cream cheese
½ tsp. salt
2 Tbsp. fresh cilantro, chopped

Directions:

*Wrap the tortillas in foil and place into the oven, preheated to 350° F (175° C). Bake for 15 minutes or until heated throughout.

*Heat the oil in a 10-inch skillet over medium heat. Place the onion, bell pepper, garlic, and jalapeños into the skillet. Cook for 2 minutes, stirring occasionally. Pour beans into the skillet and cook for 3 minutes, stirring continuously.

*Cut the cream cheese into cubes and add to the skillet. Add the salt. Cook for 2 minutes, stirring occasionally. Stir the cilantro into the mixture.

*Spoon the mixture evenly down the center of a warmed tortilla and roll the tortillas up. Serve immediately.

Recipe adapted from allrecipes.com



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WHO SAID IT?

Steve Jobs

TEST YOUR KNOWLEDGE ANSWER:

B: \$2.81.⁴



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Citations.

- 1 - Fast Company, July 24, 2018
- 2 - CNBC, May 1, 2020
- 3 - CNN, April 26, 2020
- 4 - GasPrices.AAA.com, June 3, 2019